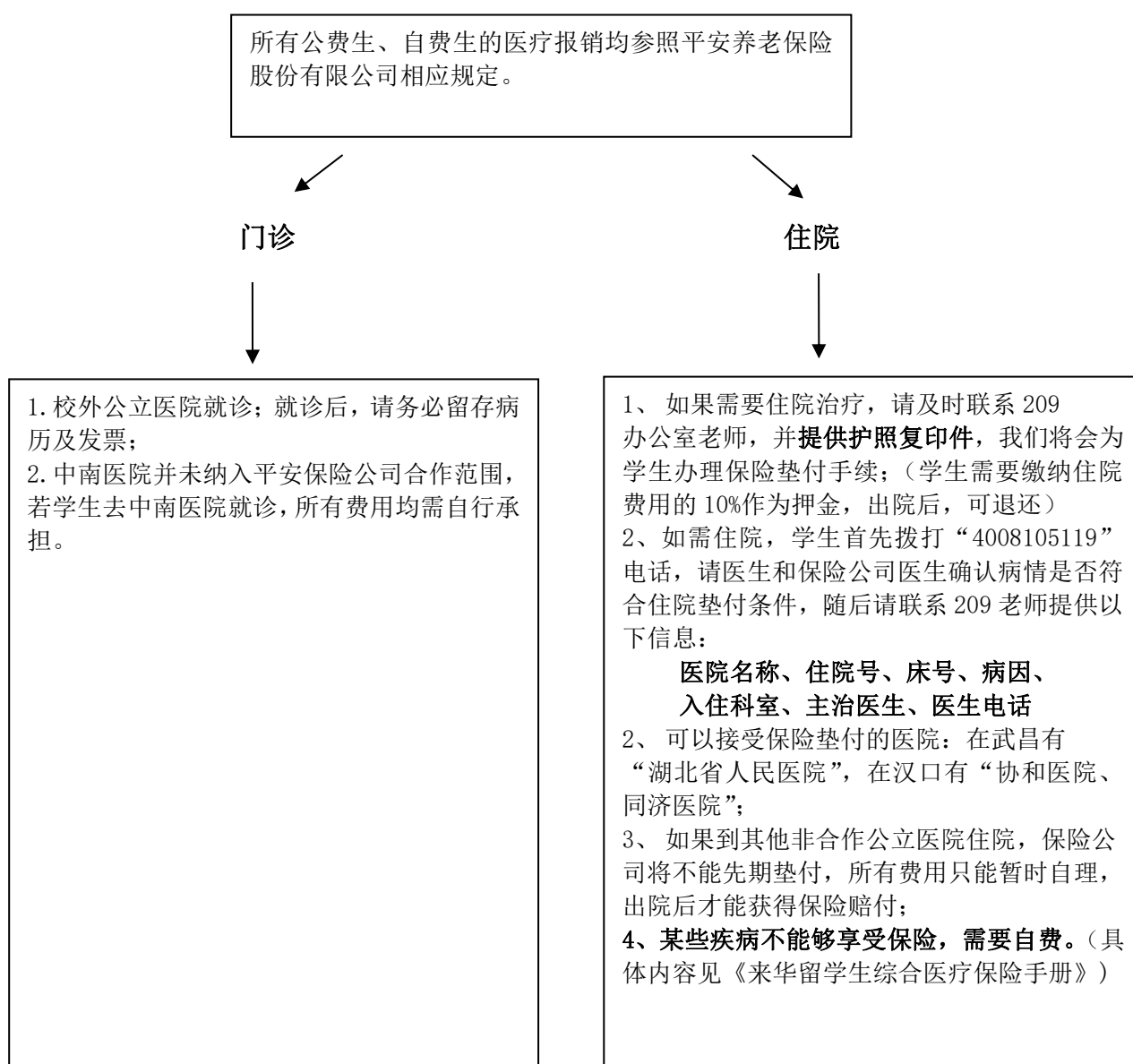


第五节 留学生医疗保险

根据中国政府的有关规定，留学生来校后，须参加中国地质大学集体投保的综合医疗保险，不参加综合医疗保险的，不能注册入学。

与我校合作的保险公司为中国平安养老保险股份有限公司。**公费生**（保险费包含在 CSC 奖学金内）**自费生**（一年保险费为 800 元）

一、门诊就医及住院垫付



二、保险费理赔说明

理赔条件有两个：

1、在日限额的基础上累计超过 650 元免赔额以上的部分按照 85%比例赔付，累计给付保险金额以 20000 元为限

2、单日支出费用最高限额为 600 元（超出 600 元的部分不予计算），最终学生可获得理赔金额=（支出总额-650） x 85%

假如学生生病住院 4 天，每日支出费用如下：

日期	实际支出金额	理赔计算金额
第一天	500	500
第二天	660	600
第三天	450	450
第四天	400	400

由于该生第二天支出 660 元 >600 元，只按 600 元计算，

因此支出总额=500+600+450+400=1950

理赔金额=(1950-650) x 85% =1105 元

Section 5 Medical Insurance for International Students

According to the relevant provisions of the Chinese government, international students must have a comprehensive medical insurance during their study in China.

The cooperative insurance company is the Ping An Annuity Insurance Co.,Ltd.

Scholarship Students (health insurance is included in CSC scholarship)

Self-supported Students (800yuan for one-year comprehensive medical insurance)

1. Outpatient and Hospitalization

Insurance Claims for both scholarship and self-supported students is based on Ping An Annuity insurance Company's regulation.

Outpatient

1. Please go to the public hospital and keep the patient book and stamped receipt.
4. **Ping An Annuity Insurance Company does not have any cooperation with Zhongnan Hospital.** Therefore students are advised not to seek medical treatment there. If a student chooses to seek medical treatment at Zhongnan Hospital, the insurance company will not cover any expense borne by the student.

Hospitalization

1.If a student has to be hospitalized, the student should contact the staff of office 209 and provide a copy of their passport. The office will help in the handling of insurance. The student will need to firstly deposit an amount usually 10% of the hospital fees which will be refundable upon discharge to the hospital.
2.If the student needs hospitalization, He/She needs to firstly dial "4008105119" ,asking hospital doctor to speak with insurance doctor and confirm whether the hospitalization is necessary. Then secondly inform the staff of office 209 providing the following information:
Name of Hospital, Hospitalization Number, Bed Number, Name of Sickness, Hospitalization Department, Attending Doctor's Name, Doctor's Contact Number.
1. Hospitalization in-advance payment Hospitals:
Wuchang: Hubei Renmin Hospital
Hankou: Xiehe Hospital and Tongji Hospital
4.If a student is hospitalized in a public hospital that does not have any cooperation with the insurance company, the student will firstly need to pay for his medical expense and after treatment receive claim from the insurance company.

2. Insurance Claims

Insurance claims can be done under the following conditions:

(1) For the medical expenses exceeding the starting line of RMB650, the remaining amount of the medical expenses exceeding their deductible RMB 650 on the basis of the daily limit will be reimbursed at a percentage of 85% and the accumulative payment shall not exceed the limit of RMB20000.

(2) The daily limit for outpatient is RMB600 (which means for the medical expense of the day exceeding RMB600 shall be calculated as RMB600, for the medical expense of the day not exceeding RMB600 shall be calculated by the actual amount)

If these two conditions are followed the calculation for refund would be

$(\text{Total Cost Of Money Spent} - 650\text{yuan}) * 85\% = \text{Money That Would Be Refunded}$

Example:

Assuming a student goes to the hospital for four days spending the following fee:

Day	Money Spent	Amount Calculated
Day 1	500	500
Day 2	660	600
Day 3	450	450
Day 4	400	400

As shown above, on the second day, the student spent 660yuan which exceeded the 600yuan allowance. In this instance only 600yuan of the 660yuan spent would be used for the calculation. Therefore the calculation would be

$[(\text{day 1} + \text{day 2} + \text{day 3} + \text{day 4}) - 650] * 85\% = \text{amount that would be refunded}$

That is:

Step 1: $500 + 600 + 450 + 400 = 1950$

Step 2: $(1950 - 650) * 85\% = 1105 \text{ yuan}$

Therefore the amount that the insurance company would refund to the student would

be 1105yuan