

Insured by



# ELITE GLOBAL HEALTH PLAN

A COLLABORATION BETWEEN A LEADING LOCAL INSURER AND TWO OF THE MOST RESPECTED NAMES IN GLOBAL HEALTHCARE

Administered by



U.S. access through



# WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTHCARE

We have never wanted to be the same as the rest. That's why more than 3,000 globally minded people were asked to help create our new range of global health plans.

The simple tiered range brings the same great service expected from us, but it's more than just insurance. We also focus on our customers' all-round health through a number of wellness services included.

With clearly segmented benefits, our range brings simplicity and freedom to global healthcare so that globally minded people can choose the plan that's right for them.

So whether in times when you need us most, like when you're ill or facing a serious health condition, or when you're healthy, we'll be there.

Here you'll find more information about our Elite Global Health Plan which is part of the new range.

# LOCAL KNOWLEDGE, GLOBAL EXPERIENCE, WORLDWIDE SUPPORT

Alltrust Insurance Company is the insurer of the Elite Global Health Plan. Established in 2004, Alltrust Insurance Company has quickly become one of China's leading insurance companies, with more than 200 branches across China employing 5,000 people.

## TEAMING UP WITH TWO OF THE BIGGEST, MOST TRUSTED NAMES IN GLOBAL HEALTHCARE

Building on the domestic success and strong reputation in China, we have teamed up with Bupa Global and Blue Cross Blue Shield Global to offer a new range of high-quality healthcare products and services.

Customers will have access to the largest networks of healthcare providers worldwide, utilising both the Blue Cross Blue Shield networks in the U.S. and Bupa's networks outside the U.S.

This combined strength, scale and expertise means customers can be confident in knowing that they have access to quality healthcare when and where they need it.

## EXCEPTIONAL SERVICE ON EVERY LEVEL

For these global health plans, we deliver the exceptional high level of service for which we are renowned, and we provide cover for:

- In hospital and out-patient care\*
- Treatment for cancer and other serious illnesses for as long as needed while you are our customer

- Hereditary, congenital and chronic conditions
- Mental therapies – caring for mind as well as body
- HealthPro Concierge service – supporting you every step of the way
- Health checks\*\* – helping to prevent as much as cure
- Evacuation – if emergency treatment isn't available locally, we'll get you and one other person to where it is
- Transplants, rehabilitation and home nursing

## WHY CHOOSE ELITE GLOBAL HEALTH PLAN?

This plan gives you exceptional global health cover wherever you are or wherever you choose to receive your treatment, including dental and optical cover, and many complementary therapies, such as Chinese medicine, acupuncture and reflexology.

Our Elite Global Health Plan is great for families too, with its extensive maternity package available after you've been with us for 12 months, and cover for one child under the age of 10, per insured parent on this plan, at no additional cost, subject to underwriting. The child being added must reside at the same address as the parent who is insured and who has legal custody of the child.

To find out more about our other plans in the range visit [www.yongcheng.com/healthinsurance](http://www.yongcheng.com/healthinsurance).

\*For Major Medical Health Plan out-patient treatment is only covered in connection with an in-patient course of treatment – pre- and post-hospitalisation

\*\*Not applicable to Major Medical Health Plan

Products underwritten by and issued by Alltrust Insurance Company, an independent licensee of Blue Cross and Blue Shield Association, and administered by Bupa Global. Bupa Global is a trade name of Bupa, the international health and care company. Bupa is an independent licensee of Blue Cross and Blue Shield Association. Bupa Global is not licensed by Blue Cross and Blue Shield Association to sell products branded with the Blue Cross Blue Shield marks in Anguilla, Argentina, British Virgin Islands, Canada, Costa Rica, Panama, Uruguay and US Virgin Islands. In Hong Kong, Bupa Global is only licensed to use the Blue Shield marks. Please consult your policy terms and conditions for coverage availability. Blue Cross and Blue Shield Association is a national federation of 36 independent, community-based and locally operated Blue Cross and Blue Shield companies. Blue Cross Blue Shield Global is a brand owned by Blue Cross and Blue Shield Association. For more information about Bupa Global, visit [www.bupaglobalaccess.com](http://www.bupaglobalaccess.com) and for more information about Blue Cross and Blue Shield Association, visit [www.BCBS.com](http://www.BCBS.com)



# SUMMARY OF BENEFITS

BENEFIT AND EXPLANATION	
<b>All benefits below, even those paid in full, will contribute to the overall annual maximum limit.</b>	<b>Overall annual maximum USD 10,000,000 or RMB 63,000,000</b>
OUT-PATIENT DAY TO DAY CARE	
*paid in full up to the annual maximum of out-patient day to day care limit of USD 75,000 or RMB 472,500	USD 75,000 or RMB 472,500
Co-insurance^ options:	
<input type="radio"/> No co-insurance as standard <input type="radio"/> Optional 20%	
Please see your insurance certificate for details of any co-insurance that applies to your out-patient day to day care benefits. Please note that co-insurance does not apply to out-patient day to day care received in public hospitals in Mainland China.	
Out-patient surgical operations	Paid in full*
Pathology, radiology and diagnostic tests	Paid in full*
Specialist consultations and doctors' fees	Paid in full* up to 60 consultations each insurance period
Qualified nurses	
Mental health	
Physiotherapists, osteopaths and chiropractors	
Occupational therapist and orthoptist	
Footcare	
Complementary therapies: Acupuncture and reflexology	
Complementary medicines: Homeopathy, naturopathy and Chinese medicine	Up to USD 4,000 or RMB 25,200 each insurance period
Prescribed medicines and dressings	Up to USD 6,000 or RMB 37,800 each insurance period. Once this limit is reach then 50% of any further costs.
Durable medical equipment	
Dietetic guidance	Up to 4 visits each insurance period
PREVENTIVE TREATMENT	
Health screening (waiting period 6 months)	Up to USD 1,500 or RMB 9,450 each insurance period
Vaccinations	Up to USD 1,500 or RMB 9,450 each insurance period
Eye test	Paid in full 1 test each insurance period
Preventive dental (waiting period 6 months)	Paid in full 2 visits each insurance period

^ The percentage you have to pay towards those covered benefits to which co-insurance applies, as indicated in your 'Guide to your health plan'.

BENEFIT AND EXPLANATION	
DENTAL TREATMENT/HEARING AIDS/OPTICAL	
Dental treatment	
Accident related dental treatment	Up to USD 2,000 or RMB 12,600 each insurance period
Routine dental (waiting period 6 months)	
Major restorative (waiting period 6 months)	
Orthodontics (waiting period 12 months)	
Hearing aids/Optical	
Hearing aids	Up to USD 1,000 or RMB 6,300 each insurance period
Spectacle frames and lenses and contact lenses	
IN-PATIENT CARE: FOR ALL IN-PATIENT AND DAY-PATIENT TREATMENT COSTS	
Hospital accommodation, room and board	Paid in full. Standard private room.
Parent accommodation in hospital	Paid in full
Operating room, medicines and surgical dressings	
Intensive care	
Surgery, including surgeons' and anaesthetists' fees	
Physicians' fees	
Pathology, radiology and diagnostic tests	
Mental health	
Physiotherapists, occupational therapists, speech therapists and dieticians	
Obesity surgery (waiting period of 24 months)	
Prophylactic surgery	
Prosthetic devices	Per device up to USD 6,000 or RMB 37,800
Prosthetic implants and appliances	Paid in full
Reconstructive surgery	
Accident-related dental treatment	
PRE- AND POST-HOSPITALISATION	
Home nursing	Paid in full Up to 60 days each insurance period
Hospice and palliative care	Up to USD 40,000 or RMB 252,000 for the entire insurance period, including the renewal period
Rehabilitation (multidisciplinary rehabilitation)	Paid in full up to 60 days each insurance period

BENEFIT AND EXPLANATION	
<b>IN-PATIENT AND/OR OUT-PATIENT CARE</b>	
Advanced imaging	Paid in full
Cancer treatment	
Transplant services	Each condition up to USD 900,000 or RMB 5,670,000
Kidney dialysis	Paid in full
<b>MATERNITY/CHILDBIRTH (AFTER 12 MONTHS)</b>	
Normal delivery/Birthing centre/Home delivery	Up to USD 15,000 or RMB 94,500 each insurance period  For certain hospitals in Mainland China there is a 20% maternity coinsurance, where the insurer will pay 80% and the insured will pay 20%. Please contact us for a list of hospitals where there is a 20% co-insurance for this benefit.
Medically essential Caesarean section	Up to USD 30,000 or RMB 189,000 each insurance period  For certain hospitals in Mainland China there is a 20% maternity coinsurance, where the insurer will pay 80% and the insured will pay 20%. Please contact us for a list of hospitals where there is a 20% co-insurance for this benefit.
Pre- and post-natal treatment	Covered under out-patient day-to-day care benefits
Complications of maternity and childbirth	Paid in full
<b>TRANSPORTATION/TRAVEL</b>	
Medical evacuation	Paid in full
Medical repatriation	
Travel cost for an accompanying person	
Travel cost for the transfer of children	
Compassionate transport costs and compassionate visit living allowance	Visit and return: 5 trips the entire insurance period, including the renewal period USD 1,500 or RMB 9,450 per trip  Visit living allowance: USD 150 or RMB 945 per day  Up to 10 days each insurance period
Living allowance	10 days each insurance period up to USD 150 or RMB 945 per day
Local air ambulance	Paid in full
Local road ambulance	
Repatriation of mortal remains	

Full details of the benefits, limitations and exclusions can be found on [www.yongcheng.com/healthinsurance](http://www.yongcheng.com/healthinsurance) or in the 'Guide to your health plan' and the 'Terms and Conditions'.

GENERAL EXCLUSIONS		
Administration / registration fees	Eyesight	Obesity
Advance payments / deposits	Epidemics and pandemics	Persistent vegetative state (PVS) and neurological damage
Artificial life maintenance	Experimental treatment	Sexual problems
Birth control	Genetic testing	Sleep disorders
Chinese medicine (specific types)	Gender issues	Stem cells
Conflict and disaster	Harmful or hazardous use of alcohol, drugs and/or medicines	Surrogacy
Convalescence, nursing home and admission for general care, or staying in hospital or other establishment	Health hydros, nature cure clinics etc	Temporomandibular joint (TMJ) disorders
Cosmetic treatment	Infertility treatment	Unrecognised medical practitioner, provider and facility
Developmental problems	Mechanical or animal donor organs	

## THE DIFFERENCE WITH A GLOBAL HEALTH PLAN

Decades of medical expertise and dedication to health, a global team of advisers and health experts who speak multiple languages, and service that exceeds expectations - these are just a few of the things that make our global health plans simply better.

### HEALTHPRO CONCIERGE SERVICE

Our team of healthcare professionals in HealthPro Concierge provides you with a range of services to support you at healthy times as well as throughout your treatment and recovery, including Second Medical Opinion from a global panel of medical specialists, a Doctor Referral service and global non-emergency and emergency assistance.

### FINANCIAL REASSURANCE

With a leading local insurer and two of the most respected names in global healthcare by your side, you can simply focus on enjoying life.

### MULTILINGUAL ADVISERS

When it comes to healthcare advice, we know that speaking to someone in your own language is more than reassuring. It's key. For this reason, our team of advisers is able to offer help in multiple languages.

### PRE-EXISTING CONDITIONS

We don't believe past health issues should stop you from enjoying your future. That's why many pre-existing conditions can be covered under our global health plans, subject to underwriting.

Insured by



## FIND OUT MORE

If you'd like more information,  
then we're here to help.

[www.yongcheng.com/healthinsurance](http://www.yongcheng.com/healthinsurance)

Administered by



U.S. access through

