
S&P Global

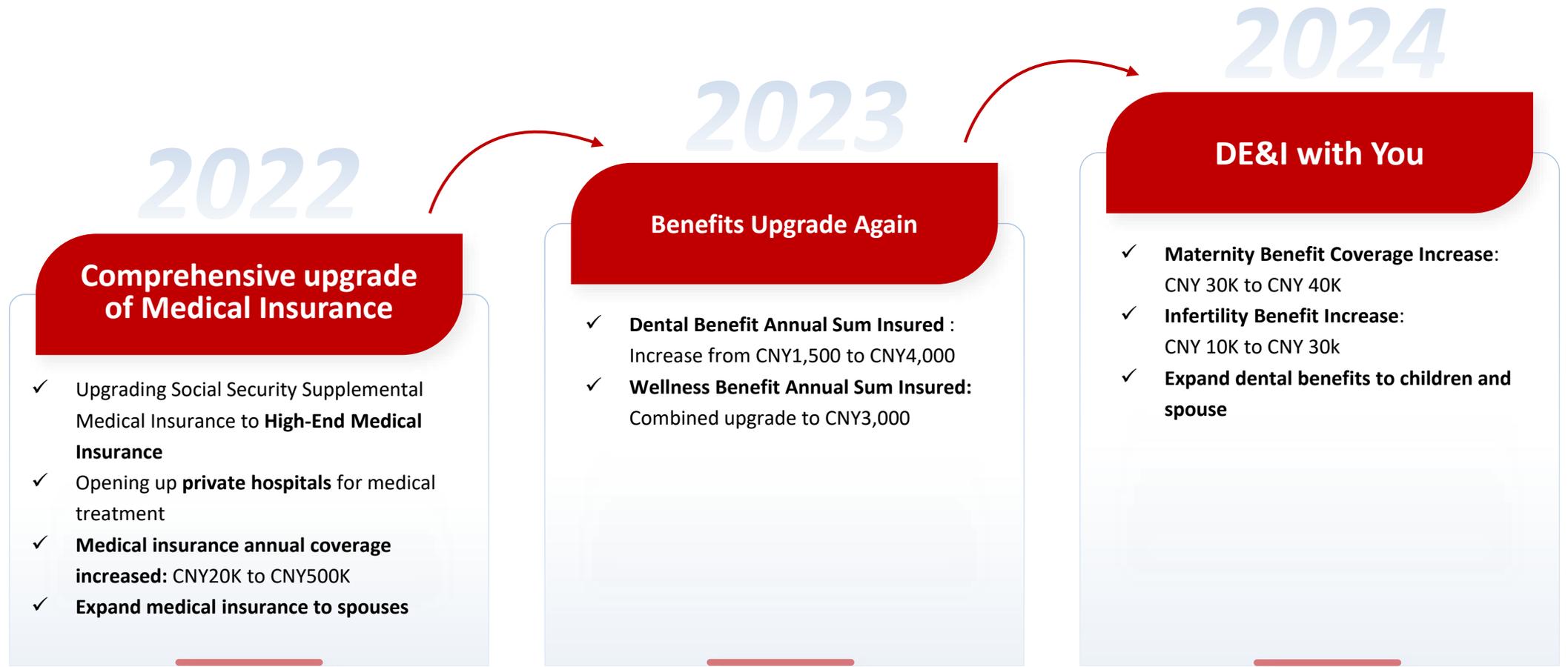
2025PY Employee Benefit Insurance Communication Session



Dec, 2024

AON

Changes in benefits and costs over the last three years (22-24)



	Medical insurance rates (RMB/person/year)		
	2022	2023	2024
Employee	11,500	11,040	11,600
Child	8,500	8,160	9,500
Spouse	9,500	9,120	10,550

FY2025 Medical Plan Design and Premium Changes

No Change

- **No Change in coverage:** annual limit of CN500K, outpatient annual coverage of CNY50K maternity coverage of CNY40K, dental coverage of CNY4K, medical checkup of CNY3K
- **Employees, spouses and children are all covered**
- **Still cover private hospitals**

Reimbursement rates for the following hospitals remain unchanged:

- All Public Hospitals General Departments
- Peking Union Medical College Hospital VIP Dept.
- China-Japan Friendship Hospital VIP Dept.
- Shanghai Renji Hospital VIP Dept.
- Shanghai Children's Hospital VIP Dept.

The following private hospitals (excluding international and foreign guest departments) are not subject to the 10% Copay if the medical expenses are settled through social security card:

- Peking University International Hospital
- Beijing Jian Gong Hospital
- Peking University Shougang Hospital
- Beijing Tongrentang Traditional Chinese Medicine Hospital and Clinic
- Beijing Jingdu Children's Hospital
- Beijing Zhongyan Group Dongcheng Hospital of Traditional Chinese Medicine
- Beijing Huilan Hospital
- Beijing Century Forum Hospital(Beijing Railway General Hospital)
- Shanghai Quyang Hospital

Changes

10% co-payment

The member will be responsible for a 10% co-payment for visits to private medical facility or international/foreign guest departments of public hospitals (excluding maternity, health screening/preventive care and dental).

10% copay for Outpatient and Inpatient Treatment in below hospitals:

- Peking Union Medical College Hospital International Department (Dongdan/Xidan)
- New Century Children's Hospital
- China-Japan Friendship Hospital International Department
- Shanghai Jiahui Hospital
- Shanghai International Medical Center
- Shanghai United Family Hospital

FY2025 Medical Plan Design and Premium Changes

	Medical insurance rates (RMB/person/year)	
	2024	2025
Employee	11,600	17,107
Child	9,500	13,831
Spouse	10,550	15,469

Annual enrollment window period: December 1 – 14

To add or remove a dependent, please email ICBC-AXA directly service.sp@icbc-axa.com and cc: kristen.liu@aon-cofco.com.cn before December 14.

*The above health insurance rates are not the premiums for employees' full benefits-based coverage and are for informational purposes only.

**Benefit Insurance Premiums will be apportioned to your monthly salary for tax purposes.

S&P Global

2025 Policy Year Employee Benefit Insurance Communication

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Introduction**

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Q&A

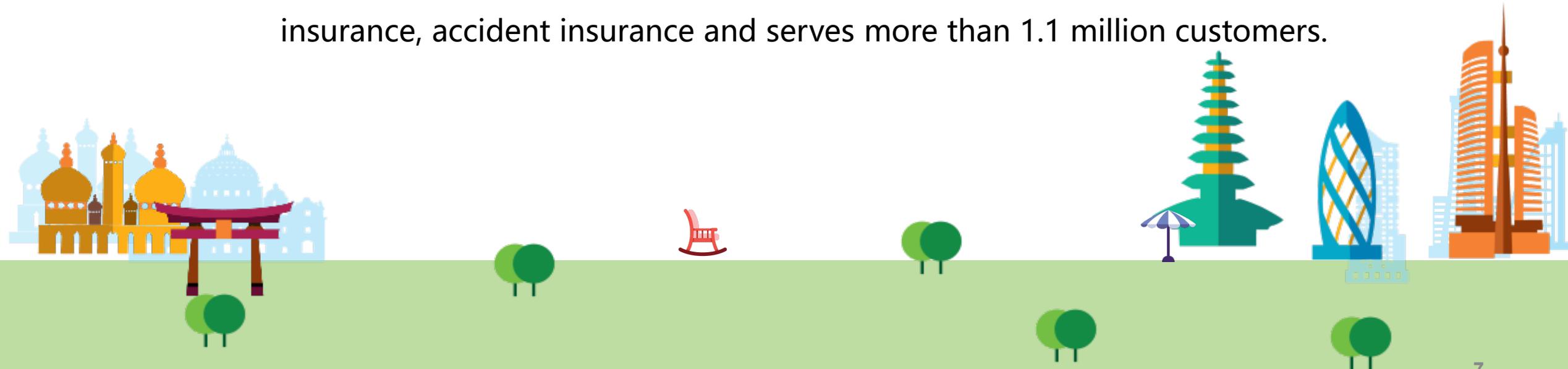
Company Basic Information



- Formally established in July 2012, ICBC-AXA Life Assurance Co., Ltd. (“ICBC AXA Life”) is a joint venture between Industrial and Commercial Bank of China Ltd., AXA Group and China Minmetals Corporation, with registered capital of 12.505 billion RMB.



- ICBC AXA Life is headquartered in Shanghai and currently has branches distributed in 90 cities of 21 provinces, which specializes in life insurance, health insurance, accident insurance and serves more than 1.1 million customers.



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**Company
Introduction**

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**Benefit
Introduction**

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**Service
Introduction**

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Q&A

Benefits Overview



Employee



Spouse



Child

Insurance period: 2025.1.1-2025.12.31

Life Insurance
(Employee only)

- ◆ Term Life insurance
- ◆ AD&D insurance
- ◆ Critical Illness insurance

Out-patient & In-patient
(Employee, Spouse, Child)

- ◆ Out-patient limit RMB 50,000, No Deductible, 100% Refund; In-patient limit RMB 500,000, No Deductible, 100% Refund;
- ◆ Public and Private hospital 100% Refund, in which:
 1. High-priced hospital 100% Coinsurance;
 2. **Private medical institutions, international department or foreign Department of public hospitals have 10% co-payment (In 9 special private hospitals exclude their International and Foreign Department, co-payment can be removed if Social Medical Insurance is used) .**

Maternity
(Employee, Spouse)

- ◆ Maternity limit RMB 40,000, No Deductible, 100% Refund

Vaccination & Physical examination
(Employee only)

- ◆ Vaccination limit & Physical examination limit RMB 3,000

Dental
(Employee, Spouse, Child)

- ◆ Limit 4,000 RMB
- ◆ Preventive treatment 100% Refund
- ◆ Basic treatment 80% Refund
- ◆ Major treatment 50% Refund

Insured Qualification



Employee : The main insured person is the healthy employee who is under 71 years old and can work and live normally;



Spouse: The dependent is the healthy spouse of employee who is under 71 years old and can work and live normally;



Child: The dependent is the healthy child of employee who is under 71 years old and can work and live normally. The child should be under the age of 24, and the child aged 18-24 must be full-time student.

Dependents Eligibility

Add spouse or child(ren)

1. For new employee and his/her spouse and child(ren), the effective date shall be employee's employment date;
2. For newly married spouse, the effective date shall be the marriage registration date;
3. For newly born child(ren), the effective date shall be the birth date.

Terminate spouse or child(ren)

1. If resigned his or her post during the insurance period, ICBC-AXA' s insurance liability to the insured person and spouse and child shall be terminated immediately from the date of departure.
2. In the event of the death of a spouse or child, the effective date shall be the date of death;
3. If the spouse or child is no longer a family member of the insured (such as divorce), the effective date shall be the date on which the spouse or child is no longer a family member of the insured (such as divorce, the effective date shall be the date of divorce).

In open-window period

1. Add spouse or child: The effective date shall be the starting date of the next policy, which is Jan.1st;
2. Terminate spouse or child: The effective date shall be the expiry date of the current policy, which is Dec. 31th.

Important Note:

1. **After the end of the open-window period**, only above situations of adding or terminating family members are accepted.
2. **During the insurance period**, for newly born child(ren) and newlywed spouse, please submit Ticket for enrollment.
3. The retroactive date of insurance for the enrollment/termination of family members mentioned above shall be counted from the date of receipt of the written preservation application for the ticket by ICBC-AXA. The maximum retroactive date shall be **60 days**. If the retroactive date exceeds 60 days, the operation shall be carried out according to 60 days.

Life Insurance



Benefits	Benefit Description	Sum Insured
Term Life Insurance	Death or total and permanent disability caused by illness;	36 times BMS, min RMB 200,000
AD&D Insurance	Death or disability caused by accident;	36 times BMS, min RMB 200,000
Critical Illness Insurance	Critical illness (106 types); Moderate illness (20 types); Mild illness (30 types);	Critical: 12 times BMS*60%, min RMB 200,000, max RMB 500,000; Moderate: 30% of the critical illness Mild: 30% of the critical illness

Benefit Description

Term life Insurance

- ◆ **The sum insured shall be paid for the death caused by illness**

If the insured dies due to illness(including sudden death), ICBC-AXA will pay the sickness death benefit according to the sum insured and terminate the insurance liability for the insured.

- ◆ **The sum insured shall be paid for the total disability caused by illness**

If the insured is completely disabled due to illness, ICBC-AXA will pay the total disability benefit according to the sum insured and terminate the insurance liability for the insured.

Benefit Description

AD&D Insurance

◆ **The sum insured shall be paid for the death caused by accident**

If the insured suffers an accident and dies due to the accident within 180 days from the date of the accident, ICBC-AXA shall pay the death benefit according to the sum insured and terminate the liability for the insured. However, if the disability insurance coverage has been paid before the death of the insured, the disability insurance coverage shall be deducted when the death insurance coverage is paid.

◆ **The sum assured by level of disability shall be paid for the disability caused by accident**

If the insured suffers an accident and becomes disabled due to the accident within 180 days from the date of the accident, ICBC-AXA will evaluate the degree of disability according to the evaluation standard and then pay the disability coverage.

Benefit Description

Critical Illness Insurance

Severe: If the insured is first diagnosed by a specialist doctor or qualified medical institution in the hospital as a result of accidental injury or 30 days after the waiting period(only for new employees) and falls under the “Critical Illness Insurance Benefit Category” (no matter one or more) as defined in this contract, we pay the “Critical Illness Benefit” to the insured at the rate of 100% of the basic insurance amount corresponding to the insured at the time of diagnosis and terminate all the insurance liability for the insured.

Moderate: If the insured is first diagnosed by a specialist doctor or qualified medical institution in the hospital as a result of accidental injury or 30 days after the waiting period(only for new employees) and falls under the “Critical Illness Insurance Benefit Category” (no matter one or more) as defined in this contract, we pay the “Critical Illness Benefit” to the insured at the rate of 30% of the basic insurance amount corresponding to the insured at the time of diagnosis and terminate all the insurance liability for the insured.

Mild: If the insured is first diagnosed by a specialist doctor or qualified medical institution in the hospital as a result of accidental injury or 30 days after the waiting period(only for new employees) and falls under the “Critical Illness Insurance Premium Category” (no matter one or more) as defined in this contract, we pay the “Critical Illness Benefit” to the insured at the rate of 30% of the basic insurance amount corresponding to the insured at the time of diagnosis and terminate all the insurance liability for the insured.

Life insurance exclusions

Term life insurance exclusions

- ◆ Intentional killing and hurt of the insured by the policy holder;
- ◆ Intentionally commits a crime or resists compulsory criminal measures taken according to law;
- ◆ Suicide, except for the insane;
- ◆ Active drug use or injection;
- ◆ Drunk driving, driving without a valid license and driving a motor vehicle without a valid driving permit;
- ◆ Overloading and overspeed driving a business vehicle;
- ◆ War, military action, insurrection or armed rebellion;
- ◆ Nuclear explosions, radiation and contamination;
- ◆ Congenital diseases, hereditary diseases and their complications or sequelae;
- ◆ Any pre-existing medical condition prior to the effective date of this contract, which the insured did not truthfully declare(unless specially agreed).

Life insurance exclusions

AD&D insurance exclusions

- ◆ The Applicant intentionally kills or injures the Insured;
- ◆ The Insured intentionally commits a crime or resists the legal criminal compulsory measure;
- ◆ The Insured commits suicide or intentionally hurts himself or herself, unless the Insured is a person having no capacity for civil conduct when committing suicide or intentionally hurting himself or herself;
- ◆ The Insured takes, sucks or injects narcotics;
- ◆ The Insured drives under the influence of alcohol or without a legal and valid driving license or drives motor vehicle without a valid driving permit;
- ◆ Overloading and overspeed driving a business vehicle;
- ◆ Wars, military conflicts, terrorist activities, riots or armed rebellions;
- ◆ Nuclear explosion, radiation or pollution;
- ◆ The Insured suffers from sudden death, heatstroke and altitude sickness;
- ◆ Mental illness;
- ◆ The Insured is drunk;
- ◆ The Insured is injured by pregnancy, miscarriage, childbirth, drug allergy, cosmetic surgery or medical accident;
- ◆ The Insured engages in diving, skydiving, rock climbing, adventure activities, bungee jumping, martial arts competitions, wrestling competitions, stunt shows, horse racing, car racing and other high-risk sports;
- ◆ Bacterial or viral infection (except for wound infection due to an accident injury event);
- ◆ Nuclear, chemical or biological weapons.

Life Insurance Exclusions

Critical illness insurance exclusions

- ◆ Intentional killing and hurt of the insured by the policy holder;
- ◆ Intentionally commits a crime or resists compulsory criminal measures taken according to law;
- ◆ Intentional self-injury or suicide within 2 years from the effective date of this contract except for the insane;
- ◆ Active drug use or injection;
- ◆ Drunk driving, driving without a valid license and driving a motor vehicle without a valid driving permit;
- ◆ Infected with HIV or AIDS;
- ◆ War, military action, insurrection or armed rebellion;
- ◆ Nuclear explosions, radiation and contamination;
- ◆ Genetic disorders, congenital malformations or chromosomal abnormalities.

Special Clause — Pre-existing condition of current employee' s dependents /overinsurance for new employees

1. For current employees and their family members, all pre-existing conditions will be accepted.

2. New employees:

- For the insured who is less than 50 years old and whose sum insured of one-year term life insurance (liability for death from disease) and accident insurance reaches RMB 3 million, or whose sum insured of critical illness insurance reaches RMB 0.5 million, **the insured shall provide the personal health declaration and the health check-up report**, and the insurer shall conduct individual underwriting. Before the approval by the insurer, the sum insured is tentatively fixed at RMB 3 million for one-year term life insurance (liability for death from disease) and accident insurance and RMB 0.5 million for critical illness insurance. After the approval by the insurer, the actual sum insured may be increased on the basis of the above minimum sum insured and will be within the limit of the final underwriting conclusion.

- For the insured who is no less than 50 years old and whose sum insured of one-year term life insurance (liability for death from disease) and accident insurance reaches RMB 2 million, or whose sum insured of critical illness insurance reaches RMB 0.4 million, **the insured shall provide the personal health declaration and the health check-up report**, and the insurer shall conduct individual underwriting. Before the approval by the insurer, the sum insured is tentatively fixed at RMB 2 million for one-year term life insurance (liability for death from disease) and accident insurance and RMB 0.4 million for critical illness insurance. After the approval by the insurer, the actual sum insured may be increased on the basis of the above minimum sum insured and will be within the limit of the final underwriting conclusion.

3. Information submission tips:

- **If the insured provides the personal health declaration and the health check-up report within 30 days from the date of policy or the date that ICBC-AXA notifies the employee by email**, the insurer shall issue the underwriting results within 7 working days after receiving the materials, **and the underwriting results will be backdated to the date of policy.**

- **If the insured provides the personal health declaration and the health check-up report 30 days after the date of policy or the date that ICBC-AXA notifies the employee by email**, the insurer shall complete the underwriting within 7 working days after receiving the materials. If the insured has no objections to the underwriting results, **the underwriting results will be backdated to 00:00 the next day when complete materials have been provided.**

- **Fail to submit underwriting materials or fail to pass the underwriting: each liability insurance limit is up to 3 million and 0.5 million for employee who is below 50 years old, and 2 million and 0.4 million for employee who is above 50 years old.**

Special Clause — Catastrophic pre-existing illness for new employees

1. Review and guarantee of catastrophic pre-existing illness:

- ◆ **AD&D insurance:** Insured
- ◆ **Medical insurance :** Insured
- ◆ **Term life and critical illness insurance :** Only for new employees (excluding their family members), if the insured has or had any of the following critical anamneses, the insured shall provide the personal health declaration statement, the health check-up report, and other materials, and the insurer shall determine whether to underwrite the term life insurance and critical illness insurance and/or the underwriting conditions after review.

2. Definition of catastrophic pre-existing conditions:

Malignant tumors, all kinds of serious heart diseases, hypertension (secondary or above), acute myocardial infarction, coronary angioplasty, coronary artery bypass grafting, aortic surgery, primary cardiomyopathy, severe aplastic anemia, major organ transplantation or hematopoietic stem cell transplantation, acute or subacute severe hepatitis, chronic liver failure, severe primary pulmonary arterial hypertension, end-stage lung disease, end-stage kidney disease, diabetes (type I diabetes), epilepsy, benign brain tumor, sequelae of cerebral apoplexy, encephalitis sequelae or meningitis sequelae, decorticate syndrome (persistent vegetative state), binaural hearing loss, loss of speech, paralysis, multiple sclerosis, amyotrophic (spinal cord) lateral sclerosis, severe motor neuron disease, severe brain injury, severe Parkinson's disease, severe Alzheimer's disease, poliomyelitis, systemic lupus erythematosus, mental disease, infected with HIV or suffer from AIDS, or sexually transmitted disease.

Special Clause — Catastrophic pre-existing illness for new employees

3. Submission of underwriting information and warm reminder of each liability insurance amount:

- ◆ **Please provide the personal health declaration statement and the health check-up report within 30 days from the date of policy or the date that ICBC-AXA notifies the employee by email for personal underwriting.** The insurer shall complete the underwriting within 7 working days after receiving the materials for personal underwriting and issue the underwriting results which will be backdated to the date of policy.
- ◆ **Overdue submission of underwriting materials:** If approved, each liability insurance limit shall be insured according to the actual liability limit. If the insured has no objections to the underwriting results, the underwriting results will be backdated to 00:00 the next day when complete materials have been provided.
- ◆ **Fail to submit underwriting materials or fail to pass the underwriting:** Each liability insurance is limited to the following limits;
 - Term life insurance: If the sum insured exceeds RMB 1 million, the insurer will undertake the insured liability of RMB 1 million; if the sum insured is no more than RMB 1 million, the insurer will undertake the insured liability according to the actual sum insured ;
 - Critical illness insurance: If the sum insured exceeds RMB 0.4 million, the insurer will undertake the insured liability of RMB 0.4 million; if the sum insured is no more than RMB 0.4 million, the insurer will undertake the insured liability according to the actual sum insured, and the specific underwriting liabilities are as follows:
 - 1) **For the insured who suffered from catastrophic per-existing conditions but fails to reach the insurance claim criteria for mild, moderate, or severe illness,** the insurer shall be liable for the mild, moderate, and critical illness as normal ;
 - 2) **For the insured who suffered from mild or moderate illness,** the insurer shall not be liable for such mild or moderate illness and the mild or moderate illness caused by its complications, and shall be liable for other mild or moderate illness and all the severe illness as normal;
 - 3) **For the insured who suffered from catastrophic illness,** the insurer shall not be liable for such catastrophic illness and the mild, moderate, or catastrophic illness caused by its complications, and shall be liable for other mild, moderate, or catastrophic illness as normal;

Medical Insurance — Employees, spouses and children

Medical Insurance - Combined Benefit Limit, Deductible, Coinsurance	Benefit Limit
Combined Limit for Medical Insurance Benefits Maximum per main insured person or additional insured person per insurance period.	RMB 500,000 per insurance period
Deductible Individual /Family Deductible	None
Hospital Limit	Excludes High-priced hospital and the following uncovered provider and doctors. Including some public hospitals and private hospitals (please see the next page for details)
Coverage Area	Mainland China
Emergency Medical Treatment out of coverage area Medical services provided in connection with an Emergency, which is defined as an injury or illness that is acute, poses an immediate risk to a person's life or long-term health and requires immediate medical intervention, which the Insured Person shall secure after the onset of such condition (or as soon thereafter as care can be made available, but in any case not any later than twenty-four (24) hours after the onset).	100% Refund
Pre-existing Conditions	100% Refund

Note:

- 1) Out-patient & In-patient: for employees, spouses and children; 2) Maternity: for employees and spouses; 3) Physical examination: only for employees; 4) Dental for employees, spouses and children.
2. **Uncovered Provider** : 1) Spine Care (All clinics); 2) Health Sage (All clinics); 3) Ming Jing Tang (All clinics); 4) Yosemite (All clinics); **5) Shanghai SinoUnited Hospital GuBei clinics Dermatology, Dr. YanShuXian, Dr. YangJun, Dr. HeYiXuan (Starting at 0:00 on Dec.15,2024)** .
3. Emergency Medical Treatment out of coverage area absolutely **excludes**: 1) Treatment which either arises from traveling against medical advice or is directly or indirectly aimed to seek care or treatment outside the area of coverage. ; 2) Routine medical treatment;; 3) Treatment that has been planned in advance by the Insured Person; 4) Treatment arising from circumstances that could have been reasonably anticipated by the Insured Person; 5) Maternity related treatments, including delivery and complications of pregnancy.
- 6) Maternity related treatments, including delivery and complications of pregnancy.

Disclaimer: This is a summary of the program, in the event of any discrepancy, the prevailing policy contract will govern the final decision of the claims settlement.

Medical Insurance — Employees, spouses and children (Focus on)

Medical Insurance	Benefit Limit
<p>Co-payment Co-payment is the percentage of charges for covered expenses that the main insured person or additional insured person will be required to pay under the plan after satisfying the required deductible.</p>	<p>There will be some co-payment applied in this plan if seeking services at hospitals or clinics in below Provider Copayment List, the rules are as follows:</p> <p>1. 10% co-payment applied to private medical institutions, international department or foreign Department of public hospitals, details listed below:</p> <ol style="list-style-type: none"> 1) Co-payment does not apply to VIP ward, general department of public hospitals; as well as Maternity Benefit, Wellness Benefit and Dental Benefit. 2) 10% co-payment does not apply to following private hospitals (exclude their International and Foreign Department) if Social Medical Insurance is used: ①Peking University International Hospital;②Beijing Jianguo Hospital;③Peking University Shougang Hospital;④Beijing Tongrentang Traditional Chinese Medicine Hospital and Clinics;⑤Beijing Jingdu Children's Hospital;⑥Beijing Dongcheng Hospital of Traditional Chinese Medicine;⑦Beijing Huilan Hospital;⑧Beijing Shijitan Hospital (Beijing Railway General Hospital);⑨Shanghai Quyang Hospital. 3) If the words of international department or foreign Department are appeared on the invoices, cost details, medical records, prescriptions, examination reports and other medical documents for the same visit in the same hospital on the same day, 10% co-payment will be applied; 4) If there is no international department or foreign department wording appeared on the medical documents issued by public hospital, there will be no co-payment; 5) If there is a change of department in the hospital, the setting of the hospital department shall prevail at the time of the visit, without reference to the previous situation; 6) For visits to different departments or wards of the same hospital, the department or ward of the hospital at the current visit shall prevail, without reference to previous situations. <p>2. There will be 100% co-payment applied in this plan if seeking services at the High-priced hospitals in below Provider Copayment List.</p>

Medical Insurance — Employees, spouses and children

In-Patient/Day Case Healthcare Benefits	Benefit Limit
Overall Inpatient Maximum This benefit refers to medically necessary and reasonable expenses for inpatient (overnight hospital treatments for illnesses or surgeries), and day-care treatments (treatment received while an Insured Person occupies a hospital bed but does not remain overnight).	100% refund, covered up to annual maximum.
Hospital Charges for: Accommodation for in-patient treatment, Day case treatment	100% Refund, up to RMB 1,500 per day of insurance, Covered up to inpatient maximum. ICU: 100% Refund, Covered up to inpatient maximum.
Hospital Meal	100% Refund, Up to RMB 200 per day.
Nursing for in-patient treatment	100% Refund
Operating theater and recovery room	100% Refund
Prescribed medicines, drugs and dressings for in-patient or day case treatment	100% Refund
Parental Accommodation This applies to insured in-patient under the age of 18. Insurer will pay for reasonable costs for a parent staying in the same hospital with the insured in-patient.	100% Refund, Up to RMB 10,000 per insurance period, Up to RMB 1,200 per day.
Surgeons' and Anesthetists' Fees	100% Refund
Specialist Physician's Fees This benefit is paid in full for regular visits by a specialist physician during stays in hospital including intensive care by a specialist physician for as long as is required by medical necessity	100% Refund
Surgical Procedures	100% Refund
Physiotherapy	100% Refund

Medical Insurance — Employees, spouses and children

In-Patient/Day Case Healthcare Benefits	Benefit Limit
<p>Non-surgical Cancer Treatment:</p> <p>1. Include Radiotherapy, Chemotherapy, Targeted Therapy and Cancer Immunotherapy.</p> <p>2. Proton beam therapy and heavy ion therapy only indicated for malignant tumors with evidence show net benefit than normal radiation therapy, including:</p> <ul style="list-style-type: none"> - Gallbladder cancer; - Head and neck cancer with intracranial, skull base, orbital and perineural invasion; - Unresectable intrahepatic malignant tumor; - Hepatocellular carcinoma; - Ocular melanoma; - Skull base tumors including chondromas and chondrosarcomas. 	 <p>100% Refund</p>
<p>Radiotherapy, Chemotherapy, Oncology and Physiotherapy</p>	<p>100% Refund</p>
<p>Radiology, Pathology</p>	<p>100% Refund</p>
<p>Surgical Appliance and/or Medical Appliance</p> <p>This benefit will be paid in respect of:</p> <ol style="list-style-type: none"> 1. an artificial limb, prosthesis or device which is inserted during surgery; 2. an artificial prosthesis or device which is necessary part of the treatment immediately following surgery for as long as is required by medical necessity; 3. a prosthesis or appliance which is medically necessary and is part of the recuperation process on a short-term basis. 	<p>100% Refund, Up to RMB 50,000 per insurance period</p>
<p>Psychiatric Care (This benefit will be paid in respect of psychiatric conditions, other mental disorders or addictive conditions)</p>	<p>100% Refund</p>
<p>Infertility treatment</p> <p>Treatment required for infertility or related to infertility, including treatment of complications arising from the treatment, including diagnosis of the cause of infertility.</p>	<p>Covered up to RMB 30,000 combined Inpatient and Outpatient Treatment</p>
<p>Private Ambulance (This benefit is payable for transport to or from a hospital when ordered for medical reasons)</p>	<p>100% Refund</p>

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Medical Insurance — Employees, spouses and children

Out-Patient Healthcare Benefits	Benefit Limit
<p>Out-patient Insurance Benefit Combined maximum limit per main insured person or additional insured person per insurance period for out-patient treatments. This limit forms a part of the Insurance Benefit limit.</p>	<p>RMB 50,000 per insurance period</p>
<p>Consultations with Medical Practitioners and Specialists</p>	<p>100% Refund, up to RMB 1,500 per day</p>
<p>Prescribed Medicines, Drugs and Dressings</p>	<p>100% Refund, Covered up to outpatient maximum</p>
<p>Physiotherapy, Traditional Chinese Medicine Treatment (including Acupuncture, Tuina, Cupping, Chinese medicine for external, Needle-knife therapy), Chiropractic, Osteopathy, Homeopathy Speech therapy for children Chinese Herbal Medicine</p>	<p>100% Refund, Up to RMB 5,000 per insurance period</p>
<p>Hormone Replacement Therapy</p>	<p>100% Refund, Covered up to outpatient maximum</p>
<p>Pathology, Radiography, Radiology</p>	<p>100% Refund, Covered up to outpatient maximum</p>

Medical Insurance — Employees, spouses and children

Out-Patient Healthcare Benefits	Benefit Limit
<p>Cancer Treatment</p> <p>1. Include Radiotherapy, Chemotherapy, Targeted Therapy and Cancer Immunotherapy.</p> <p>2. Proton beam therapy and heavy ion therapy only indicated for malignant tumors with evidence show net benefit than normal radiation therapy, including:</p> <ul style="list-style-type: none"> - Gallbladder cancer; - Head and neck cancer with intracranial, skull base, orbital and perineural invasion; - Unresectable intrahepatic malignant tumor; - Hepatocellular carcinoma; - Ocular melanoma; - Skull base tumors including chordomas and chondrosarcomas. 	<p>100% Refund, Up to RMB 150,000 per insurance period</p>
<p>Non-surgical and Minor Surgical Procedures and Treatment</p>	<p>100% Refund, Covered up to outpatient maximum</p>
<p>Emergency Dental Treatment</p> <p>This benefit will be payable for treatment received during the emergency visit immediately after accidental damage to natural teeth, initial treatment must be obtained within thirty (30) days of the Accident. Damage caused by chewing foods or other objects does not qualify for coverage under this benefit.</p>	<p>100% Refund, Up to RMB 8,000 per insurance period</p>
<p>Psychiatric Care (This benefit will be paid in respect of psychiatric conditions, other mental disorders or addictive conditions)</p>	<p>100% Refund, Up to RMB 20,000 per insurance period</p>

Medical Insurance — Employees, spouses and children

Dental Benefits	Benefit Limit
Maximum Benefit per insurance period for Classes One, Two, Three	RMB 4,000 per insurance period
Deductible	None
Class One Preventive Treatment Preventive treatment: Covered Expenses include routine examinations, dental health instruction; fluoride treatment, scale and polish (prophylaxis); cleaning of teeth up to twice (2) per Policy Period.	100% Refund
Class Two Basic Treatment Basic treatment: Covered Expenses include amalgam or composite fillings, simple extractions, periodontal scaling, root planning and related pan oral x-rays.	80% Refund
Class Three Major Treatment Covered Expenses include root fillings, root canal, crowns and inlays; bridges (including laboratory and anesthetic fees), wisdom teeth extractions, orthodontic treatment and related pan oral x-rays. Orthodontic treatment includes study models, impressions, removable string appliances (braces), fixed appliances (including adjustments), extractions, re-cementing of brackets.	50% Refund



Medical Insurance — Employees, spouses

Maternity and Newborn Infant Care Benefits	Benefit Limit
<p>Annual maximum of Inpatient and Outpatient Maternity (No waiting period)</p> <p>This benefit refers to medically necessary and reasonable expenses for maternity related treatment. Including but not limited to:</p> <ol style="list-style-type: none"> 1. Prenatal care, including prenatal vitamins, prenatal checkups, ultrasounds, etc. 2. Natural delivery or medically necessary C-section, miscarriage, including anesthesia. 3. One postnatal checkup, and postpartum pelvic floor rehabilitation for urinary incontinence. 4. Complications of pregnancy are medical treatments occurring during pregnancy, delivery, or afterward resulting from or deteriorating because of a pregnancy. These treatments include but are not limited to gestational diabetes, nephrotic syndrome during pregnancy, hyperthyroidism induced by pregnancy, cardiac decompensation, termination of ectopic pregnancy, and spontaneous termination of pregnancy. <p>This benefit is subject to inpatient room and board fees limitation, but not subject to Inpatient Maximum, Outpatient maximum, and other sub-limitations.</p> <p>This benefit is only for female Insured Employee or spouse, dependent daughters are not covered.</p> <p>Expand Genetic counseling, screening, testing or treatment, and pay compensation under the limit of RMB 40,000 of maternity benefit.</p>	 <p>100% Refund, up to RMB 40,000 limit applies to routine and complicated maternity.</p>
<p>Newborn Infant Care and Well Baby Care (No waiting period)</p> <ol style="list-style-type: none"> 1. This benefit refers to medically necessary and reasonable expenses for medical treatments and nursery services of newborns during the first fourteen (14) days of life. 2. This benefit refers to medically necessary and reasonable expenses for newborn children immunizations and routine medical exams during the first 12 months of life. Covered immunizations include diphtheria, hepatitis B, measles, mumps, pertussis, polio, rubella, tetanus, varicella, haemophilus influenza B, hepatitis A and other Medically Necessary pediatric immunizations. 	 <p>Covered up to RMB 5,000 per each child, and up to annual maximum of Maternity Benefit.</p>

Disclaimer: This is a summary of the program, in the event of any discrepancy, the prevailing policy contract will govern the final decision of the claims settlement.

Medical Insurance — Employees

Wellness Benefits	Benefit Limit
<p>1. Routine Physical Exams This benefit will be paid for, or in connection with, routine physical examinations for insured persons.</p> <p>2. Pap Smear charges for an annual Papanicolaou screening</p> <p>3. Prostate Cancer Screening charges for an annual prostate cancer screening for male insured person over 50 years old</p> <p>4. Mammograms for Breast Cancer Screening or Diagnostic Purposes This benefit will be paid in respect of: one baseline mammogram for asymptomatic women aged 35-39; a mammogram for asymptomatic women aged 40-49 every two years or more if medically necessary; a mammogram every year for women aged 50 and over.</p>	<p>Covered up to RMB 3,000 per insurance period</p>
<p>Vaccinations Refers to the cost of immunization based on the health needs of the insured, including physician fees (if applicable), laboratory testing fees and nursing expenses incurred for testing the relevant antigens and antibodies to be vaccinated before vaccination.</p>	

Medical Insurance Exclusions

- ◆ Intentional killing or willful injury of the insured acted by you.
- ◆ Intentional offense or resistance against criminal coercive measures taken in accordance with laws.
- ◆ Suicide or self-injury conducted by the insured intentionally, unless the insured is a person without capacity of civil conduct at the time of killing or injury.
- ◆ The insured takes or injects drugs on initiative.
- ◆ Drunk driving, driving without valid driving license, or driving a motor vehicle without valid vehicle license.
- ◆ War, military conflict, terrorism, riot or armed rebellion.
- ◆ Nuclear explosion, nuclear radiation or nuclear contamination.
- ◆ The insured gets drunk.
- ◆ Medical malpractice accident or occupational disease.
- ◆ The disease or symptom that existed before the insured is insured (but except that you or the insured tells the truth when insuring with us).
- ◆ Medical treatment for injury arising from high-risk sports participated or engaged by the insured, such as diving, parachute, rock climbing, bungee, driving glider or paraglide, exploration, martial competition, wrestling, stunt performance, horse riding, motorcycle race, etc.
- ◆ Genetic disease, congenital malformation, deformation or chromosomal abnormalities of the insured.
- ◆ Visual therapy [including but not limited to laser keratotomy, excimer laser in-situ keratomileusis (LASIK), refractive error (myopia, hyperopia) correction surgery].
- ◆ Medicine or treatment that is experimental or unproven in the treatment location.
- ◆ Expenses for finding and obtaining an organ for transplantation. Expenses for removing the organ from the donor of the relevant complicated conditions in consequence.

Medical Insurance Exclusions

- ◆ Various plastic surgery items: skin pigmentation, treatment of acne and rosacea; treatment and erasion of benign skin damage (freckle, age pigment, mole and wart); erasion of birthmark, scar and tattoo, treatment or operation of epichrosis; cosmetic treatment, lift operation, removal of pouch with laser, treatment of white hair, baldness, alopecia, hare plantation, hair removal, hump nose, boob job, boob shrink, etc.
Bodybuilding projects like nutrient, weight lose, weight increase, height increase.
- ◆ Environmental therapy implemented for rest and observation, service or treatment by any long-term care institution, spa, hydro outpatient service, rehabilitation institution, sanatorium, nursing home and other medical service institutions not agreed in this Contract.
- ◆ Tattoo, puncture with non-medical purpose, transsexual surgery.
- ◆ Precious metal materials used in any teeth treatment, teeth treatment, teeth whitening, dental implants, inlays, orthodontic treatments, veneers.
- ◆ Infant diet, baby supplies, vitamins, minerals or organic supplements, self-bought articles without the doctor 's prescription (such as mouth wash, tooth paste, cough sweets or mist spray, shampoo or sun cream). Any drug therapy, medicine and dressings that are not approved by the National Drug Administration, or medication, drugs and dressings that are not prescribed by a physician or prescription.
- ◆ Durable medical equipment, prosthesis not necessary for surgery operations:
Durable medical equipment includes:
(1) External insulin pump; (2) Foot care, arm support, neck back-up or bridle; (3) Wheelchair; (4) Artificial breast; (5) Hearing aid; (6) External cardiac pacemaker; (7) Portable atomizer; (8) Household respirator.

Medical Insurance Exclusions

- ◆ Expenses arising from filling in claim application for medical compensation, including but not limited to the administrative fee, registration fee collected by the medical institution (or doctor).
- ◆ Addiction arising from alcohol, drug or other addictive substance and any treatment directly or indirectly arising herefrom.
- ◆ Examination and treatment related to sexually transmitted diseases.
- ◆ Treatment for any infertility, sterility, auxiliary pregnancy (like artificial insemination) and the complications resulted from these condition (including surrogacy).
- ◆ If the insured has incurred relevant expenses in the following case, we will not pay other insurance benefits other than the evacuation service fees and the optical care benefit: Optician services.
- ◆ If the insured has incurred relevant expenses in the following cases, we will not pay other insurance benefits other than the evacuation service fees and the maternity related benefits:
 - 1) Any pregnancy (including ectopic pregnancy) and its complications.
 - 2) Tubal obstruction, childbirth (including dystocia), miscarriage, abortion, birth control (including contraception and sterilization), prenatal and postnatal examination and complications caused by the above reasons.
- ◆ If the insured has incurred relevant expenses in the following case, we will not pay other insurance benefits other than the evacuation service fees and the wellness and vaccinations benefits: Physical examination.

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**Company
Introduction**

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**Benefit
Introduction**

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**Service
Introduction**

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Q&A

About MSH



Founded in 1974



4 Regional Head Offices & 21 Service Offices



A Global Leader in the Design and Management of International Healthcare and Consulting Services



All four service centers have passed ISO 9001 quality system certification.

Clients in
200 Countries

40
Languages

21
Service Center

SHANGHAI

PARIS

+10% of
FORTUNE
500

DUBAI

TORONTO

24/7Call Center

Exclusive Hotline:021 6060-5170

Service Hotline:400-920-7131



Bilingual Service



Benefits and coverage



Claim process and status



Hospital specialty



Prior authorization



Appointment Arrangement

Project Team	Phone/Mail	Service Time
Yoyo Yuan	010-84057199 service.sp@icbc-axa.com	Monday to Friday, 09:00-18:00
Liu Yang	010-84057181 service.sp@icbc-axa.com	Monday to Friday, 09:00-18:00
Karen Cao	010-84057137 service.sp@icbc-axa.com	Monday to Friday, 09:00-18:00



EN



CN



Our Services

Easy & Convenient Online Service

- Online Appointment
- Online Pre-authorization
- Online Claim Submission

- Hospital search
- Co-payments Check
- Search Benefits and your
Customer Service Representatives

- Download Service Manual
- Download Other Forms

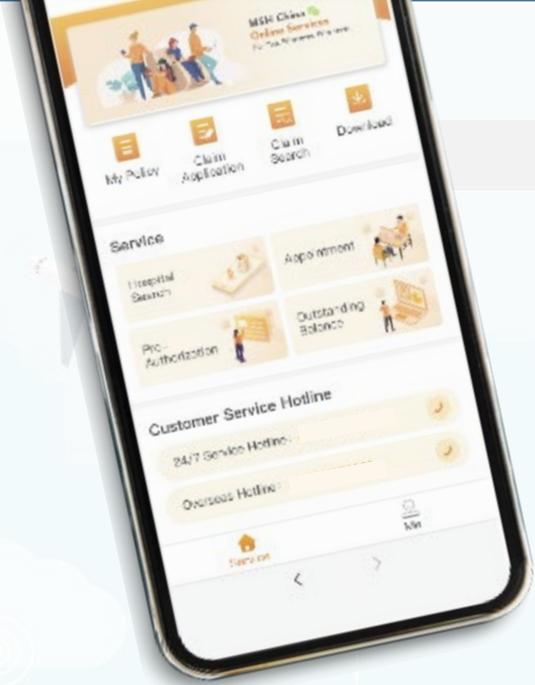
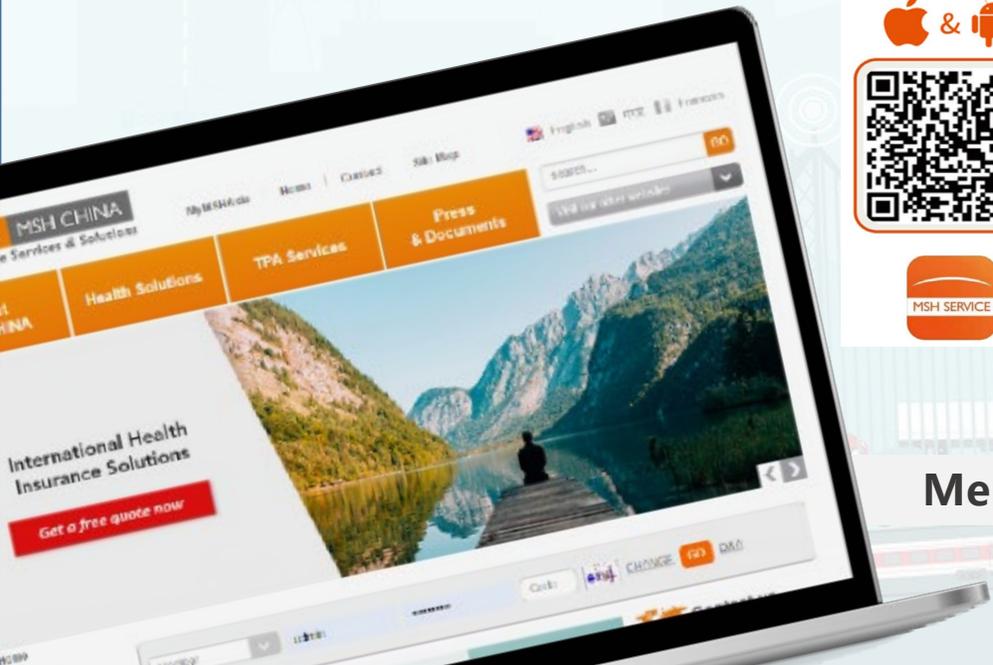
WeChat



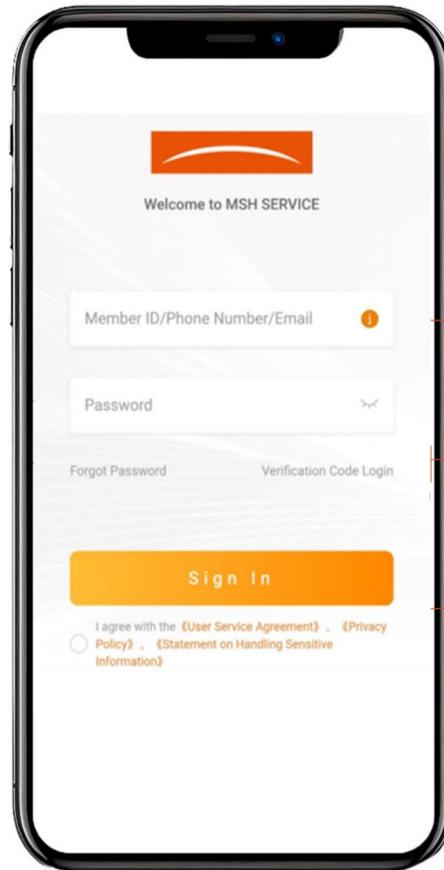
Mobile App



Member Service Website



APP Login



Initial Password

MMDDYYYY

(Primary Insured's DOB eg. 07302016)

Login to Family Account

Option 1:

MEMBER ID+ Verification Code received by phone number

Option 2:

Member ID+ ID number + Verification Code received by email

**All information are reserved information of primary insured
member using personal account would not shown under family account

Login to Personal Account

Verification Code received by your login phone number or email

Login to Family Account

Your Member ID on your insurance card / welcome email

Login to Personal Account

Your Phone Number or Email set as account

Swift from Password login to Verification Code login for Personal Account user

Read and agree with *User Service Agreement, Privacy Policy and Statement on Handling Sensitive Information*

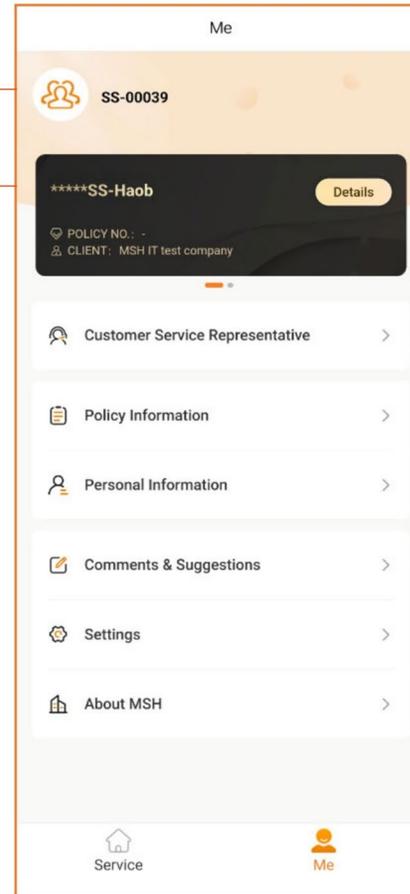
Insurance Card

Family Account

member ID shown

Name of primary insured

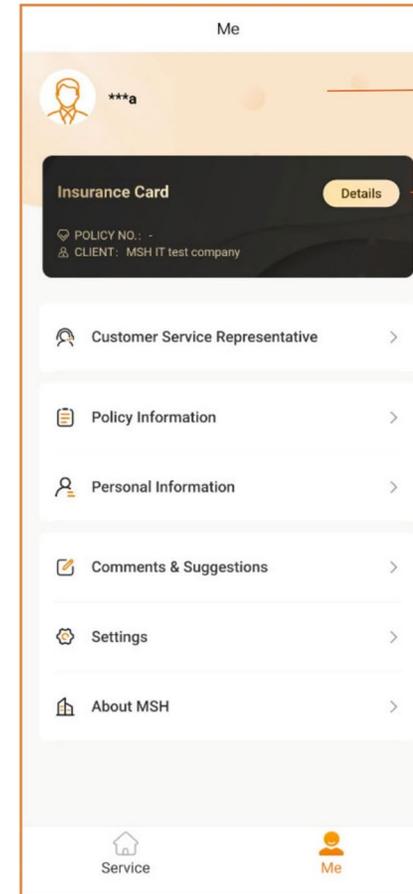
Slide to find dependents



Personal Account,

Your name shown

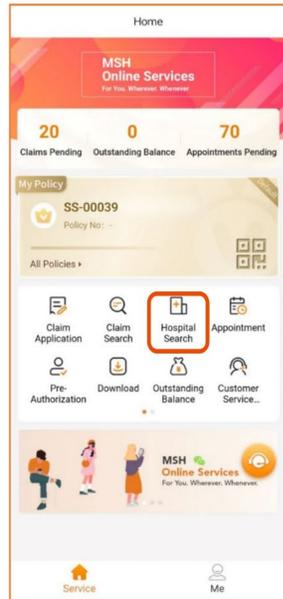
Click "details" to display electronic insurance card



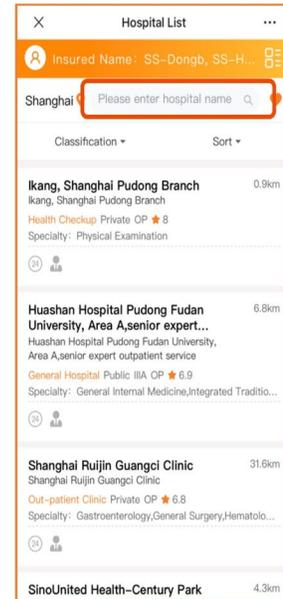
Hospital Search

Special Note:

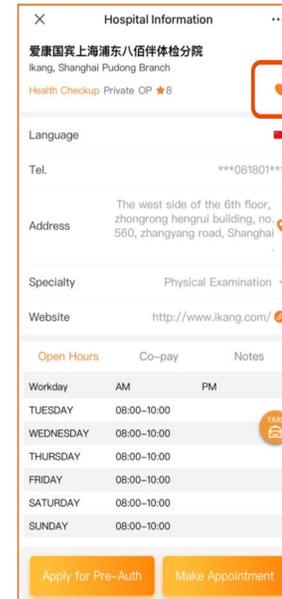
1. All direct-billing hospitals can be queried in the APP;
2. All licensed hospitals and clinics can be used **except for the 100% coinsurance hospitals(High-priced hospital);**
3. Except for the hospitals that can be queried in the APP, other non-direct billing hospitals and clinics can also be used for treatment (**Except for Uncovered Provider or doctors**) ;
4. **Suspend Direct-Billing service with dermatology department of private hospitals in Mainland China (Starting at 0:00 on Dec.15,2024)**



1. Click *Hospital Search*



2. Choose the provider by filter or direct search



3. View hospital information, click to apply for pre-auth or make appointment

On-Site Hospital Representatives

Shanghai

Huashan Worldwide Medical Center
 Ruijin Hospital Exclusive Medical Care Center
 Shanghai Childrens Medical Center, Special Service Clinic
 Children's Hospital of Fudan University, International Clinic Center
 Shanghai Sixth Peoples Hospital International Medical center
 Huadong Hospital Affiliated to Fudan University, VIP Department
 Shanghai the First People s Hospital, International Medical Care Center
 Xinhua Hospital affiliated to Shanghai JiaoTong University School of Medicine, JingLang Expert Consultation
 Shanghai Shu Guang Hospital, VIP Department, Eastern Branch
 Shanghai Shu Guang Hospital, Puxi VIP Department
 Longhua Hospital Shanghai University of TCM, VIP Clinic
 Shanghai East Hospital, VIP Department
 Huashan Hospital Pudong Fudan University, Area A, Senior Expert Outpatient Service
 Zhongshan Hospital Fudan University, International Medical Center
 Fudan University Shanghai Cancer Center, Puxi Branch

Beijing

China-Japan Friendship Hospital, International Medical Center
 Peking Union Medical College Hospital, International Medical Services
 Beijing Friendship Hospital, International Medical Center
 Beijing Chao-Yang Hospital, VIP Department
 Beijing Anzhen Hospital, Capital Medical University, VIP Department
 Peking Union Medical College Hospital, International Medical Services, Xidan Campus

Shenzhen

The University of Hongkong, Shenzhen Hospital International Medical Center
 Peking University Shenzhen Hospital, Priority Clinical Center

Chengdu

The International Medical center of Sichuan University West China Hospital
 The VIP Department of Sichuan Provincial Peoples Hospital

Wuhan

International Outpatient Dept, Union Hospital, Tongji Medical College of Huazhong University of Science & Technology

Dalian

Dalian Friendship Hospital International Medical Center



Provider Copayment List

-100% Coinsurance hospitals & Uncovered Provider/Doctors

100% Coinsurance hospitals(High-priced hospital)

Shanghai	Beijing	Shenzh
Shanghai East International Medical Center	United Family Hospital	United Family Hospital Parkway Health
Shanghai Global HealthCare Center	Parkway Health	Raffles Medical International Clinic
Shanghai Global HealthCare Pudong Center	Raffles Medical International Clinic	Shenzhen International SOS Clinic
United Family Hospital	Beijing International SOS Clinic	
Parkway Health		

Uncovered Provider & Doctor

- ◆ Spine Care (All clinics)
- ◆ Health Sage (All clinics)
- ◆ Ming Jing Tang (All clinics)
- ◆ Yosemite (All clinics)
- ◆ Shanghai SinoUnited Hospital GuBei clinics Dermatology, Dr. YanShuXian, Dr. YangJun, Dr. HeYiXuan



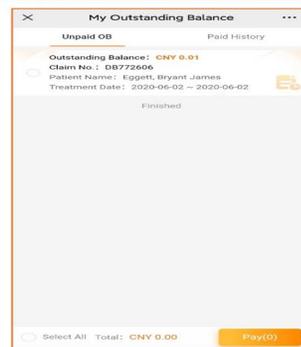
Note: In addition to the above areas, other areas can be queried through the employee handbook or APP.

Outstanding Balance

The hospital provides convenient settlement services and is settled between ICBC-AXA and the hospital, but the hospital does not make the judgment of insurance liability, does not mean the conclusion of the claim, the final claim adjudication is subject to the decisions made by ICBC-AXA Claim Settlement department. If you have any questions about your benefits, please call our service hotline 021-60605170. If there are any expenses that should not be covered ICBC-AXA, but are included in the direct-billing amount, please pay the relevant expenses on-site or reimbursed to the designated account as required after receiving the claim notice, if you fail to fulfill the payment in time will affect your next use of the Direct Billing service.



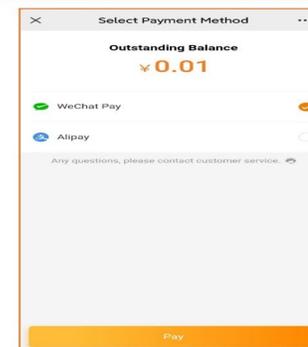
1. Click *Outstanding Balance*



2. Choose your OB
 • Unpaid OB
 • Paid History



3. Click to view the details, check and pay

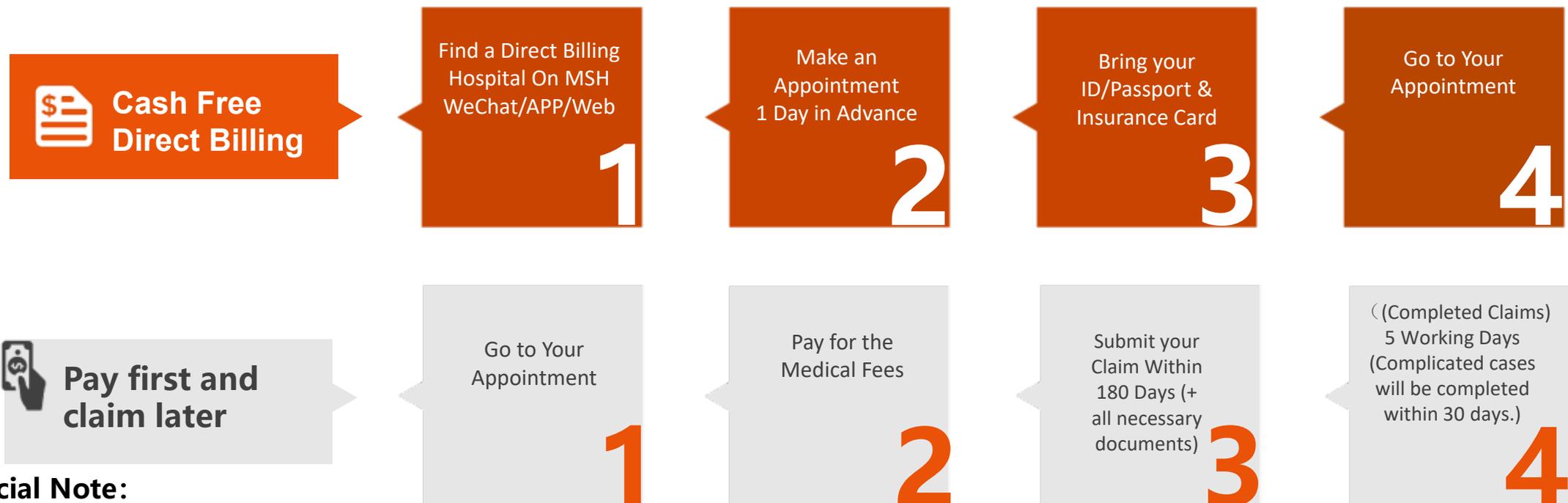


4. Choose payment method
 • Wechat Pay
 • Alipay



Ob instruction.pdf

Claim Process



★ Special Note:

1. The invoice name must be the insured person, and the format of the name must be the same as the ID certificate for insurance application.
2. Suspend direct settlement service with dermatology department of private hospitals in Chinese Mainland (Starting at 0:00 on Dec.15,2024)
3. Please note that some treatment programs require pre-authorization application (both Direct Billing and Non-Direct Billing are required) ;
4. If you encounter an emergency situation that requires medical attention and treatment, please seek medical attention promptly according to your actual needs.

For claim amount **within RMB 3,000 per claim, original receipt is not required.**
 You can easily submit your claim application just on MSH WeChat/APP/Web service platform!

For claim amount over RMB 3,000 per claim, the original invoice is required to be delivered by express to 15th Floor, Qinglan Building, 24Dongsishitiao,Dongcheng District, Beijing.

Name: Yuan xiaoyuan/Yang liu/Cao shan
Telephone:010-84057199/010-84057181/010-010-84057137

Description Of Pre-authorization Application

Members that fail to obtain pre-authorization prior to the treatment will be held liable for paying an additional co-pay of 40% of the entire cost of the procedure.

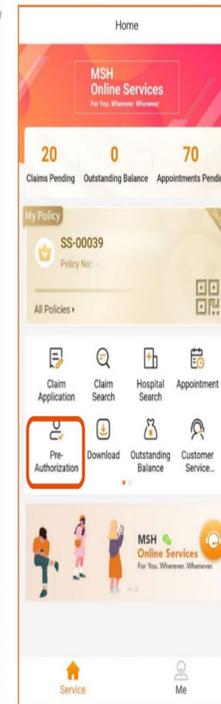
In case of emergency, please give priority to treatment and contact me within 48 hours after treatment.

Pre-authorization applications are normally processed within 2 working days.

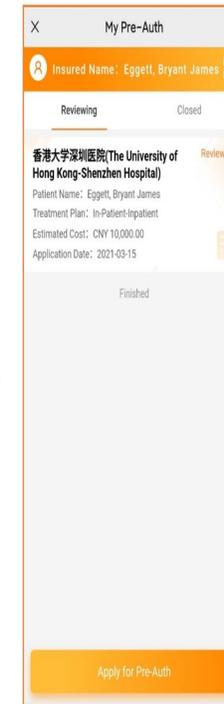
Please note that approval of your pre-authorization application does not mean that we commit to paying the full amount of your claim. The insured also needs to pay self-paid items, if any, in his/her insurance plan.

Need to pre-authorization (both Direct Billing and Non-Direct Billing are required) :

- Any inpatient treatment, surgery, daycare treatment, or childbirth;
- Any single outpatient test which is charged above RMB8,000;
- Emergency medical treatment outside area of cover;
- Chemotherapy, radiotherapy, blood or peritoneal dialysis.



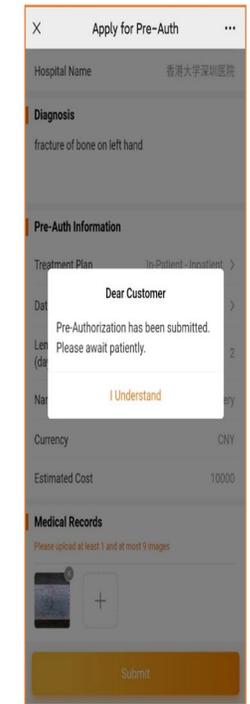
1. Click Pre-Authorization



2. Choose Pre-Auth
• Reviewing
• Closed
Or apply for Pre-Auth

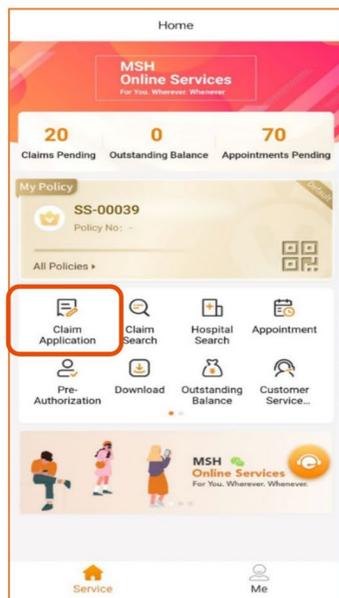


3. Complete the information and upload the documents

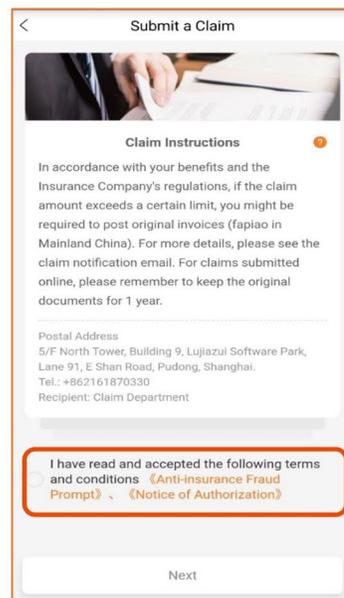


4. Submit Pre-Auth

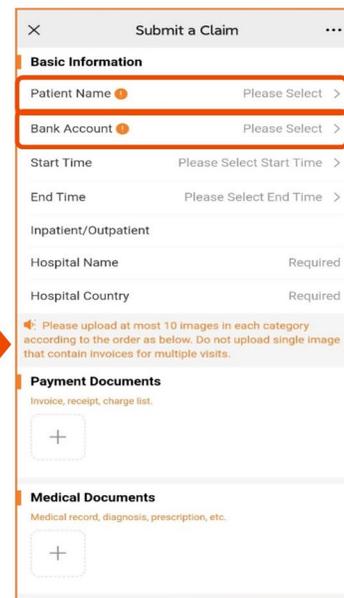
Claim Submitted



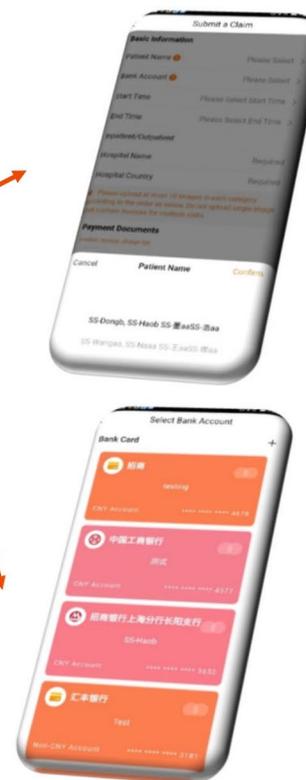
1. Click *Claim Application*



2. Read and agree with *Anti-insurance Fraud Prompt* and *Notice of Authorization*



3. Choose patient
4. Choose or add bank account
5. Select date of service
6. Fill in hospital name and country



Claim Submitted

Out-patient:
 1. Medical prescription;
 2. invoice/receipt/fee itemizations

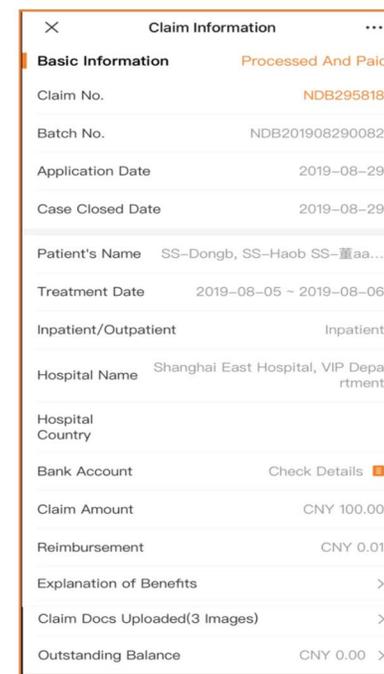
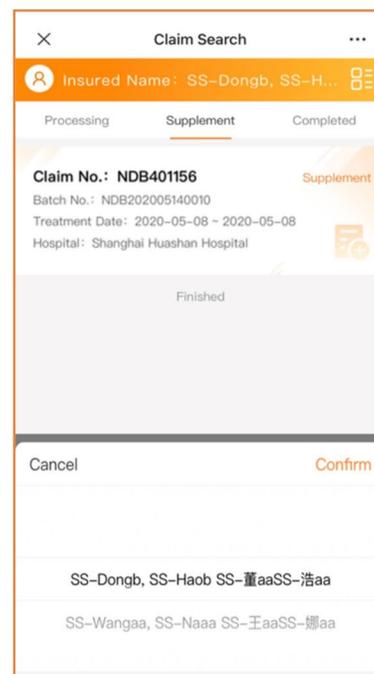
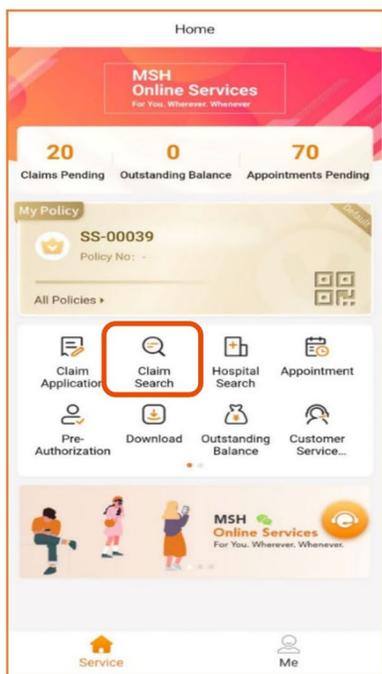
In-patient:
 1. Medical prescription;
 2. invoice/receipt/fee itemizations;
 3. Medical certificate/inspection report;
 4. Discharge summary;
 5. Copies of valid certificates of the insured and the applicant.

8. Sign and confirm

9. Submit the claim

7. Upload payment documents and medical documents

Claim Search



1. Click *Claim Search*

2. Choose claim

- Processing
- Supplement
- Completed

3. Choose member for family account

4. Click Claim Number to view claim information

Claim Search

Claim schedule	Stand for
Submitted	You have successfully submitted your claim application, to be processed by the claim adjusters.
Claim processing	The claim is being processed.
Claim completed	Your claim application has been completed.
Lack of claim information	Your claim application is being processed and waiting for supplementary information.
Claim information received	Your materials have been received.
Fail to claim	Your claim is not payable. If you have any questions, please contact client services hotline.

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**Company
Introduction**

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**Benefit
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**Service
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Q&A

Q&A

1. Is medical treatment limited by social security?

It is not restricted by social security hospitals, social security drug list and social security treatment list.

2. What is the scope of the hospital?

Both social security designated hospitals and private hospitals can be taken for treatment. (**Please note the hospital's coinsurance rules**)

3. What are the requirements for using the social security card?

When seeing a doctor in a public hospital, it is not mandatory but **it is recommended to use a social security card.**

In 9 special private hospitals (on Page 21) except the International and Foreign Department, Copayment can be removed Social Medical Insurance is used.

4. What are common medical expenses that cannot be paid?

Beauty, cosmetic treatment items; Chinese medicine for the purpose of nourishing and conditioning. It is recommended that treatment be reasonable and necessary. If you are unsure, you can contact client services (021-6060 5170) for help.

Q&A

5.How to deal with expenses that exceed the personal limit?

For employees who used direct billing services, their medical expenses are usually paid by the insurance company to the hospital. If the personal limit is exceeded after the review, the insurance company will actively contact you for personal payment. Payment methods include UnionPay transfer, WeChat and other methods .

6.How long is the time limit for life insurance and medical insurance claims?

From the date of occurrence, the limitation period for life insurance claims is 5 years, and the limitation period for medical insurance claims is 2 years. Those who fail to submit complete information within the time limit will not be able to obtain reimbursement.

7.How long is the notice of life insurance claims?

In the event of accident insurance, term life insurance, or critical illness insurance, please notify ICBC-AXA as soon as possible, and we will assist you or the beneficiary in collecting and sorting out the corresponding claims application materials.

8.How to determine the beneficiary?

The insured can designate the beneficiary, or the legal beneficiary if not designated (the first successor is the parents, spouse, and children).

Thanks for your attention!

Appendix: Claim Application Docs For Risk Insurance

No.	Material Required	Accident Death	Accident Dismemberment	Term Life	Critical Illness
1	Claim Application Form	✓	✓	✓	✓
2	ID Certificate (Copy)	✓	✓	✓	✓
3	Diagnosis, Test report and cost breakdown list (Copy)	✓	✓	✓	✓
4	Discharge Summary (Copy)	✓	✓	✓	✓
5	Pathological Report (Copy)				✓
6	Disability Certificate		✓		
7	Statement of Accident	✓	✓	✓	
8	Death Certificate	✓		✓	
9	Inherit Statement of Insurance	✓		✓	
10	Proof of relationship between insured and beneficiary (Copy)	✓		✓	
11	ID Certificate of Beneficiary (Copy)	✓		✓	

Appendix: List Of Critical Illness

No.	Disease Name	No.	Disease Name	No.	Disease Name	No.	Disease Name
1	Malignant tumor- severe	2	Severe acute myocardial infarction	3	Sequelae of severe stroke	4	Major organ transplantation or hematopoietic stem cell transplantation
5	Coronary artery bypass grafting (or coronary artery bypass grafting)	6	Severe chronic kidney failure	7	Multiple limb loss	8	Acute severe hepatitis or subacute severe hepatitis
9	Severe non-malignant intracranial tumor	10	Severe chronic liver failure	11	Sequelae of severe encephalitis or severe meningitis	12	Deep coma
13	Ears deaf	14	Blind	15	Paralysis	16	Heart valve surgery
17	Severe Alzheimer's disease	18	Severe brain injury	19	Severe primary Parkinson's disease	20	Severe third-degree burns
21	Severe idiopathic pulmonary hypertension	22	Severe motor neuron disease	23	Language loss	24	Severe aplastic anemia
25	Aortic surgery	26	Severe chronic respiratory failure	27	Severe Crohn's disease	28	Severe ulcerative colitis

Appendix: List Of Critical Illness

No.	Disease Name	No.	Disease Name	No.	Disease Name	No.	Disease Name
29	Multiple sclerosis	30	Severe cardiomyopathy	31	Systemic lupus erythematosus -- type iii or higher lupus nephritis	32	Severe coronary atherosclerotic heart disease
33	Vegetative state	34	Poliomyelitis	35	HIV infection caused by blood transfusion	36	Systemic scleroderma
37	Brain surgery	38	Systemic myasthenia gravis	39	Elephantiasis caused by filariasis	40	Severe rheumatoid arthritis
41	Open surgery for acute necrotizing pancreatitis	42	Gangrene caused by hemolytic streptococcus	43	Severe dementia not due to Alzheimer's disease	44	Idiopathic chronic adrenocortical hypofunction
45	Severe muscular dystrophy	46	Severe asthma	47	Primary sclerosing cholangitis	48	Aortic dissection hematoma
49	Chronic recurrent pancreatitis	50	The pancreas transplantation	51	HIV infection caused by occupational relationships	52	Creutzfeldt-jakob disease
53	Clipping surgery for ruptured cerebral aneurysm	54	Aggressive mole (or malignant mole)	55	Infective endocarditis	56	Renal medullary cystic disease

Appendix: List Of Critical Illness

No.	Disease Name	No.	Disease Name	No.	Disease Name	No.	Disease Name
57	Spina bifida	58	Severe Kawasaki disease	59	Pulmonary heart disease	60	Lymphangiomyoma of the lung
61	Severe myocarditis	62	Ebola virus infection	63	Severe hand foot and mouth disease	64	Primary myelofibrosis
65	Severe myelodysplastic syndrome	66	Severe acquired or secondary alveolar proteinosis	67	Complications of severe intestinal disease	68	Hypoplasia of bone
69	Progressive supranuclear palsy	70	Pheochromocytoma	71	Reye's syndrome	72	Severe autoimmune hepatitis
73	Wilson's disease	74	Eisenmenger syndrome	75	Lost a limb and one eye	76	Multiple brachial plexus root avulsions
77	Fanconi syndrome	78	Diffuse intravascular coagulation	79	Spinocerebellar degeneration	80	HIV infection from organ transplantation
81	Severe facial burns	82	Alexander's disease	83	Cardiac myxoma	84	Brugada syndrome

Appendix: List Of Critical Illness

No.	Disease Name	No.	Disease Name	No.	Disease Name	No.	Disease Name
85	Brachiocephalic arterial multiple arteritis bypass graft	86	Progressive multifocal leukoencephalopathy	87	Sheehan's syndrome	88	Cerebral malaria
89	Multiple organ dysfunction syndrome due to sepsis	90	Severe chronic constrictive pericarditis	91	Severe secondary pulmonary hypertension	92	Biliary reconstruction surgery
93	Severe acute necrotizing fasciitis	94	Aortic dissection tumor	95	Sequelae of amyotrophic lateral sclerosis	96	Severe tuberculous meningitis
97	Progressive spinal muscular atrophy in infants	98	Bacterial meningomyelitis	99	Kuru	100	Mental retardation due to disease or trauma
101	Severe juvenile rheumatoid arthritis	102	Vascular dementia	103	Frontotemporal dementia	104	Lewy body dementia
105	Subacute sclerosing panencephalitis	106	Progressive rubella panencephalitis				

Appendix: List Of Moderate Illness

No.	Disease Name	No.	Disease Name	No.	Disease Name	No.	Disease Name
1	Moderate ulcerative colitis	2	Moderate muscular dystrophy	3	Moderate rheumatoid arthritis	4	Moderate brain injury
5	Sequelae of moderate encephalitis or meningitis	6	Unilateral pulmonary resection	7	Moderate myasthenia gravis	8	Moderate motor neurone disease
9	Vena cava filter implantation	10	Nephrectomy	11	Pericardiectomy	12	Lobe resection
13	Bilateral orchiectomy	14	Bilateral oophorectomy	15	Primary pulmonary hypertension	16	Moderate chronic respiratory failure
17	Vascular interventional therapy for specific peripheral arterial diseases	18	Angioplasty or endarterectomy was performed on the carotid artery	19	Early systemic scleroderma	20	Early elephantiasis

Appendix: List Of Mild Illness

No.	Disease Name	No.	Disease Name	No.	Disease Name	No.	Disease Name
1	Malignant tumor- mild	2	Mild acute myocardial infarction	3	Sequelae of mild stroke	4	Coronary intervention
5	Pituitary tumor, cerebral cyst, cerebral aneurysm and cerebral hemangioma	6	Severely impaired vision	7	Intra-aortic surgery (not thoracotomy or laparotomy)	8	Chronic liver failure
9	Monocular blind	10	Laser myocardial revascularization	11	Implant a pacemaker	12	Minimally invasive brain surgery
13	Mild facial burn	14	Third degree burns on smaller areas of the body	15	Corneal transplantation	16	Excision of adrenal gland due to adrenal sebaceous adenoma
17	Diabetes leads to unilateral amputation	18	Mild necrotizing fasciitis	19	Moderate infective endocarditis	20	Severe hemophilia A and B
21	Cirrhosis of the liver caused by viral hepatitis	22	Single limb missing	23	Moderate progressive supranuclear palsy	24	Facial reconstruction surgery
25	Systemic lupus erythematosus	26	Moderate intestinal complications	27	Moderate Alzheimer's disease	28	Moderate primary Parkinson's disease
29	Heart valve interventional surgery	30	Early primary cardiomyopathy				