

# 来华留学生保险 使用指南

International Students  
Insurance  
Instruction Manual

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来华留学保险项目组  
2014.9

1

来华留学生保险\_保险责任  
(Liability )

2

来华留学生保险\_保险服务卡  
(Service Card)

3

来华留学生保险\_信息查询  
( Information Query)

4

来华留学生保险\_保险提示  
(Tips)

# 来华留学生保险\_保险责任(方案二)

## International Students Insurance (Liability )

1

自2014年8月1日以后购买并生效的保单,保险责任如下并实行全程医疗管理服务。

保障项目 Coverage	保险金额	Insurance Amount
身故/残疾保险责任 Death/Disability	10万元	100,000
意外伤害医疗保险责任 Medical treatment for accidental injury	2万元	20,000
门诊医疗保险责任 Outpatient and Emergency Medical Injury	2万元 (日限额600元 起付线 <b>650</b> 元 85%赔付)	20,000 (With the daily limit of RMB600,beyond the start to pay limit of RMB <b>650</b> , the insured can enjoy 85% of reimbursement)
住院医疗保险责任 Inpatient medical insurance liability	40万元	400,000

注：保险金额（人民币） Note: Insurance Amount (Yuan) RMB



# 来华留学生保险\_保险责任(方案一)

## International Students Insurance (Liability )

保障项目 Coverage	保险金额	Insurance Amount
身故/残疾保险责任 Death/Disability	10万元	100,000
意外伤害医疗保险责任 Medical treatment for accidental injury	2万元	20,000
门诊医疗保险责任 Outpatient and Emergency Medical Injury	2万元 (日限额600元 起付线 <b>2000</b> 元 85%赔付)	<b>20,000</b> (With the daily limit of RMB600,beyond the start to pay limit of RMB <b>2000</b> , the insured can enjoy 85% of reimbursement)
住院医疗保险责任 Inpatient medical insurance liability	40万元	400,000

注：保险金额（人民币） Note: Insurance Amount (Yuan) RMB

# 保险服务卡\_正面 International Students Insurance (Service Card, front)

2

每位参保学生会有一张服务卡，可以持卡打电话得到保险服务



您的服务电话：  
24小时双语支持  
Service hotline: 24-  
hour bilingual service

扫一扫,进入手机版  
Scan the QR code and  
enter the mobile website

【留学保险网】址  
Website of International  
Students Insurance

# 保险服务卡\_背面

## International Students Insurance (Service Card, back)

2



这里有服务卡号  
Card number

- 护照号和服务卡号是投保后享受服务的两个辨识条件
- The passport number and card number are the two identification items for the insured to enjoy service.



# 保险使用流程

2

从不  
舒服  
开始

致电  
4008105119  
转1键

服务公司  
医生问诊  
给出治疗  
建议

门诊治疗即可（先学生支付，后期材料快递救援公司进行垫付报销）

病情确实需住院治疗（提交委托书及护照复印件，启用救援公司垫付）

Outpatient treatment: prepayment by the students, courier case information to the rescue company for repayment

In-patient: really in need of hospitalization (submit a power of attorney and a copy of the passport, enabling the company payment in advance)

diagnosis and treatment recommendations by the doctor

dial  
4008105119  
and  
transfer 1

Begin from the comfortable feeling

# 来华留学生保险\_信息查询 (Information Query)

留学保险网站 ( [www.lxbx.net](http://www.lxbx.net) )

3

The screenshot shows the website header with the logo '留学保险网' and the customer service hotline '400-810-5119'. A navigation bar includes links for 'Homepage', 'News', 'Insure', 'Claims', 'About us', 'FAQ', and 'Contacts'. Below the navigation bar, there are two callout boxes: one on the left for '投保信息 理赔信息' (Insurance information, Claim information) and one on the right for '投保指南 理赔指南' (Insurance Guide, Claim Guide). At the bottom, there are four icons: '留学生 查询缴费平台' (International student insurance query and payment platform), '来华 留学生保险服务平台' (Inbound international student insurance service platform), '网络医院' (Network hospital), and '国际学生保险 服务平台' (International student insurance service platform).

投保信息 理赔信息  
Insurance information  
Claim information

投保指南 理赔指南  
Insurance Guide  
Claim Guide

多种渠道提供给参保学生查询保险责任、保险有效期及理赔信息  
The insured can query insurance coverage, period of insurance and claim information through various channels.



# 来华留学生保险\_网上支付 (Paying Insurance Premium Online)



3



1  
护照号登陆  
passport login



2  
清单选择  
select a list



3  
保单确认  
insurance confirmed



4  
在线支付  
online payment

护照号码  
passport number

服务卡编号  
Insurance card number

登陆 Login

重填 reset

护照姓名	护照号码	服务卡编号	性别	国籍	保单号	分单号	所在院校	保费	保险期限	经费来源	状态	生效日期	失效时间
ANDREI **POTUN	716****52	20110908***	男	俄罗斯	GP01001002924682	GP01001002924682	***大学	300	6个月	个人自费	满期	2013-2-27	2013-8-27
ANDREI **POTUN	716****52	20110908***	男	俄罗斯	GP0100A001402548	PC0100A026280605	***大学	300	6个月	个人自费	满期	2013-9-1	2014-3-1
ANDREI **POTUN	716****52	20110908***	男	俄罗斯	GP0100A003429821	PC0100A040198601	***大学	300	6个月	个人自费	已承保	2014-2-25	2014-8-25

# 来华留学生保险\_信息查询 (Information Query)

- 手机查询信息



当前保单信息  
Current Insurance  
Policy

当前理赔信息  
Claim Information

International student insurance  
service platform in China





Passport NO / The service card

Please enter a valid ID

Login

[www.lhgj.net](http://www.lhgj.net)  
[xbx@lhgj.net](mailto:xbx@lhgj.net)

用护照号、服务卡号登陆  
Log in with the Passport  
No. or Service Card No.

 <p>当前保单 Current Insurance Policy</p>	 <p>理赔信息 Claim Information</p>
 <p>暂无退保信息 No Surrender Information</p>	 <p>暂无历史保单信息 No History of Insurance Policy</p>



# 来华留学生保险\_信息查询 (Information Query)

- 手机查询信息Query via Cell Phones

3

有中、英、日、韩、  
越、俄、蒙版文字可  
直接查阅





# 来华留学生保险\_保险提示(Tips)

记住你的保险服务电话：如果因生病要看医生，务必拨打  
**400-810-5119转1**，可随时咨询，取得正确的就医、理赔  
指导

4

Please remember the service hotline: If the insured needs to see a doctor due to diseases, he/she shall directly dial **4008105119** EXT **1** for consultation of medical and claim advice.

使用保险，必须在公立医院的普通门诊就诊或普通科室住院

The insurance can only be used when the insured is treated in general out-patient clinics in public hospitals or hospitalized in general departments.

# 来华留学生保险\_保险提示(Tips)

公立医院的分院  
sub-branch of public  
hospitals

外宾病区  
ward area for  
foreigners

特诊特需病区  
ward area for special  
treatment and needs

特诊特需病房和高干病房  
ward for high-ranking  
officials

4

酒后驾驶、无合法有效驾驶证驾驶，或驾驶无有效行驶证的机动车

Driving under the influence, driving without a legal and valid driving license or driving a motor vehicle without a valid driving license on the part of the Insured;

矫形、矫正、整容或康复性治疗  
Expenses of orthopaedics,  
diorthosis, face-lift or  
rehabilitation therapy received  
by the Insurer

怀孕、流产、分娩、不孕不育症治疗、人工受精、产前产后检查；节育、堕胎，及以上原因引起的并发症

Pregnancy, miscarriage or delivery on the part of the Insured, infertility treatment, artificial insemination, prenatal and postnatal check, birth control, abortion and complications caused by above-mentioned causes;

# 来华留学生保险\_保险提示(Tips)

650元起付线以下部分不予赔付  
Starting-line to pay the  
limitation: RMB 2000 , Below  
the starting-line, there is no  
claim.

自费和部分自费项目均不  
能报销  
the self-paid or partly  
self-paid items and  
expenses cannot be  
reimbursed.

患先天性疾病、遗传性疾病、既往症（投保前已患疾病或已存在的症状，保险期间非连续的）  
Congenital diseases, hereditary diseases, existing  
disease (disease or symptoms that already exist prior  
to the date of insurance);

4



# 来华留学生保险\_保险备注提示(Tips)

4

保险细则以《平安养老保险股份有限公司来华人员综合保险保障计划简介》为准，或参阅[www.lxbx.net](http://www.lxbx.net)中的投保指南及理赔指南

The policy terms and conditions shall be in accordance with *Comprehensive Insurance & Protection Scheme for Foreigners Staying in China of Ping An Annuity Insurance Company, Ltd.* You can also refer to the *Insurance Guide and Claim Guide* on [www.lxbx.net](http://www.lxbx.net).

# 结束语

**祝您在中国的学习生活**

**开心 快乐 健康**