

中间带医疗保障计划 | 服务手册

MediLink-Global HealthCare Solutions
Service Manual



关于中间带

About MediLink-Global

中间带(北京)技术服务有限公司于2005年成立,在北京、上海、广东建有分支机构。作为一家专门从事高端健康保险第三方管理的专业且独立的公司,我们以丰富的医疗网络、专业的服务团队、完善的健康服务为三大核心能力,为客户提供就医协助、免现金直付、慢病管理等健康解决方案,服务范围覆盖全球。目前我们服务的客户超过20万人,服务的企业超过3500家。

MediLink -Global(Beijing) TPA Services Co.,Ltd was founded in 2005 in Beijing,China, and has branches in Shanghai and Guangdong. As an independent, professional third party service provider for health insurance policies, our dedicated medical provider network, professional service team and comprehensive health management ability are our core values. Currently we have more than 3,500 corporate clients and served more than 200,000 valued customers.





欢迎信

Greetings

欢迎您选用由中间带提供服务的医疗保障计划,由衷地感谢您的信任,我们将竭力所能,为您的健康护航!

为确保您更流畅地使用服务,本手册将为您提供以下事项指引:

- 联系到我们
- 通过微信公众号使用服务
- 预约就医及使用免现金直付服务
- 事后理赔
- 了解预授权
- 在线健康咨询与用药
- 其他个性化健康服务需求

如对服务内容有任何疑问,请随时通过24小时服务热线、微信公众号或邮件联系我们。

祝您身心健康,一切顺利!

You are warmly welcome to choose the MediLink-Group to serve your insurance. We sincerely thank you for your trust. We will do our best to escort your health.

To ensure that you can use the service more smoothly, this manual will provide you with guidelines on the following matters:

- Contact us
- Get Service through Wechat
- Doctor Appointment & Direct Billing Service
- Non-direct Billing Claim
- Pre-authorization
- Health Consultation & Online Doctor
- Customized Service

If you have any doubts about the service content, please feel free to contact us through the 24-hour service hotline, Wechat service platform or email.

We wish you and your family good health and all the best!

7*24小时中英双语服务热线 | 7*24 Chinese-English bilingual service hotline

中国大陆境内
Within Mainland China

400-114-9606

中国大陆境外
Outside Mainland China

+8610-65525313

微信公众号
Wechat service platform

扫描右侧二维码
Scan the QR code on the right



服务邮箱
Email

customerservice@medilink-global.com.cn



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通过微信公众号获得服务 -绑定电子卡

1 关注公众号

扫描右侧二维码, 或者在公众号中搜索【中间带在线】或【MediLink Online】, 点击【关注公众号】, 进入中间带微信服务号。



2 验证信息

点击右下角菜单栏【Service】-【Member】

*若您投保时预留过手机号信息, 可直接通过手机号与密码登录, 初始密码为您提交投保时所使用的有效证件的后6位

*若您投保时未预留或您不确定相关信息, 可通过接收验证码登录

上述步骤操作完成后点击【登录】即完成注册

3 绑定保险卡

如果您已完成验证, 系统会自动弹出绑定电子医疗卡(保险卡)入口, 输入卡号与密码, 完成绑定。

*卡号为您的电子医疗卡(保险卡)上8000 1428 开头的16位卡号

*初始密码为您提交投保时所使用的有效证件的后6位

*如您忘记密码, 也可使用证件号与手机号快速绑定, 此方法需要您提前准备好证件影像件



通过微信公众号获得服务

-微信公众号常用功能

理赔办理

中间带在线为您提供在线自助理赔办理的便捷功能，您可在登录后点击菜单栏中的【理赔申请】进行自助理赔申请、材料补充及进度查看等相关操作。

预授权办理

中间带在线为您提供在线预授权办理的便捷功能，您可在登录后点击菜单栏中的【预授权办理】进行预授权申请、材料补充及进度查看等相关操作。

保险福利查询

登录后点击菜单栏中的【保险福利】，您可以查看自己或家属的保单及对应的保险条款、保单有效期、保单状态、保单福利、保障计划、历史保障等信息。

医院查询

点击中间带在线菜单栏中的【医院查询】

- *您可查询到保单约定内可去的直付医疗机构清单，根据自己的需求筛选和查找合适的直付医疗机构
- *根据距离、地区等筛选条件，为您推荐就近医疗机构，并且一键导航
- *查询医疗机构信息、一键拨打预约电话、线上填写预约单等

增值服务查询

点击中间带在线菜单栏中的【增值服务】，您可以查看自己可享受的增值服务。

就诊协助

预约就医

境内医院预约就诊

1 查找合适的医院

您可以通过微信公号“中间带在线”-“享受服务”-“医院查询”来定位离您距离较近的医院,也可以联系中间带客服推荐医院。

您可以在福利表中查询您的保单能支持的医院,请特别留意以下2类医院:

除外医院和医生:在福利表中列明,保单不支持报销相关就诊费用,建议您不要预约。

昂贵医院:在福利表中列明,您的保单可能不支持或者设有自付比例,请你确认后再考虑是否预约。

2 预约

直付列表中的医疗机构,您可以拨打客服热线400-114-9606进行预约或关注微信公众号“中间带在线”-“会员中心”-“就诊预约”-登记和提交相关预约。

3 等待就诊

预约完成后,我们会通过电话/短信/邮件通知您预约信息和就诊注意事项。

携带好保险卡(电子卡/实体卡)和有效身份证件(身份证/护照)按照预约时间提前10-15分钟到医院进行登记候诊。

注意事项:

1. 我司可协助直付医院的预约;非直付医院需要您自行预约并进行事后理赔。
2. 除外医院(福利手册最后一页列明)不在您的保单承保范围内,需要您自行承担相关就医费用,如您的保单有挂号费,昂贵医院自付比例限制和其他福利限制,则对应部分费用需要您自行承担。
3. 如您的预约计划有变动,请提前至少一个工作日联系我们进行取消/改约;如未及时取消预约而导致的爽约,您后续在此医院的预约将会受到影响。



就诊协助

预约就医

境外医院预约就诊

1

查找合适的医院

海外医院因医院数量较多,无法显示在微信公众号端口,您可以拨打热线寻求对应国家/地区的医院信息。

提供您所在国家和地区所在位置,看诊症状拨打热线进行医院推荐。

2

预约

拨打中间带境外客服热线,+8610-65525313 进行预约。

3

等待就诊

预约完成后客服会通过电话/短信/邮件告知您相关预约信息和就诊注意事项。

携带好相关证件(护照)按照预约时间提前10-15分钟到医院进行登记候诊。

注意事项:

- 1.由于各个国家预约限制不同,部分国家因隐私问题,需要您个人进行预约,具体请拨打热线进行确认。
- 2.由于境外预约存在时差问题,常规预约请提前1-2个工作日进行预约。



就诊协助

免现金直付流程

境内直付医院直付流程

- 1.您需要携带好本人的保险卡和有效身份证件至直付医院;
- 2.医院会登记和核实您的保险卡信息;
- 3.就诊完成后,医院会出具对应账单,您需要确认无误后并签字;
- 4.医院会刷取您的保险卡进行结算;

境外直付医院直付流程

- 1.您需要携带好本人的证件至直付医院;
- 2.医院会核实您的身份信息;
- 3.就诊完成后,医院会出具对应账单,您需要确认无误后并签字;
- 4.医院会寄送本次就诊的账单至中间带进行结算;

注意事项

- 1.直付不代表相关费用为全额赔付,如您的就诊涉及到保单除外项目及保单约定的自付部分,相关费用后续会由中间带和您结算;
- 2.境外医院的直付服务可能存在时差问题,建议您提前致电热线进行预约和确认;

就诊协助

自付额处理

境内医院自付额处理流程

直付公立医院就诊

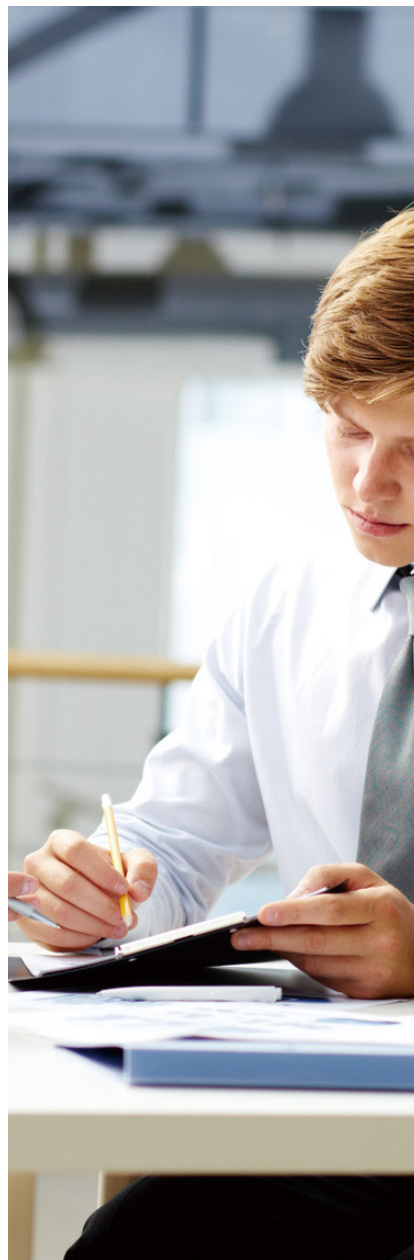
公立医院因结算流程管控不会现场向您收取对应自付部分，如存在自付部分，中间带会先行垫付相关自付部分费用，待医院账单寄送至中间带，中间带后续会和您另行结算。

直付私立医院就诊

私立医院可自主结算自付部分，如就诊存在自付部分，医院会现场和您结算相关自付部分。

境外医院自付额处理流程

如您的保单存在自付部分，医院会现场和您结算相关自付部分。





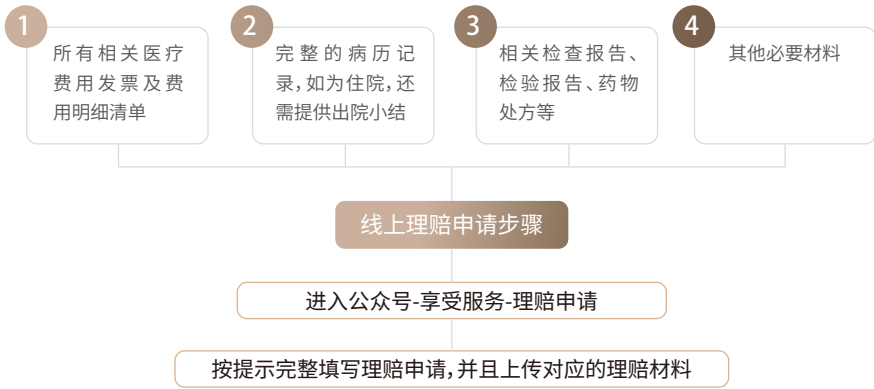
事后理赔

事后理赔所需材料

若您需要前往非直付医疗机构就诊,或福利约定无法直付的情形下,请先行承担医疗费用,就诊结束后向中间带申请事后理赔。

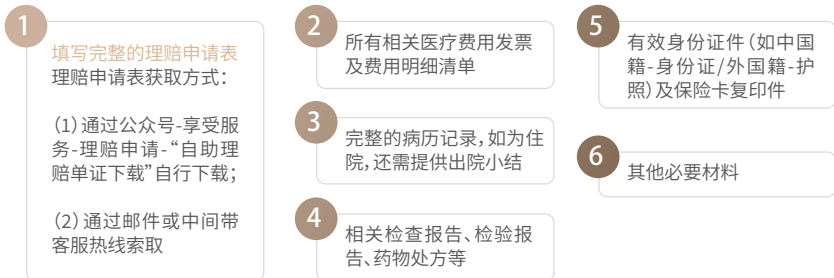
线上理赔

理赔金额≤3000元人民币或等额外币,可以通过线上申请理赔,请事先准备:



线下理赔

理赔金额>3000元人民币,请线下申请事后理赔,申请事后理赔时,您需要在治疗后30天内通过快递递交以下材料:



线下理赔快递寄送地址如下,你可任择一个进行递送:

北京地址

收件人: 高端医疗服务组(收)
地址: 北京市朝阳区建国门外大街丙24号京泰大厦10层
邮编: 100020
电话: 400 114 9606

上海地址

收件人: 高端医疗服务组(收)
地址: 上海市静安区万航渡路623弄85号建华大楼3F
邮编: 200040
电话: 400 114 9606

事后理赔

事后理赔流程

第一步: 申请

线上理赔: 完成线上申请

线下理赔: 寄出完整理赔材料

第二步: 理赔审核

确认收件当天理赔开始受理审核,一般审核完成时效为2-5个工作日

第三步: 赔款支付

审核通过后,赔款将支付至您申请理赔时指定的银行账户。境外赔款一般按月汇总支付,请您耐心等待。

第四步: 结案通知书发送

理赔结案通知书将发送至您预留的邮箱、手机号以及公众号通知中。

第五步: 查询与申诉

你可通过公众号-享受服务-理赔申请-自助理赔进度查询中,查询赔案进展,也可以拨中间带客服热线了解。如有任何疑义,均可通过客服热线或邮件联系我们。



预授权

需要预授权的项目

预授权(亦称“事先授权”)是在特定治疗项目或费用发生前,由保险公司授权中间带签发给被保险人的针对相关诊疗的书面批准函。

您在发生下列医疗项目或费用前,请先向提出预授权申请:

- 住院治疗
- 需全身麻醉的门诊手术、化学治疗、放射治疗、血液腹膜透析
- 购买或者租用非一次性耐用医疗设备,包括但不限于胰岛素泵及配套器械
- 紧急医疗转运
- 牙科意外伤害修补治疗
- 每剂超过8,000元的药剂或疫苗

如您的保单福利表上对需要预授权的项目另有约定的,以保单约定为准。

温馨提示:

- 预先授权并不能保证全额赔付,您还需支付您保障计划中可能涉及的自付部分,同时授权申请的治疗必须属于保单保险责任范围。
- 如果后续复核审议后或者有新的信息证明该治疗或费用不属于保单保险责任范围,已批复的预授权可被撤销。已经预付给您或者代您直接预付给第三方的费用,您应当返还给本公司。
- 您也有可能收到您预先授权申请未批准的通知,并且针对相关诊疗,我们将不再接受您的重复申请。但这并不意味着费用的最终拒付。您依然可以按照正常程序就诊并支付相关医疗费用,而后按照事后理赔流程申请赔付。
- 在诊疗前,无论您是选择直付服务,还是选择非直付服务,我们都建议您先获得预先授权,这样可以尽可能避免产生非保障范围内的费用。
- 如未申请预授权而产生保单约定的应该预授权的医疗项目或费用,则可能导致理赔金额扣减或拒赔。





预授权

预授权处理步骤

第一步: 申请

请您在接受上述这些治疗前3-5天向中间带客服(通过公众号、邮件或医疗机构服务人员)提交事先授权申请表及其他预授权材料,以便中间带在您预定开始治疗日期前收到该申请表并进行审核。

第二步: 审核

对该申请,中间带将自收到完整齐备的申请材料后的48小时内予以书面回复,若您申请的预估医疗费用过高(超5万元人民币)或预计治疗天数过长,授权审核的时间将会有所延长,但通常不超过5个工作日。

第三步: 就医

您应在收到书面授权许可回复后再开始接受治疗。如在直付医院就诊,保险责任范围内的费用由我们和医疗机构直接结算。

第四步: 紧急情况

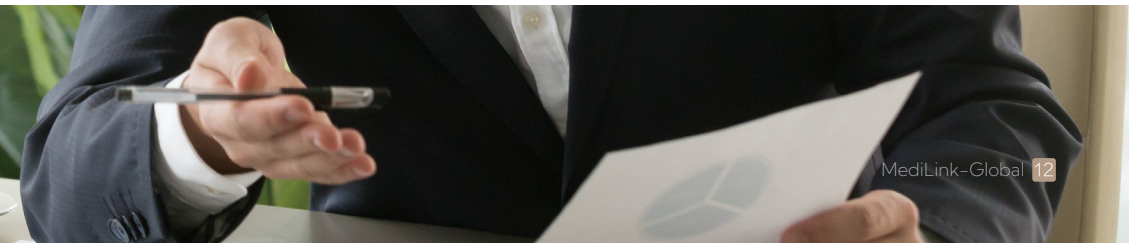
您应考虑到急症情况下的预授权难以实行,您或您的家人可以先垫付门急诊医疗费用或入院押金办理入院手续,并在该急症情况发生后48小时内联系中间带客服补做预授权申请。

预授权所需材料

包括但不限于:门急诊病历、检查化验报告等,预授权申请表,病史或受伤说明,有效身份证件(如中国籍-身份证/外国籍-护照)等。

您可以通过以下方式获得预授权申请表:

1. 中间带的直付网络医疗机构内都存有中间带事先授权申请表您可直接拿取使用
2. 登录中间带官网www.medilink-global.com.cn下载后使用
3. 邮件至customerservice@medilink-global.com.cn获取
4. 通过中间带在线-享受服务-预授权申请-预授权单证下载获取





线上健康服务使用

健康咨询

服务内容

线上专属家庭医生, 免费为您及您的家属提供日常健康咨询, 包含: 与健康相关的咨询, 如疾病饮食调节、亚健康咨询、OTC常用药品用药指导、高血压、糖尿病、高血脂等慢性病的管理、重症专业分诊、术后康复护理知识咨询等。此服务无法为您开具处方或安排送药。

服务时间

工作日9:30-17:30

操作指引



在线问诊

服务内容

三甲医生为您本人提供疾病咨询服务, 3分钟左右即可线上答复, 亦可提供全场景健康指导, 全面协助您达到健康目标。可开具线上处方, 药费中间带先行垫付, 问诊配药呈现闭环。

服务时间

每日8:00-22:00

操作指引



线上送药

服务内容

若您病情稳定且有服用现有药物记录并无不良反应, 不需要调整药物和药物用量/用法, 中间带可为您提供OTC和双轨制处方药药物的快递送货上门的服务。启用此服务时需要您提前准备好半年内有效的线下处方笺及就诊病历。

服务时间

7*24小时

操作指引



个性化增值服务

就医绿色通道

服务内容

- 在您提出专家号门诊预约需求的情况下,根据您的申请和病情为您提供专家号的门诊就医绿色通道服务
- 北上广深及其他国内主要城市协调尽快手术及住院服务
- 提供医院检查项目 (B超、CT、核磁共振、肠胃镜、PET-CT、生化检查等) 优先检查

预约流程

1 请开始治疗前向中间带联络中心提出就诊需求。

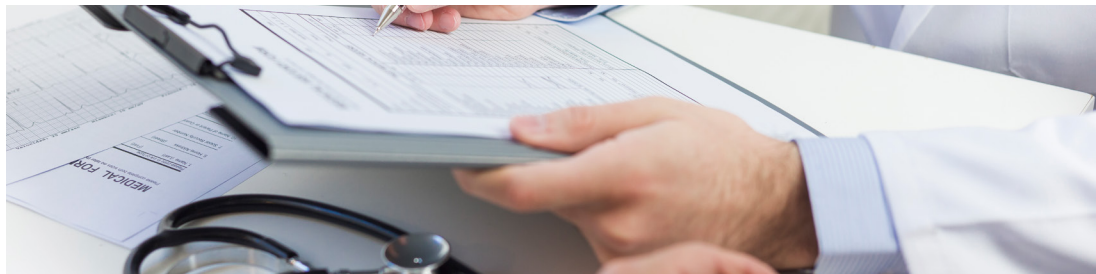
境内: 400-114-9606 境外: +86 1065525313

就诊预约需要您配合提供以下信息:

会员卡卡号、就诊日期、姓名和出生日期、就诊具体医疗机构名称、联系电话或电子邮件地址、症状或诊断名称

2 中间带客服中心将在3个工作日内回复您预约确认信息,并向医疗机构或陪诊人员发送就诊事先通知函。

3 中间带将与医疗机构一起对于您本次就诊的费用做出直接付费或垫付安排。如发生自付额,请配合与医疗机构结清;如医疗机构无法收取自付额,则中间带将在结束理赔审核后及时通知到您并向您收取。





个性化增值服务

大病二次诊疗服务

服务内容

- 为重大疾病确诊患者，提供诊断准确性评估、用药合理性评估、临床治疗方案优化等医疗意见。

预约流程

1 若不幸罹患重大疾病，可随时向中间带联络中心提出就诊需求。

境内： 400-114-9606 境外： +86 1065525313

需要您配合提供以下信息：

会员卡卡号、姓名、出生日期、联系电话或电子邮件地址、症状或诊断名称、相关疾病所有的病历材料、指定医院及科室(无法指定医生)

2 中间带客服中心将在1个工作日内回复并推荐专家。

3 境内7个工作日出具医生建议；海外14个工作日出具医生建议(香港、新加坡、美国)

个性化增值服务

流感疫苗

服务内容

- 在您的保险期内,可在免费接种一次流感疫苗,不占用保额或就诊次数(仅限于中国大陆)

预约流程

1 您可随时拨打中间带联络中心电话400-114-9606提出接种流感疫苗的需求。

需要您配合提供以下信息：

会员卡卡号、姓名、出生日期、联系电话或电子邮件地址、偏好接种的时间、接种具体医疗机构名称

2 中间带客服人员将在1个工作日内电话回复预约进度

3 请您在约定日期携带好有效身份证件及保险卡前往医疗机构接种

个性化增值服务

体检项目定制与安排

服务内容

- 中间带与一线品牌体检机构、知名公立医院、知名私立医院进行全方位合作,可根据您的身体状况及保险额度提供最优体检项目建议,同时也可根据您的个人偏好进行体检项目搭配。(仅限中国大陆)

预约流程

1 请拨打热线电话400-114-9606向中间带客服中心提出体检需求。

体检预约需要您配合提供以下信息：

会员卡卡号、期望体检日期、姓名和出生日期、联系电话或电子邮件地址、期望包含的体检项目

2 中间带客服中心将在3个工作日内回复并推荐套餐及体检机构或医院

3 请您在约定时间前往体检机构或医院完成检查,需携带有效的身份证件及保险卡

4 体检机构5个工作日内出具体检报告,医院出具体检报告时间以实际情况为准

Get Service through Wechat

Get E-card

1 Follow Our Wechat Official Account

Scan the QR code on the right, or search for **【MediLink Online】** in the official account, and click **【Follow Official Account】** to get further services.



2 Verify Information

Click **【Service】**-**【member】** in the menu bar at the lower right corner.

*If you have submitted your mobile phone number once your health insurance get enrolled, you can log in directly through the phone number and password. The initial password is the last 6 digits of the valid certificate you used when you submitted the insurance application.

*If you have not reserved or are not sure about the relevant information when you apply for insurance, you could log in with mobile phone verification code.

After all the above steps, please click **【Sign in】** to complete the registration.

3 Bind Insurance Card

If you have already completed the verification, the system shall automatically pop-up input binding interface and you just need to enter your card number and password to finish the binding process.

*The card number is 16 digit number starting with 8000 1428 on your electronic medical card (insurance member card)

*The initial password is the last 6 digits of the valid certificate you used when you submitted the insurance.

*If you forgot your password, you can use the ID number and mobile phone number to bind it quickly. This method requires you to prepare the image file of your ID in advance.



Get Service through Wechat

Frequently Used Functions

Claim Settlement

MediLink Online provides you the convenient function of online self-service claim processing. After logging in, you can click **【Claim】** for further operations of “self-service claims”, “supplementary claim documents”, and “check claim status” and other operations”.

Pre-Authorization Application

MediLink Online provides you with the convenient function of online pre-authorization processing. After logging in, you can click **【Pre-Authorization】** for further operations of “pre-authorization”, “supplementary pre-authorization documents”, and “check pre-authorization progress” and other operations.

Insurance Benefit Query

After logging in and clicking **【Policy】**, you can inquire your or your dependent's insurance policy, insurance terms, policy validity, policy status, policy benefits, insurance plan, previous policy and other information.

Search for Hospital

Click **【Healthcare Providers】** in the menu bar:

- * You can check the network medical institutions agreed in your policy, filter and find suitable direct billing network medical institutions according to your own needs.
- * You can view the nearest network medical institutions based on your current geographic location, and one-click for navigation.
- * You could view the medical institution information, one-click for medical appointment etc.

Value-Added Services Query

You can click **【Value-Added Services】** in the menu bar to view the value-added services you are entitled to enjoy.

Hospital Assistant

Doctor Appointment

In Mainland China

1 Find a hospital

1. Follow the wechat official account "Medilink Online" - "Service" - "Member" - "Hospital Inquiry" to search hospital information;
2. Dial the hotline 400-114-9606 for hospital information or recommendation

2 Make an appointment

1. Follow the wechat official account "Medilink Online" - "Service" - "Appointment" - submit appointment request;
2. Dial the hotline 400-114-9606 to make an appointment.

3 Visit hospital

1. Once appointment is completed, we will inform you the appointment information and attentions through phone call/SMS/email;
2. Take your insurance member card (e-card/physical card) and valid ID card (ID card/passport) to the hospital for registration. Arrive 10 to 15 minutes earlier before the appointment time is recommended;

Notes:

1. We can only help you make an appointment in a network hospital. If visiting a hospital outside our network, you need to make an appointment and get reimbursement by yourself .
2. Excluded hospital (listed on the last page of the Table of Benefit) is not covered by your insurance plan. And if your policy has limit on registration fees, High-Cost Providers, and other relevant restrictions, you need to pay the corresponding expenses by yourself.
3. If any change of your reservation, please contact us at least one working day in advance to cancel/change the appointment. Otherwise your subsequent appointment in this hospital will be affected;



Hospital Assistant

Doctor Appointment

Outside Mainland China



1 Find a hospital

1. You may email to customerservice@medilink-global.com.cn for specific country or region.
2. If you're not familiar with local hospital, you may call the hotline for hospital information or recommendation according to your location.



2 Make an appointment

Dial +86 10 6552 5313 for appointment;



3 Visit hospital

1. After the appointment is completed, we will inform you the relevant appointment information and attentions through phone call/SMS/email;
2. Take valid ID (passports) to the hospital 10-15 minutes in advance according to the appointment time for registration ;

Notes:

- Due to local regulations are different country by country , you may need to make an appointment by yourself at first and inform us to arrange the direct billing service later. For more details, please call the hotline for confirmation.
2. Due to the possible time lag between countries, please make an appointment 1-2 working days in advance for regular booking;



Hospital Assistant

Cashless Direct-billing Process

Mainland China	Outside Mainland China	Notes
<ol style="list-style-type: none"> 1. You need to take your insurance member card and valid ID to the hospital; 2. The hospital will register and verify your insurance member card information; 3. After the treatment, the hospital will issue the corresponding bill, which you need to confirm and sign; 4. The hospital will take your insurance member card for settlement; 	<p>(Upon having the confirmation of reservation/appointment from the hotline)</p> <ol style="list-style-type: none"> 1. You need to have your valid ID card to the hospital; 2. The hospital will verify your identification (including reservation) information; 3. After the treatment, the hospital will issue the corresponding bill which you need to confirm and sign on it; 4. The hospital will send the bill to MediLink directly for settlement; 	<ol style="list-style-type: none"> 1. Direct-billing service does not mean that the relevant expenses is fully covered by your insurance. If the medical treatment related to the exclusion of your insurance policy and any exceeding part over your policy limit , you need to pay the relevant expense back to Medilink; 2. Due to the possible time lag between countries, please call the hotline for appointment and confirmation in advance. 3. Direct-billing services are only applied in Medilink network hospitals.

Hospital Assistant

Self-paid Amount Collection

Hospitals in Mainland China

Public hospital

Public hospital will not collect the corresponding Self-paid part due to the settlement process. If any related Self-paid part, MediLink will pay this part on behalf of you in advance. Upon receiving claim documents from the hospital, MediLink will collect the Self-paid part from you separately later.

Private hospital

Private hospital usually can collect the Self-paid part directly from you; therefore, If any Self-paid part, the hospital will collect it with you on site.

Hospitals outside Mainland China

If there is a Self-paid part in your policy, the hospital will collect it with you on site.



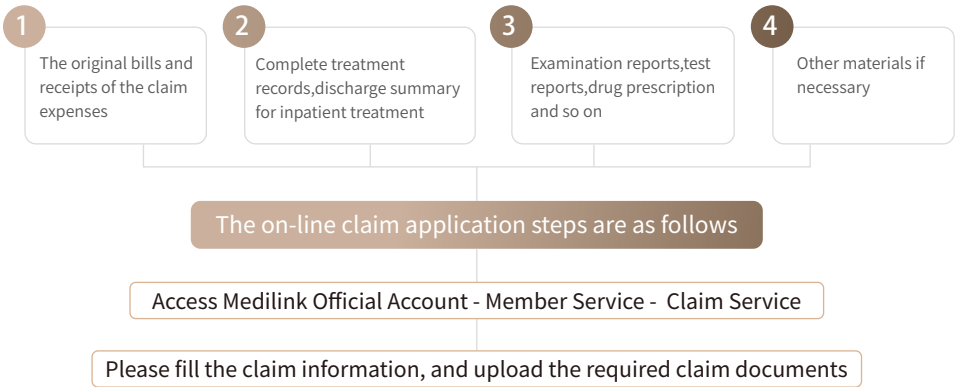


Non-Direct Billing Service Procedure

If you visit a non-direct billing clinic or hospital, or when the benefit agreement cannot be paid directly, you need to pay by yourself at first and keep all the paper materials for reimbursement later.

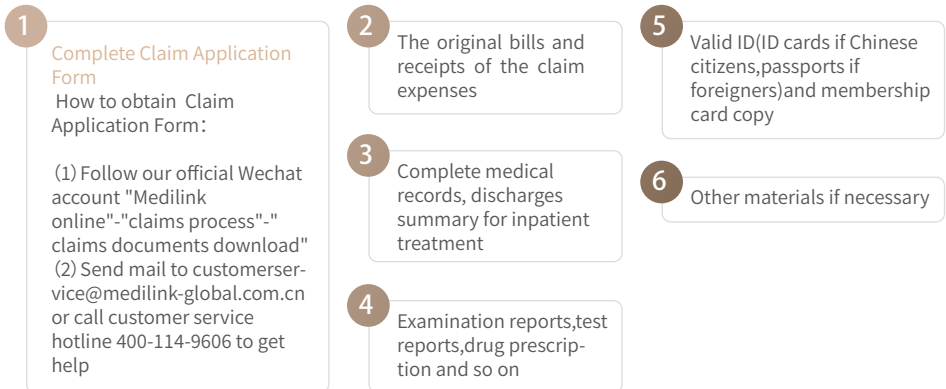
On-line Claim

On-line Claim Application available for the Claim amount ≤ ¥3000 or equivalents, Please prepare in advance.



Off-line Claim

If any claim amount over ¥3,000, please follow Off-line Claim Procedure. You would need to submit the following documents/paper for appraisal within 30 days after the treatment.



The delivery address of the offline claim settlement is as follows, you can choose any one for delivery:

Beijing office address

Recipient: High-end medical service Group
Address: High-end medical service Group
Postcode: 100020
Phone: 400 114 9606

Shanghai office address

Recipient: High-end medical service Group
Address: 3F, Jianhua Building, No.85, Lane 623, Wanhangdu
Road, Jing'an District, Shanghai
Postcode: 200040
Phone: 400 114 9606

Non-Direct Billing Service Procedure

Off-line Claim Procedure

Step 1: Application

- On-line Claim: Complete the online application
- Off-line Claim: Submit complete claim documents/paper

Step 2: Claim Review

Turn around time for claim completion will be accepted and reviewed on the day once confirmation is received. Generally, the which applied on the claim form is 2-5 working days

Step 3: Reimbursement payment

After the review is approved, the compensation will be paid to the bank account when you apply for the claim. Overseas reimbursement are generally paid on a monthly basis, please be patient.

Step 4: Sent claim settlement letter

The claim settlement letter will be sent to your inbox which applied on the claim form email address, mobile phone number and public account notification inbox.

Step 5: Inquiries and appeals

You may log on to our We-chat official account [MediLink Online] to check the progress under [My Claims], or Call Customer Service Hotline 400-114-9606 to get help.

If you have any doubt, you can contact us through the customer service hotline or email.



Pre-authorization

SERVICES REQUIRING PRE-AUTHORIZATION

Pre-authorization is a process by which an insured member obtains written approval before the medical treatments. The written approval issued by Medilink empowered from insurance company.

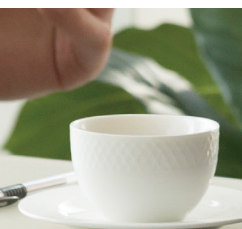
The following Medical Services/treatments require Pre-authorization:

- All inpatient admissions and/or treatments;
- Outpatient surgery requiring general anesthesia, Chemotherapy, radiation therapy, Hemoperitonea I dialysis;
- Purchase or rent disposable, durable medical equipment, including but not limited to insulin pumps and their associated equipment;
- Emergency medical evacuation;
- Dental accidental injury repair treatment;
- A drug or vaccine that costs more than ¥8,000 per dose;

If there is another agreement on your insurance policy for the items that require pre-authorization, the policy agreement shall prevail.

Kind Reminder:

- Pre-authorization approval does not guarantee payment of a claim in full, and you have to pay the self-paid amount. In addition, the proposed treatment and diagnosis shall be covered under the policy.
- If the subsequent reviews or new evidences prove that the treatment or medical expenses are not eligible, pre-authorization may be revoked. We shall be entitled to recover all expenses in respect of any liabilities incurred or paid by us for expenses that are not eligible under this policy.
- You may also receive a notice that your pre-authorization application has not been approved, and we will no longer accept your repeated application for the relevant treatment. But this does not mean the final decision of your claim was declined. You can still follow the normal procedure and pay for the relevant medical expenses, and then apply for the reimbursement according to the non-direct billing service process.
- Pre-authorization is required before certain medical procedures or treatments whether they are undertaken within or outside of the direct billing network.
- If you have not applied for pre-authorization, you may spend an additional part of the expenses which may not be in the insurance coverage within the compensation.





Pre-authorization

Application steps steps for pre-authorization

Step 1: Application

The insured member should submit a completed Pre-authorization request form and supporting documents to Medilink-Global a minimum of 3-5 working days prior to the scheduled procedure or treatment date.

Step 2: Verify

We will review the case and respond to the applicant within 48 hours. If your estimated cost is rather high (exceeding RMB50,000) or length of stay is too long, we may need extra days to review it, normally within 5 working days.

Step 3: Visit hospital

Written approval must be received prior to the commencement of your treatment. If you visit a direct-pay hospital, the cost within the insurance coverage will be settled directly by us and the medical institution.

Step 4: Emergency

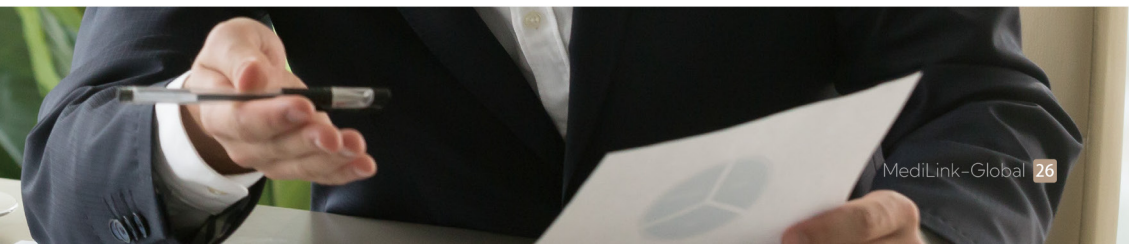
Taking into account that the prior authorization was difficult to implement in case of emergency, you or your family members could pay deposit at first for hospital admission, then contact Medilink-Global service center for applying pre-authorization within 48 hours after the accident or emergency occurs.

Documentations for pre-authorization

Include but not limited to: Medical records and lab test reports, Pre-authorization application form, History of diseases or injury descriptions, Valid identity documents (such as ID card for Chinese nationality / passport for foreigners) etc.

The pre-authorization form can be obtained as described below:

1. We placed our Pre-authorization form at each of the Medilink-Global Contracted Direct Billing Medical Facility, so you can take it directly;
2. You may download it by visiting www.medilink-global.com.cn;
3. You may send your request to our CS team at customer-service@medilink-global.com.cn for further assistance;
4. You can download it through the wechat public address “Medilink Online”—Enjoy the service — Pre-authorization application — Pre-authorization document.





Use On-line Health Service

Health Consultation

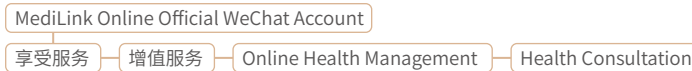
Service Content

MediLink online exclusive family doctors could provide your family daily health consultation services, including: health-related consultation, dietary regulation, sub-health consultation, medication guidance of OTC common drugs, management of chronic diseases such as hypertension, diabetes, hyperlipidemia, professional triage of severe diseases, post-operative rehabilitation and nursing knowledge and etc. (This service is only for health management advice, prescription is unavailable from this service)

Service Time

9:30 - 17:30, weekdays

Operation Instructions



Online Consultation

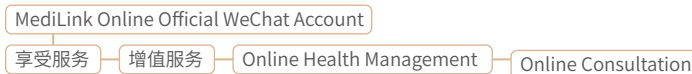
Service Content

MediLink assemble famous doctors and specialists who are working in the first-class hospitals to provide you with multiple online consultation, they can also help to integrate your Iness-check-up report and provide prescription. This service could issue online prescriptions for you, the drug fees are paid by MediLink in advance, so the consultation and dispensing show a closed loop.

Service Time

8:00-22:00, Everyday

Operation Instructions



Online Pharmacy Delivery

Service Content

MediLink can provide Pharmacy Delivery Service for OTC and dual-track medicines, if the patient has been in a stable condition without adverse reactions, and there is no need to adjust the drug or dosage accordingly. The medical prescription and records within 6 months are required before the arrangement of Pharmacy Delivery Service.

Service Time

7*24 hours

Operation Instructions



Customized Service

Green Channel Appointment

Service Content

- According to your application and condition, we will provide you with green channel appointment service for outpatient treatment with expert clinic.
- MediLink can coordinate surgical and inpatient services as soon as possible in Beijing, Shanghai, Guangzhou, Shenzhen and other major cities in Mainland China.
- MediLink could provide you with priority examination services for hospital examination items (B-ultrasound, CT, MRI, gastroenteroscopy, PET-CT, biochemical examination, etc.)

Appointment Process

1 Please make a request to MediLink Customer Service Center before starting treatment.

Mainland China : 400-114-9606

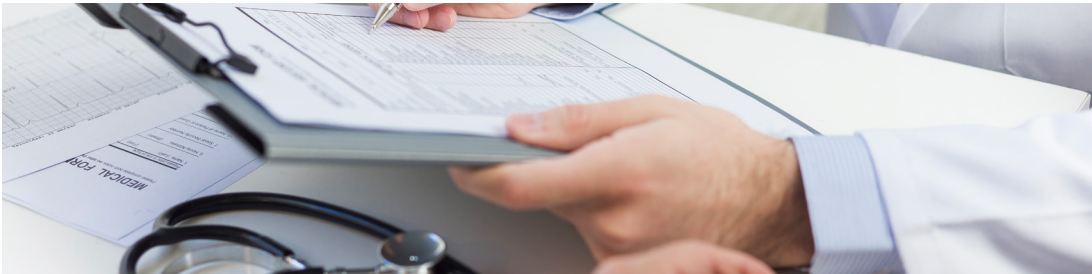
Outside Mainland China: +86 1065525313

Please provide the following information for appointment:

Insurance card number, date of visit, name, date of birth, name of specific medical institution, contact information(phone number or e-mail address , symptom or diagnosis

2 The Customer Service Center will reply to your reservation information within 3 working days, and send a prior notice to the medical institution or accompanying staff.

3 MediLink will work with medical institutions to make direct payment or advance payment arrangements for the cost of your visit. In case of self-paid amount, please cooperate with the medical institution to settle it; If the medical structure is unable to collect the self-paid amount, MediLink will notify you and collect it from you in time after completing the claim settlement review.





Customized Service

Second Opinion For Critical Illness

Service Content

- MediLink provides medical advice for patients diagnosed with major diseases, such as evaluation of diagnostic accuracy, rationality of drug use and optimization of clinical treatment plan.

Appointment Process

1

If you are unfortunately suffering from a major disease, you can call MediLink Customer Service Center for medical treatment at any time.

Mainland China : 400-114-9606

Outside Mainland China: +86 1065525313

Please provide the following information for appointment:

Insurance member card number, name, date of birth, contact information(phone number or e-mail address), all medical records of relevant diseases, designated hospitals and departments (doctors cannot be designated)

2

The Customer Service Center will reply you within 1 working day, and recommend the expert for you.

3

The doctor's advice will be issued within 7 working days in Mainland China, and be issued within 14 working days overseas (Hong Kong, Singapore and the United States)



Customized Service

Flu Vaccine

Service Content

- During your insurance period, you could get a free influenza vaccine injection, without occupying the insured amount or visit time. (restricted to Mainland China only)

Appointment Process

- 1 You can call the number 400-114-9606 at any time to ask for influenza vaccination.

Please provide the following information for appointment:

Insurance member card number, name, date of birth, contact information(phone number or e-mail address) , time of vaccination, name of specific medical institution

- 2 The Customer Service Center will reply to you within 1 working day, and tell you the progress of your appointment.

- 3 Please take your valid ID card and insurance card to the medical institution for vaccination on the appointed date.

Customized Service

Physical Exam Package

Service Content

- MediLink have all-round cooperation with first-line brand physical examination institutions, well-known public hospitals and famous private hospitals. We can provide the best physical examination project suggestions according to your physical condition, insurance benefits, and also match the physical examination projects according to your personal preferences.(restricted for Mainland China only)

Appointment Process

1 Please call 400-114-9606 to ask for a physical examination appointment.

Please provide the following information for physical examination:

Insurance member card number, expected physical examination date, name, date of birth, contact information(phone number or e-mail address) , expected physical examination items

2 MediLink Customer Service Center will reply you within 3 working days, and recommend physical examination package and suitable medical institution for you.

3 Please take your valid ID card and insurance member card to the medical institution for examination on the appointed date.

4 The physical examination institution shall issue the physical examination report within 5 working days, but when the hospital can issue the physical examination report are subjected to the actual situation.

