



Guide To Health Claims

**We've Got
You Covered**

SMARTCARE EXCLUSIVE

redefining / healthcare





NO.1 GLOBAL INSURANCE BRAND

FOR THE 7TH CONSECUTIVE YEAR

Foreword

Thank you for choosing AXA SmartCare Exclusive as your preferred health insurance. It is important that you read and understand this Guide to Health Claims.

THIS HANDBOOK PROVIDES GUIDELINES IN THE FOLLOWING AREAS:

- How to contact us
- Understanding Pre-authorisation Procedures
- Understanding the terms applicable to direct billing services
- How to benefit from direct billing service
- How to make a claim
- How to access International Emergency Medical Assistance
- How to seek Second Medical Opinion Service

We have developed a partnership with Medilink, the international medical Third Party Administrator (TPA), and its affiliated organisations to allow access to healthcare providers and to offer direct billing settlement services within a large network of hospitals and clinics within and outside of China. Medilink will help you locate the appropriate hospital or clinic, as well as confirm your coverage and arrange for direct billing settlement to take place.

We reserve the right for final explanation/modification/cancellation of the contents of this Handbook and AXA Health Card.



**WECHAT
OFFICIAL
ACCOUNT**

24-Hour Emergency Hotline

If you have any queries with regards to the terms and conditions of your policy, please contact us.

Within mainland China: 400-920 3123

Outside mainland China: +86 400-920 3123



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01

Service Contact Numbers and Electronic AXA Health Card



1.1 SERVICE CONTACT NUMBERS

You may seek assistance by calling our 24-Hour Service Hotline. We are ready to be at your service.

Within mainland China: 400-920 3123
Outside mainland China: +86 400-920 3123
Email: healthcare@axatp.com
Fax: +86 10 8453 9719

MEDILINK WILL PROVIDE APPROPRIATE ASSISTANCE TO YOU IN THE FOLLOWING AREAS:

- verify your coverage according to your plan
- determine whether the services or supplies are covered under your plan
- assist to select a network medical provider
- assist in pre-authorization application
- verify if treatment is medically necessary to minimize the out-of-pocket cost to you
- assist in reimbursement procedure
- assist to arrange for International Emergency Medical Assistance
- assist in Second Medical Opinion service

1.2 STANDARD MEDILINK ELECTRONIC AXA HEALTH CARD



Medilink 24x7 Contact Details

When you opt for the AXA SmartCare Exclusive plan, you will receive our AXA Health Card. This card provides you access to the hospitals and clinics within our network.

If you present your AXA Health Card together with your ID to a medical provider within our network, you do not need to make payment for eligible medical services (subject to terms and conditions of your plan).

The AXA Health Card is limited to your personal use. You may not loan or sell it to another person. If you breach the rules, our company reserves the right to refuse payment for the fraudulent claim. Should your behavior cause contract rescission or contract invalidity, your membership may also be cancelled.

If your AXA Health Card is lost, please contact us immediately. A replacement card will be sent to you at your own cost.

02

Pre-Authorisation

IMPORTANT NOTE

To protect yourself from unexpected costs, we encourage you to seek pre-authorisation for any treatment within or outside our direct billing network.

THE FOLLOWING SERVICES REQUIRE PRE-AUTHORISATION FROM US:

- All Inpatient admissions and/or treatments
- Any surgery requiring general anaesthesia (outpatient or inpatient)
- Prescriptions more than 30 days
- Dental treatment
- Outpatient kidney dialysis and cancer treatment
- Home nursing
- Seeking another medical opinion or obtaining subsequent opinion or referrals after the maximum of two (2) consultations for the same medical condition.
- Psychiatric Benefit: All treatments given by psychologists, psychotherapists or any individuals other than a registered psychiatrist must be pre-authorised by us.
- Direct billing for out-patient services outside mainland China, in Hong Kong, Macau and Taiwan (to facilitate pre-arrangement of services)
- International Emergency Medical Assistance

Failure to comply with this requirement may result in significantly reduced reimbursements or in your claim being declined.

2.1 IN-PATIENT SERVICES

Pre-authorisation grants you approval for certain medical procedures or treatment, prior to the commencement of the proposed medical treatment.

NOTWITHSTANDING THE REQUIREMENT TO PRE-AUTHORISE:

- Pre-authorisation approval does not guarantee payment of a claim in full, as additional co-payments and out-of-pocket expenses may apply to the final invoice.
- Benefits payable under the Policy are subject to eligibility at the time when the charges are incurred, and to all other terms, limitations, and exclusions of the Policy.
- Should new evidence be found subsequently to demonstrate that the treatment or medical expenses are not eligible, the prior approval may be revoked. AXA shall be entitled to recover all money in respect of any liabilities incurred or paid for expenses that is not eligible under this policy.

2.2 PROCEDURE FOR IN-PATIENT SERVICES

Complete the Pre-authorisation Request Form.

Written approval must be received prior to the commencement of treatment.

- This form can be downloaded from the online member portal: www.medilink-global.com.cn.
- Or you may call us to have a copy sent to you.
Within mainland China: 400-920 3123
Outside mainland China: +86 400-920 3123

The completed form with supporting documents, e.g. investigative reports, should be received by Medilink via email or fax at least 5 working days prior to the scheduled procedure or treatment date at the hospital.

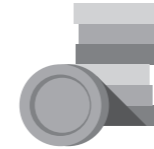
Please email the completed pre-authorisation form to: healthcare@axatp.com, or fax to us at: +86 10 8453 9719. AXA will review the request and respond within 2 working days upon receiving the complete medical information.

03

Direct-Billing Service



3.1 IMPORTANT NOTES AND CONDITIONS OF USE



The charges presented at the medical provider are the preliminary claim assessment of your policy. You are obligated to accept the final adjustments and pay the excess amount if there is any miscalculation or uncovered items.



You will not be eligible for direct settlement if the cost of your single outpatient visit exceeds RMB 8,000 or more, in any currency, or if your treatment or medical condition is not covered in your plan. In this case, you will need to settle the payment directly with your medical provider.



Due to constraints of their internal financial systems, some direct billing providers are unable to receive payment from you for remaining amounts. In this case, Medilink will settle the amount for you and request payment from you via bank transfer within 30 business days.



If your treatment is not eligible under the terms and conditions of your Policy or if Medilink is temporarily unable to confirm whether your treatment is covered, a Decline Letter will be issued to the provider. However, you will still be able to proceed with the treatment at your own cost and submit a claim with all the necessary supporting documents for evaluation after your treatment.

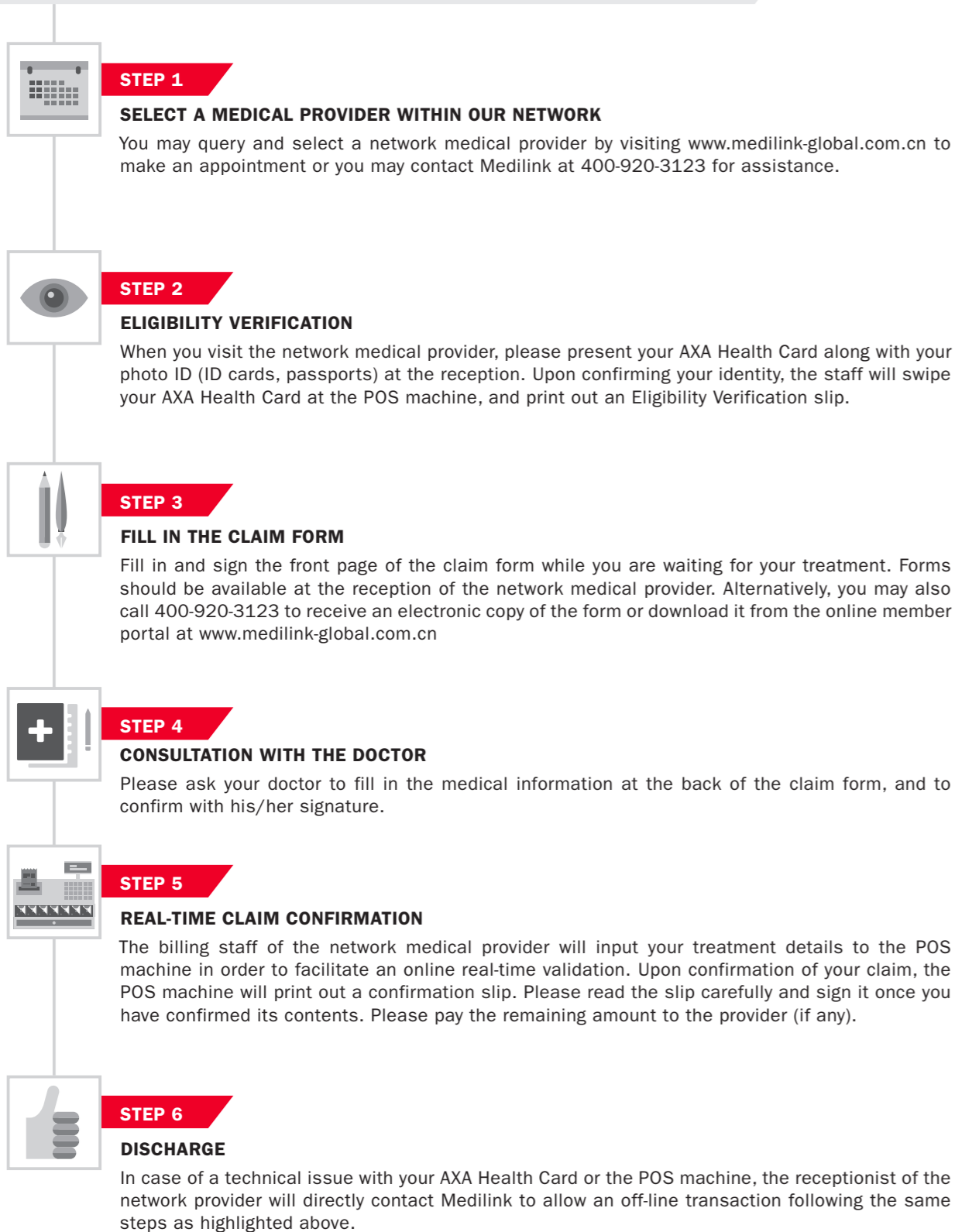


You may seek assistance by calling our 24-Hour Service Hotline. We are ready to be at your service.

Within mainland China: 400-920 3123
Outside mainland China: +86 400-920 3123
Email: healthcare@axatp.com
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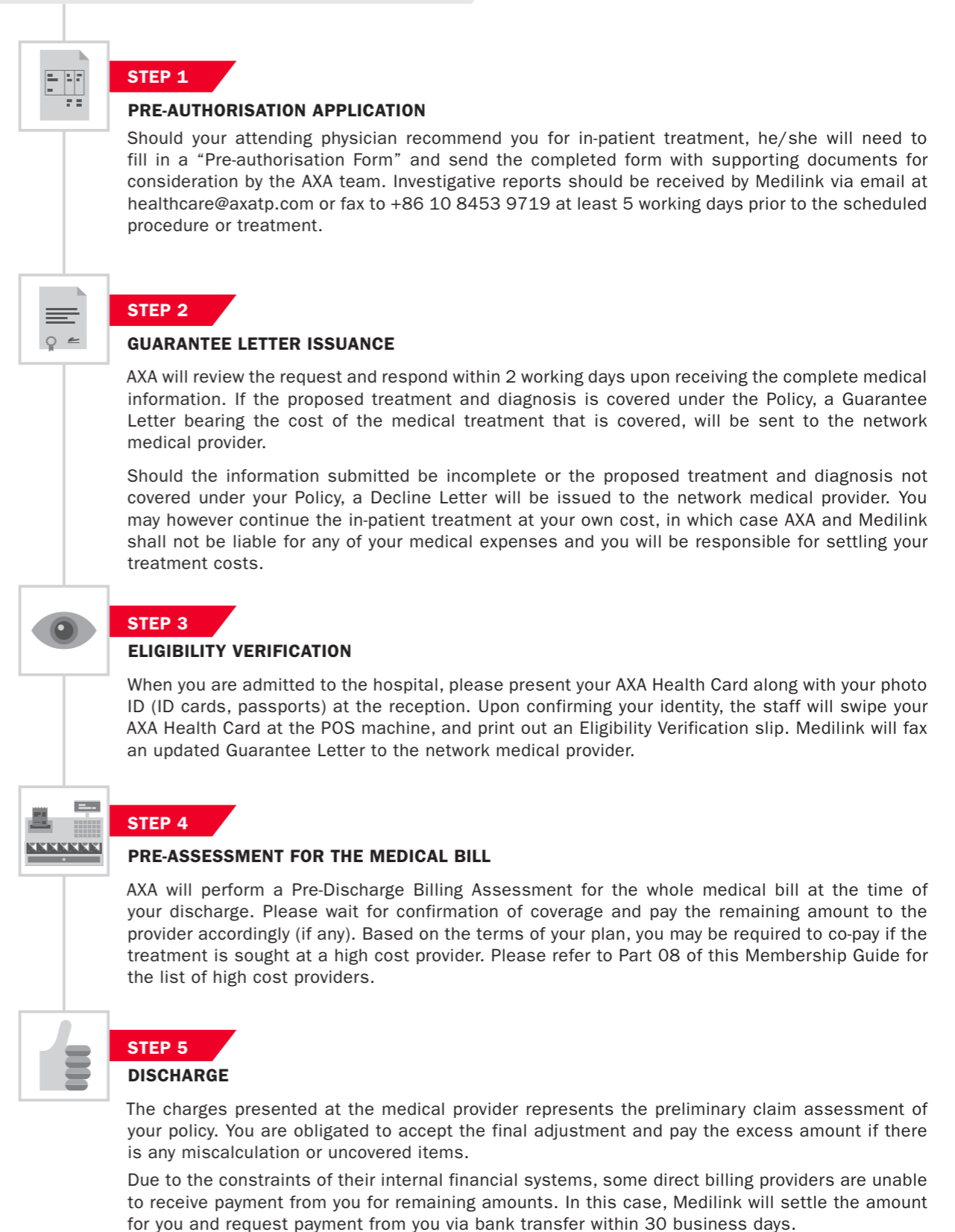
Within Mainland China

3.2.1 FOR OUT-PATIENT SERVICE THROUGH POS MACHINE



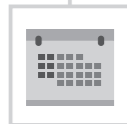
Please note that there is a limit of (1) visit per day per disability.

3.2.2 FOR IN-PATIENT SERVICE



Outside Mainland China

3.3.1 FOR OUT-PATIENT SERVICE IN HONGKONG, MACAU AND TAIWAN



STEP 1

REQUEST TO MAKE AN APPOINTMENT

If you wish to seek treatment within our network medical providers in Hong Kong, Macau or Taiwan, you may select a network medical provider by checking the list from www.medilink-global.com.cn, contact the network medical provider directly to make an appointment or contact Medilink for assistance.

Within mainland China : 400-920 3123
Outside mainland China : +86 400-920 3123
Or email to: healthcare@axatp.com

Please provide the following information when contacting us to make an appointment:

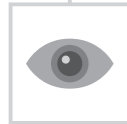
- Patient's AXA Health Card number
- Preferred date of consultation
- Patient name and date of birth
- Preferred clinic or specialty
- Patient mobile phone number and E-mail contact
- Symptoms or diagnosis



STEP 2

CONFIRMATION OF APPOINTMENT

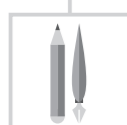
Our team will get back to you within 1 working day if you requested our assistance to book your appointment. A Pre-Authorisation Letter will be sent to the network medical provider prior to the date of your appointment. Please note that this is not a guarantee of eligibility for treatment as this will be subject to the outcome of the consultation with the doctor. You may have to settle the payment directly with the billing staff of your medical provider.



STEP 3

ELIGIBILITY VERIFICATION

When you visit the network medical provider, please present your AXA Health Card along with your photo ID (ID cards, passports) at the reception. Upon verifying your identity, the staff will assist you during your visit.



STEP 4

FILL IN THE CLAIM FORM

Please fill in and sign the front page of the claim form while you are waiting for the treatment. Forms should be available at the reception of the network medical provider. Alternatively, you may also call 400-920-3123 to receive an electronic copy of the form or download it from the online member portal at www.medilink-global.com.cn



STEP 5

CONSULTATION WITH THE DOCTOR

Please ask your doctor to fill in the medical information at the back of the claim form, and to confirm with his/her signature.



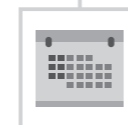
STEP 6

DISCHARGE

Please wait for confirmation of the coverage before leaving the premises of your network medical provider. Upon discussing with the hospital staff, Medilink will issue a Letter of Guarantee to the network medical provider for the eligible expenses only. You will be required to settle any expenses not covered under your policy, directly with the provider. Please note that we are not able to provide direct settlement services with the network medical providers if pre-authorization has not been pre-arranged. For emergencies, you may visit the provider and settle your bill directly with them.

Please note that there is a limit of (1) visit per day per disability.

3.3.2 FOR IN-PATIENT SERVICE



STEP 1

MAKE AN APPOINTMENT

If your attending physician at the network medical provider has recommended you for in-patient treatment, he/she needs to fill in the "Pre-authorization Form" and fax to us. This form can be downloaded from the on line member portal: www.medilink-global.com.cn.

Or you may contact us to have a copy sent to you.
Within mainland China : 400-920 3123
Outside mainland China : +86 400-920 3123

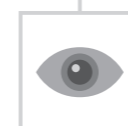


STEP 2

PRE-AUTHORISATION APPLICATION AND APPROVAL

The completed form with all necessary supporting documents should be received by Medilink via email at healthcare@axatp.com or fax to +86 10 8453 9719 at least 5 working days prior to the scheduled procedure or treatment date at the hospital. The team will assess your medical condition against your insurance policy's terms and conditions and get back to you within 2 working days. If the hospitalisation is eligible, a copy of the Confirmation Letter with specific guarantee limit will be forwarded to the network medical provider.

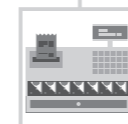
Should the information submitted be incomplete or the proposed treatment and diagnosis not covered under your Policy, a Decline Letter will be issued to the network medical provider. You may however continue the in-patient treatment at your own cost, in which case AXA and Medilink shall not be liable for any of your medical expenses and you will be the responsible for settling your hospital costs.



STEP 3

ELIGIBILITY VERIFICATION

When you are admitted to the hospital, please bring your AXA Health Card along with your photo ID (ID cards, passports) to the reception. Depending on the country where you are seeking treatment, you may be required to sign a claim form before treatment.



STEP 4

PRE-DISCHARGE ASSESSMENT BILL

AXA will perform a Pre-Discharge Billing Assessment for the whole medical bill at the time of your discharge. Please pay the remaining amount to the provider accordingly (if any). Based on the terms of your plan, you may be required to co-pay if the treatment is sought at high cost providers. Please refer to Part 08 of this Membership Guide for the list of high cost providers.



STEP 5

DISCHARGE

The charges presented at the medical provider represents the preliminary claim assessment of your policy. You are obligated to accept the final adjustment and pay the excess amount if there is any miscalculation or uncovered items.

Due to constraints of their internal financial systems, some direct billing providers are unable to receive payment from you for remaining amounts. In this case, Medilink will settle the amount for you and request payment from you via bank transfer within 30 business days.

04

Reimbursement



If you have visited a clinic or hospital outside of the direct billing network, you should settle the payment directly with the billing staff of your medical provider and then seek reimbursement within 30 days after your treatment.

THE FOLLOWING DOCUMENTS ARE REQUIRED FOR SUBMISSION FOR REIMBURSEMENT:

1. The original bills and receipts of the claim expenses. Make sure that the original bills and receipts show the date of treatment, patient's name, and diagnosis with attending physician's stamp and signature.
2. Completed treatment records, discharge summary for inpatient treatment;
3. Investigation reports, such as X-Ray or Laboratory records;
4. Relevant medical expenses detailed list;
5. Completed appropriate claim forms;
6. Other materials if necessary.

PLEASE SEND THE ABOVE DOCUMENTS TO:

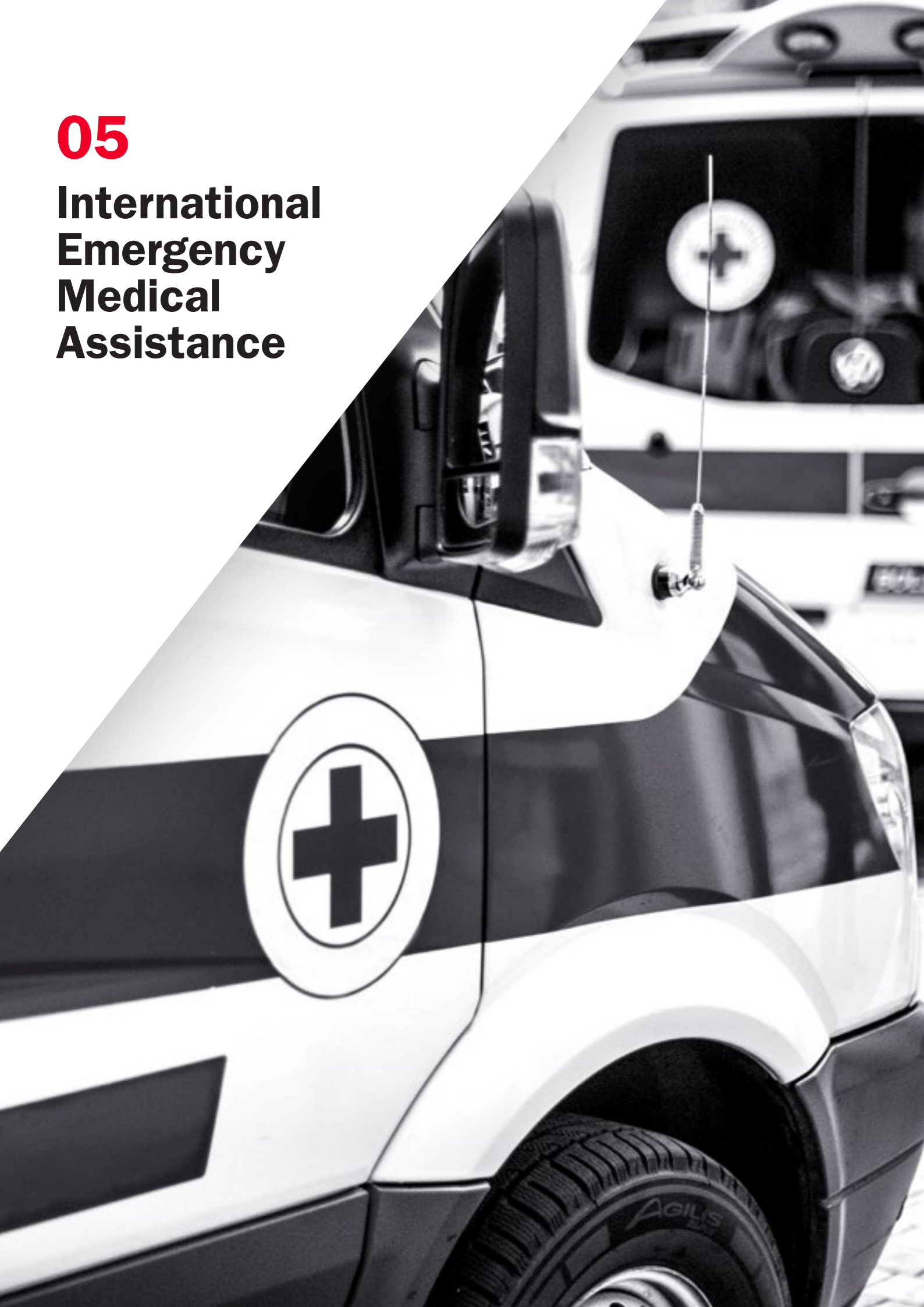
Medilink (Beijing) TPA Services Co., Ltd
Room 1405, Timeson Tower, No. B12, Chaoyangmen Beidajie, Chaoyang District,
Beijing 100020, P.R. China.

UPON RECEIVING THE REQUIRED CLAIM MATERIALS, WE WILL:

1. Settle the claim and issue the result within 10 working days.
2. In other cases, we will let you know if we need any more information.

05

International Emergency Medical Assistance



If you need emergency in-patient assistance where local facilities are unavailable or inadequate, you should contact with Medilink.

Within mainland China: 400-920 3123

Outside mainland China: +86 400-920 3123

MEDILINK WILL REQUIRE SPECIFIC DETAILS OF THE NATURE OF ASSISTANCE REQUIRED:

- Information of the insured: full name, passport number, etc.
- Nature of injury, emergency or medical condition
- Location of the member who has sustained injury or where he/she moved from
- Full name and complete address of the hospital where the insured member is located
- Full name of the treating doctor
- Contact number of the hospital, ward and doctor
- Contact details of the caller and family member

PLEASE NOTE:

- This service is provided by an international assistance company who acts on our behalf.
- Emergency evacuation is covered, when the insured member is away from his/her principal country of residence. Evacuation, when medically necessary, will always be to the nearest place where appropriate treatment can be given. An insured member evacuated during an emergency will subsequently be returned to his/her principal country of residence.
- All cases must be assessed by us, and be deemed medically necessary for evacuation and/or repatriation. All arrangements must be made by us in order to ensure that related costs are covered by the International Emergency Medical Assistance (IEMA) service.
- If the insured, you or your family member makes his/her own arrangements, the costs will not be covered. Entitlement to the IEMA service does not mean that you or your family member's treatment following evacuation or repatriation will be eligible for benefit. Any such treatment will be subject to the terms and conditions of member's plan.

06

Second Medical Opinion Service (SMO)



IMPORTANT NOTE

The 'Second Medical Opinion' (SMO) service is a service provided by an independent medical service provider outside of our network and acting as a third party who will assess your medical condition based on the medical documents provided by you. AXA shall not in any case be held responsible for any medical opinion given by the service provider.

SMO gives the insured member the opportunity to tap on the expertise of our SMO network including over 40 top medical institutions all over the world.

The service will assist the insured member in finding answers to address a complex medical problem which are not necessarily available domestically or simply to confirm the best course of action and treatment for his/her specific medical condition.

For details on the type of "Qualifying Medical Conditions for SMO Service" and "Frequently Used SMO Service Contracted Medical Organisations" please contact our 24-hour hotline.

Within mainland China: 400-920 3123

Outside mainland China: +86 400-920 3123

Email: healthcare@axatp.com

Fax: +86 10 8453 9719

6.1 THE BENEFITS OF SMO

- Although SMO may not change the previous diagnosis, it may sometimes detect any "mis"-diagnosis.
- It is very difficult for an individual doctor to be aware of ALL the latest technology and advanced medical knowledge. By leveraging on the pool of knowledge from the top Medical Institutions worldwide, it gives the insured member an opportunity to receive alternative treatment options from the best doctors in the world
- It provides the opportunity to confirm the diagnosis and treatment proposed by the treating doctor.

6.2 PROCEDURES TO APPLY FOR SMO SERVICE



STEP 1

Obtain a diagnosis and treatment plan from your treating doctor in a legally-registered medical institution (First Medical Opinion).



STEP 2

Contact Medilink 24-Hour Service Hotline: 400-9200-3123 to request for your Second Medical Opinion (SMO) service.



STEP 3

Medilink will perform preliminary verification to evaluate whether the diagnosis qualifies for SMO service.



STEP 4

Upon confirming that your condition qualifies for SMO, Medilink will submit a choice of the 3 best corresponding Medical Institutions from the SMO network to choose from.



STEP 5

Upon selecting one of the available options, the insured member will provide all the relevant medical records and information to Medilink, preferably in digital format.



STEP 6

The medical records provided by the member will be sent to the selected medical institution.



STEP 7

The medical institution will provide a medical opinion in writing to the member within 7 working days.



STEP 8

Medilink may assist to provide a translation of the medical opinion given by the medical institution, if requested. However, we are not responsible for the accuracy in the translation.

07

Medilink Member Portal User Guide

7.1 HOW TO LOG IN

STEP 1

Log in to our website: <http://www.medilink-global.com.cn>

STEP 2

Click “Login” to access the “Member Log In” page.

Or if you are not yet registered, select “With Your Medilink Health Card” and click “Register.”



Login

Register

STEP 3

Your username is your AXA Health Card no. with 16 digits.

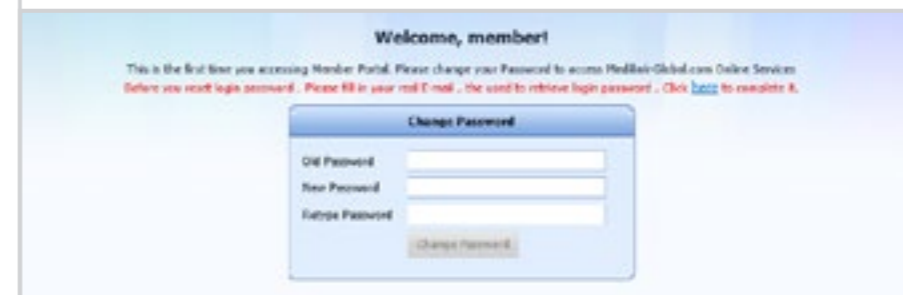
Your initial password is the last 6 digits of your identification card/passport.



Username Here
Password Here

STEP 4

Change your initial password.



7.2 HOW TO FIND A DIRECT BILLING MEDICAL PROVIDER IN MAINLAND OF CHINA

STEP 1

Login and click Provider Network on the right side.

Click Panel Hospitals

STEP 2

You can search your direct billing provider by 'Territory', 'State', 'Type', 'Specialty' and 'Provider Name'

Example: China Beijing General Hospital

7.3 HOW TO FIND A DIRECT BILLING MEDICAL PROVIDER IN HONG KONG, MACAU AND TAIWAN

STEP 1

Please click the dropdown button on the side of 'Territory' and select 'HMT, HONGKONG/MACAU/TAIWAN'. The provider information will show up on a new page. We advise you to call our 24hrs hotline before go to the hospital/clinic.

Select HMT, HONGKONG/MACAU/TAIWAN

Search

7.4 HOW TO FIND A DIRECT BILLING MEDICAL PROVIDER OUTSIDE MAINLAND CHINA FOR IN-PATIENT ONLY

STEP 1

Select "Out of Mainland China" from the dropdown list of Territory filed.

Select Out of Mainland China

STEP 2

A new website will open as shown below. In "Membership number", fill in with the first 8 digits of your Client No. on your AXA Health Card. Click on "Launch MyGlobe"

First 8 digits of your Client No. on your AXA Health Card

STEP 3

Select an Area or a Country, and click "PROVIDER SEARCH."

Provider Search

7.5 HOW TO FIND LIST OF HIGH COST PROVIDERS

STEP 1

Click "view High Cost Providers Listing"

The screenshot shows the 'Panel Hospitals' page in the Member Portal. The page has a navigation menu on the left with options like 'My Account', 'My Insurance', 'Benefit Schedule', 'Panel Hospitals', 'Claim Records', and 'Claim Document Download'. The main content area has search filters for 'Territory' (set to HONGKONG CHINA/香港), 'State' (set to 'PLEASE SELECT'), 'Type', and 'Specialty'. Below the filters, there is a 'SEARCH' button and a list of hospitals. A red box highlights the 'SEARCH' button.

7.6 HOW TO FIND YOUR CLAIM DETAILS

STEP 1

Login and click "claim records", you can find claim records in process and those which have already been closed.

Claim Records

The screenshot shows the 'Claim Records' page in the Member Portal. The page has a navigation menu on the left with options like 'My Account', 'My Insurance', 'Benefit Schedule', 'Panel Hospitals', 'Claim Records', and 'Claim Document Download'. The main content area shows a table of claim records with columns for 'Claim ID', 'Claim Type', 'Admission', 'Discharge', 'Hospital', 'Patient', 'Application Date', 'Coverage', 'Status', 'Authorization Letter Approved', 'Settlement Status', and 'Claim Date'. A red box highlights the 'Claim Records' link in the navigation menu.

7.7 HOW TO DOWNLOAD CLAIM DOCUMENTS

STEP 1

Login and click "Claim Document Download"

Claim Document Download

The screenshot shows the 'Claims Document Download' page in the Member Portal. The page has a navigation menu on the left with options like 'My Account', 'My Insurance', 'Benefit Schedule', 'Panel Hospitals', 'Claim Records', and 'Claim Document Download'. The main content area has sections for 'Pre-authorization Application Form', 'Outpatient Claim Form', and 'Inpatient Claim Form', each with a 'Download' button. A red box highlights the 'Claim Document Download' link in the navigation menu.



08

List of High-cost Providers



- 01** All the United Family Hospitals and clinics
和睦家所有医院或诊所
- 02** SOS International Clinics
国际(SOS)救援中心诊所
- 03** Shanghai East International Medical Center
上海东方国际医疗中心
- 04** St. Michael Hospital and Beijing Tiantan Puhua hospital
上海天坛普华医院及北京天坛普华医院
- 05** All the medical centers belong to Parkway Health Medical Centers in China
百汇医疗集团旗下中国所有的医疗机构
- 06** Adventist Hospital
港安医院
- 07** Matilda Hospital
香港明德医院
- 08** Sanatorium Hospital
香港养和医院
- 09** All the SinoUnited Health Clinics
盛和所有医院或诊所
- 10** International Medical Center (Beijing)
北京国际医疗中心
- 11** OASIS International Hospital (Beijing)
北京明德医院

This list will be updated periodically and latest list is available at <http://www.medilink-global.com.cn>

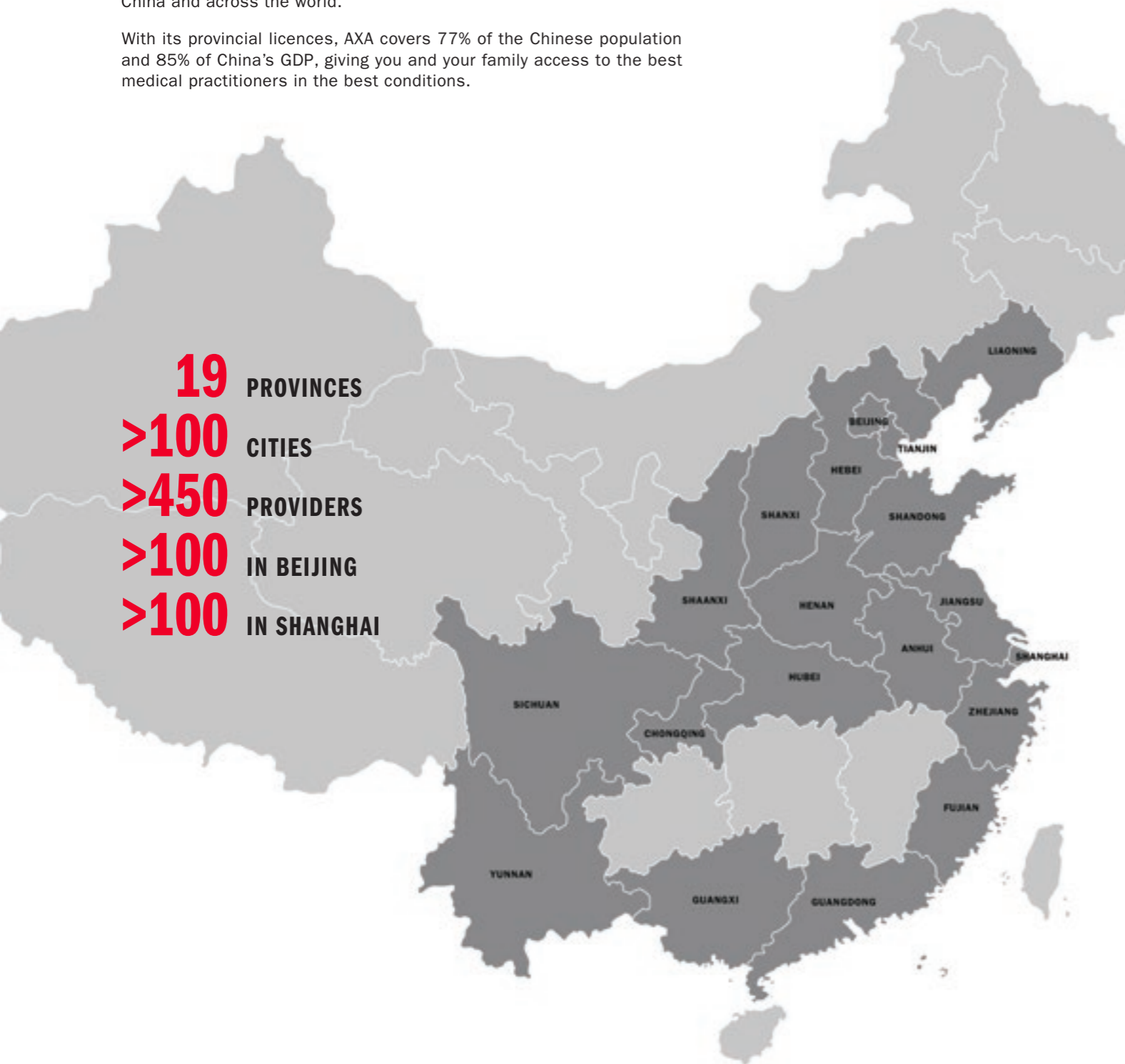
NB*: High cost providers refers to a list of hospitals which are classified as high cost providers by us. Co-insurance will be applied for members covered under certain plans if they seek treatment in these high cost providers. There may be plans that DO NOT cover for treatment at these high cost providers.

The Insurance You Deserve

We spare no effort to connect our members to the best care and treatments available with teams working on the ground everyday to bring you the best possible network of hospitals and specialists both in China and across the world.

With its provincial licences, AXA covers 77% of the Chinese population and 85% of China's GDP, giving you and your family access to the best medical practitioners in the best conditions.

19 PROVINCES
>100 CITIES
>450 PROVIDERS
>100 IN BEIJING
>100 IN SHANGHAI





24-Hour Customer Service

If you have any queries with regards to the terms and conditions of your policy, please contact us.

Within mainland China: 400-920 3123

Outside mainland China: +86 400-920 3123