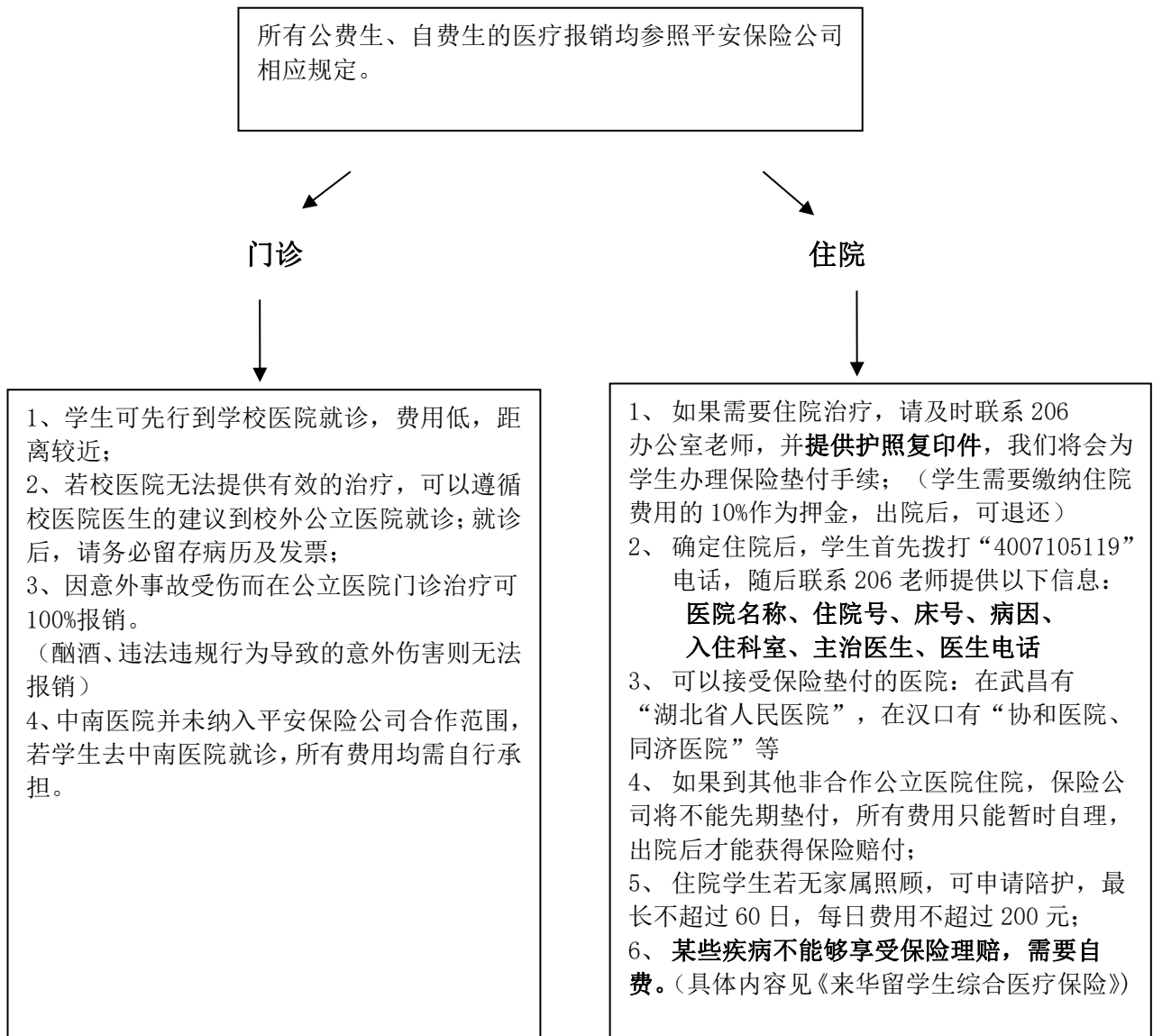


## 五、国际学生医疗保险

### （一）国际学生保险及就医

根据中国政府相关规定，国际学生来校后，须参加华中师范大学集体投保的综合医疗保险，否则将不能被注册入学。

与我校合作的保险公司为中国平安保险公司。（保险费：800 元/年）



## 五、 Medical Insurance for International Students

### (一) How to make use of the Medical Insurance

According to the relevant provisions of the Chinese government, students must have a comprehensive medical insurance with the university. The insurance company the university uses is the Ping An Insurance Company of China.

**Scholarship Students** (Health insurance is paid by the Chinese Ministry of Education)

**Self supporting Students** (800yuan for one year health insurance)

Reimbursement of medical expenses for both scholarship and self-supporting students is based on Ping An insurance Company's regulation.

#### Outpatients

1. For lower expenses and short distance, students can firstly choose to seek treatment in the university's hospital
2. If the university's hospital cannot treat a student, the doctors will advice the student to seek medical help from a public hospital outside the campus. After treatment the student will need to keep both the hospital booklet and receipts for insurance purpose.
3. Treatment received in a public hospital due to accident or injury can be reimbursed 100%
4. Ping An Insurance Company does not have any cooperation with Zhongnan Hospital. Therefore students are advised not to seek medical treatment there. If a student chooses to seek medical treatment at Zhongnan Hospital, the insurance company will not cover any expense borne by the student.

#### Inpatients

- 1、 If a student has to be hospitalized, the student should contact the staff of office 206 and provide a copy of their passport. The office will help in the handling of insurance. The student will need to firstly deposit an amount usually 10% of the hospital fees which is refundable upon discharge to the hospital.
- 2、 immediately after hospitalization, the student will need to firstly dial "4008105119" to inform the insurance company of their hospitalization. Then secondly inform the staff of office 206 providing the following information:  
**Name of Hospital, Hospitalization Number, Bed Number, Name of Sickness, Hospitalization Department, Attending Doctor's Name, Doctor's Contact Number.**
- 1、 Hospitals the insurance company Covers:  
Wuchang: Hubei Renmin Hospital  
Hankou: Union Hospital and Tongji Hospital
- 2、 If a student is hospitalized in a public hospital that does not have any cooperation with the insurance company, the student will firstly need to pay for his medical expense and after treatment receive claim from the insurance company.
- 3、 If on admission and there is no care for the student, the student can apply for help of an escort from the hospital. Help from an escort should not exceed 60 days and the daily fee should not exceed 200 yuan.
- 5 、 **Some sicknesses are not covered by the insurance, therefore students are required to pay.** (For details please check "Foreign Students Medical Insurance" guide).

## （二）门诊就医保险费理赔说明

门诊就医理赔条件有三个：1、公立医院；（中南医院除外）2、费用总额需超过 650 元；3、单日支出费用最高限额为 600 元（超出 600 元的部分不予计算）

最终学生可获得理赔金额=（支出总额-650） x 85%

假如学生门诊就医 4 天，每天支出费用如下：

日期	实际支出金额	理赔计算金额
第一天	500	500
第二天	660	600
第三天	450	450
第四天	400	400

上述学生第二天支出费用为 660 元 >600 元，根据理赔规则只按 600 元计算。因此支出总额=500+600+450+400=1950

理赔金额=(1950-650) x 85% =1105 元

\*就医后请务必将全部发票留存，发票时间需要和病例上的时间相匹配，否则将视为无效。

\*请在就医后两年内完成保险报销理赔，否则发票将视为无效。

## (二) CALCULATION OF INSURANCE CLAIM FOR THE OUTPATIENT STUDENT

Refund can be done under the following conditions:

1. A day's cost should not exceed 600yuan. If it exceeds, only 600yuan of that day's cost would be considered.
2. Monies spent over a period should exceed 650yuan in total.

If these two conditions are followed the calculation for refund would be

**(Total Cost Of Money Spent – 650yuan)\*85% = Money That Would Be Refunded**

### Example:

Assuming a student goes to the hospital for four days and monies spent daily reads:

Day	Money spent	Amount calculated
Day 1	500	500
Day 2	660	600
Day 3	450	450
Day 4	400	400

As shown above, on the second day, the student spent 660yuan which exceeded the 600yuan allowance. In this instance only 600yuan of the 660yuan spent would be used for the calculation. Therefore the calculation would be

**[(day 1+day 2+day 3+day 4) – 650]\*85%= amount that would be refunded**

That is:

**Step 1: 500+600+450+400 = 1950**

**Step 2: (1950 – 650)\*85% = 1105 yuan**

Therefore the amount that the insurance company would refund to the student would be **1105yuan**

\*When you go to the hospital, please keep all receipts. The date of the receipts should match the date in the medical booklet, otherwise it will be invalid.

\*Please finish the claim within two years from the date of the receipts otherwise it will be invalid.