

## S&P Global China Dependents Benefits of 2025 Policy Year

### 标普中国2025保单年度家属福利一览

	<b>Benefits 福利</b>	<b>Benefits Limit * 福利限额*</b>	<b>Premium 保费</b>	<b>Insured Qualification 参保人员范围</b>
<b>Spouse 配偶</b>	Out-patient& Inpatient 门诊、住院	Out-patient: CNY 50,000, In-patient: CNY 500,000 10% copay for Private Medical Facilities & International Dept. in Public Medical Facilities	CNY 15,469	The dependent is the healthy spouse of employee who is under 71 years old and can work and live normally. 连带被保险人配偶为身体健康、能正常工作和生活的71周岁以下的在职职工的配偶。
	Maternity 女性生育	CNY 40,000		
	Dental 齿科	CNY 4,000		
<b>Child 子女</b>	Outpatient& Inpatient 门诊、住院	Out-patient: CNY 50,000, In-patient: CNY 500,000 10% copay for Private Medical Facilities & International Dept. in Public Medical Facilities	CNY 13,831	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. 连带被保险人子女为身体健康、能正常工作和生活的71周岁以下的在职职工子女，年龄不超过24周岁，其中18-24周岁子女须为全日制在校学生。
	Dental 齿科	CNY 4,000		

- Benefits Limit \* : For details, please refer to 2025 Policy Year Table of Benefit or Communication Deck [here](#).
- 福利限额\* : 详情请见2025保单年度《保险福利责任表》或《员工宣讲会PPT》。