Before you go to hospital due to disease or accident, you need call 4008105119 EXT 1 first.

就诊前，请拨打电话4008105119转1进行登记和咨询。

Hospitals for treatment shall be limited to the public hospitals within the territory of the Chinese mainland.(Do not go to Zhongnan hospital )

就诊医院需为公立医院（中南医院除外，不可理赔）；如需垫付，则请前往以下医院：协和医院、同济医院、武汉大学人民医院、武汉中心医院、天佑医院、肺结核防治所。

**Medical treatment for outpatient and accidental injuries**

意外伤害和门诊医疗

1. Copy of passport and visa page of the Insured

被保险人护照复印件及签证页复印件

1. Copy of bank card with your name,card number and opening bank name

开户行，卡号等银行卡信息复印件

1. Original of receipt(with official Ministry of Finance seal )

收费收据原件

1. Copy of medical record

相对应每次就诊病历

1. Detailed expenditure sheet

费用明细

1. Copy of examination report and laboratory test report of each respective treatment (date of examination and date of invoice shall be corresponding).

检查、化验报告单复印件

1. Course and certificate of accident（Only need for accidental injuries）

意外事故经过及证明

**Hospitalization**

住院医疗

1. Copy of passport and visa page of the Insured

被保险人护照复印件及签证页复印件

b. Copy of bank card with your name,card number and opening bank name

开户行，卡号等银行卡信息复印件

c. Certificate of accident, in case of an accident (in case of traffic accident, the

traffic unit should issue a liability confirmation of traffic accident)

如意外事故需提供意外事故证明

d. Original of receipt (with official Ministry of Finance seal )

收费收据原件

e Detailed expenditure sheet for hospitalization

费用明细原件

f. Copy of hospital discharge summary or medical record of hospitalization

出院小结或者住院病历复印件

保险理赔公式

Insurance Claims Formula

日限额：600元为每日就诊的最高费用限额

Daily limit：The top claim limit of available medical cost is RMB600

起付线：650元（一个保险期内累计一次）

Starting-line to pay the limitation：RMB650（accumulative for one time during one valid insurance period）

1. To pay the line RMB650 example: A during the insurance period due to illness in the local public hospital treatment, February 1st, 2017 to spend 900 yuan, May 3rd to spend RMB400, July 15th to spend RMB700 (treatment Costs are reasonable).

学生A在保期内（符合理赔条例），于2017年2月1日花费900元，5月3日花费400元，7月15日花费700元。

Claims calculation formula: {(RMB600 +RMB400 +RMB600) -RMB650} \* 85% = RMB807.5(For medical expenses exceeding the starting line of RMB650, their remaining amount after deducting RMB650 will be reimbursed at a percentage of 85%, and the accumulative payment shall not exceed the limit of RMB20000. )

那么计算公式则是 {(600 +400 +600) -650} \* 85%= 807.5元（累计给付保险金额为20000元）

1. B during the insurance period due to illness in the local public hospital treatment, only one medical treatment in May 1st,2017to spend 2100 yuan(treatment Costs are reasonable),which exceeds daily limit of RMB 600. But the claimed sum is below the starting-line RMB650, So there is no claim this time.

学生B在保期内（符合理赔条例），于2017年5月1日支付2100元，但因理赔日限额为600元，起付线为650元，这次无法进行理赔，可等累计进行赔付。