

Insured by



MAJOR MEDICAL HEALTH PLAN

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

Administered by



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 Major Medical Health Plan which is part of the new range.

LOCAL KNOWLEDGE, GLOBAL EXPERIENCE, WORLDWIDE SUPPORT

Alltrust Insurance Company is the insurer of the Major Medical 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 who have U.S. coverage within their plan can now enjoy bigger benefits. This health plan does not include U.S. cover; if you would like this included, please view the rest of the global health plan range at www.yongcheng.com/healthinsurance.

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 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
- 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 MAJOR MEDICAL HEALTH PLAN?

This plan is for people who may not want or need a traditional health plan. It gives you worldwide cover for major illnesses and conditions such as cancer up to a USD 2m or RMB 12.6m annual limit.

The Major Medical Health Plan ensures that should you need it, you will get the best private care available, so you can concentrate on getting better.

To find out more about our other plans in the range visit www.yongcheng.com/healthinsurance.

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 and for more information about Blue Cross and Blue Shield Association, visit www.BCBS.com

SUMMARY OF BENEFITS

BENEFIT AND EXPLANATION	
All benefits below, even those paid in full will contribute to the overall annual maximum limit	Overall annual maximum USD 2,000,000 or RMB 12,600,000
Deductible The deductible applies to all benefits	Mandatory USD 4,000 or RMB 25,200 per insurance period
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	
Advanced imaging	
Physiotherapists, occupational therapists, speech therapists and dieticians	Paid in full 90 days for the entire insurance period, including the renewal period
Mental health	
Prosthetic devices	Per device up to USD 4,000 or RMB 25,200
Prosthetic implants and appliances	Paid in full
Reconstructive surgery	
Accident-related dental treatment	

BENEFIT AND EXPLANATION	
PRE- AND POST-HOSPITALISATION	
Pre-examinations	Paid in full up to 30 days prior to hospitalisation
Check-ups	Paid in full up to 60 days after hospitalisation
Home nursing	Paid in full up to 30 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 30 days each insurance period
Prescribed medicines and dressings	Up to USD 1,000 or RMB 6,300 each insurance period Prescribed at the hospital following in-patient or day-patient
Durable medical equipment	
IN-PATIENT AND/OR OUT-PATIENT CARE	
Cancer treatment	Paid in full
Transplant services	Each condition up to USD 500,000 or RMB 3,150,000
Kidney dialysis	Paid in full
TRANSPORTATION/TRAVEL	
Medical evacuation	Paid in full
Travel cost for an accompanying person	
Travel cost for the transfer of children	
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 or in the 'Guide to your health plan' and the 'Terms and Conditions'.

GENERAL EXCLUSIONS

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

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, we're here to help.
Please visit

www.yongcheng.com/healthinsurance

Administered by

