

留学生保险

1. 门诊治疗 outpatient treatment

(1) 意外伤害 Accidental injuries

因磕伤、烧伤、烫伤、切菜切伤、猫狗抓咬等意外伤害需要去门诊治疗的，

If outpatient treatment is needed for the **accidental injuries**, as as bruises of bumps and hits, burns, scalds sprained ankle, accidental cutting wound when cutting vegetables, scratches and bites by cats and dogs.





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(1) 意外伤害 Accidental injuries

从事故发生起**180天内**按100%报销实际支出费用，**不包括当地社保规定的自费药及自费费用**，最多报销¥20000。

The medical expense actually paid within 180 days since the occurrence of the accident can be paid by the insurer 100%.

The expense not include self-paid or partly self-paid expenses stipulated by socail basic medical insurance.

The insurance amount is ¥20000.



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1. 门诊治疗 outpatient treatment

(2) 疾病 illness

因发烧、突然腹痛、晕倒、炎症等疾病在门诊或急诊治疗的，累计超过¥650，超过¥650的部分可以按照85%报销。

If outpatient or emergency treatments are needed because of fever, sudden stomachache, fainting, inflammation. When the total medical expense is over ¥650, the insurer will pay the expense by 85%.



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(2) 疾病 illness

每天最多可以报销¥600。当日医疗费用**超过¥600的**，只报销¥600；当日医疗费用**不超过¥600的**，报销实际花销。保险费用为¥20000。

The **daily limit** that the insurer can pay is **up to ¥600**.

Daily expense **over ¥600** shall be paid ¥600 .

Daily expense **less than ¥600** shall be paid the actual amount.

The insurance amount is ¥20000.



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(2) 疾病 illness

大卫发烧，第一天花了¥300元，第二天花了¥700元，报销金额为：

$$\mathbf{【(300+600) - 650】 \times 85\% = 212.5}$$

David had a fever and went to see the doctor for 2 days, the medical expense for the 1st day is ¥300, for the 2nd day is ¥700. The total amount that the insurer shall pay is

$$\mathbf{【(300+600) - 650】 \times 85\% = 212.5}$$



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2. 住院治疗 hospitalization

受伤或生病后，经医院诊断必须住院治疗，就其实际支出的医疗费用，按100%赔偿，最多赔付40万。如果住院的病为买保险之前得的慢性病或者重大疾病，不赔付。

If the doctor confirms that the student suffering from injuries or illness must be hospitalized, the insurer shall pay 100% of the actual expense for medical treatment. The insurance amount is ¥400000. Before buying the insurance, if the student has a major or chronic disease causing the illness, the insurer shall not pay the medical expense .



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2. 住院治疗 hospitalization

报销费用不包括当地社保规定的自费药及自费费用。

The expense that can be paid by the insurer does not include self-paid or partly self-paid expenses stipulated by local social basic medical insurance.