



**MediLink-Global会员服务手册**  
**MediLink-Global Member Service Guide**

Health Insurance Service Manual



## 欢迎信

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- 电子会员卡的简介及使用要求  
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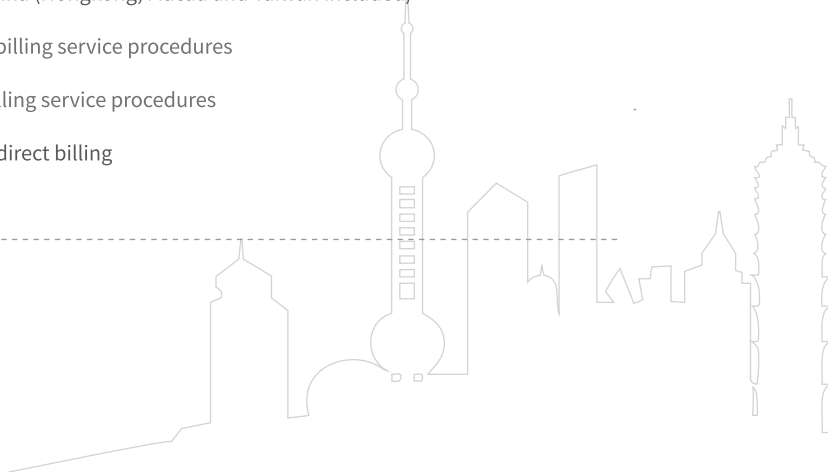
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# 医疗保险 服务手册

## CONTENTS 目录



# SERVICE INFORMATION GUIDE 手册说明

本《MediLink-Global会员使用手册》列明了如何使用您所购买的医疗保险的所有相关服务的内容。请结合您的《保障福利表》仔细阅读此会员使用手册。

您的《保障福利表》详细列明了您和您的家人(如适用)所选择的保障计划,并指明了您的保单生效日期、续保日期以及保单保障区域。您的《保单特别约定》里还将列明针对您保障的批注或其他特殊的约定。

我们将竭诚为您提供优质的服务,并诚挚的祝您身体健康,阖家欢乐!

This Member Service Guide explains how to use the services included in your Health Insurance Contract. Please read this guide in conjunction with your Insurance Certificate and Schedule of Benefits.

Your Insurance 'Table of Benefits' details the plan(s) and geographical area of coverage that you have chosen for you and your dependents (if applicable) as well as the start date and renewal date of your coverage. This document will also state any endorsements or special conditions that apply to your coverage. The Table of Benefits also shows the plan(s) selected, the associated benefits available to you, and specifies which benefits/treatments require submission of a 'Pre-authorization Form'. It also confirms any benefits to which specific benefit limits, waiting periods, deductibles and/or co-payments apply.

We will do our best to provide our premium services in all ways, and wish you and your family keep healthy and happy!

**本服务手册将引导您：**  
This manual will discuss:



**了解预先授权**  
Pre-authorization  
application and reply



**了解直接付费  
服务的注意事项**  
Direct billing service  
special notice



**如何使用直接  
付费服务**  
How to use direct  
billing service



**了解如何进  
行事后理赔**  
How to go through  
Reimbursement  
procedures



**中间带微信  
服务号功能说明**  
MediLink-Global' s  
WECHAT Service Platform  
Function Directions



**部分直付医疗机构  
和昂贵医疗机构名录**  
Part of direct billing  
service providers and  
high cost providers

## 服务热线

### Hotline Service

我们为您配备了专属的中英双语服务热线, 无论您身在何处, 您都可以随时随地享受到我们7天\*24小时一年365天不间断的贴心服务。

You can always seek assistance by contacting with our 7\*24 Hours Bilingual Service Hotline both in English & Mandarin, and we are always ready to be at your service.

【中间带】境内: 400-114-9606

Within Mainland China: 400-114-9606

【中间带】境外: +86 10 6552 5313

Outside Mainland China: +86 10 6552 5313

### 客服人员将帮助您:

Our service representatives may help you through following aspects:



**确认您是否在  
保险有效期内**

Confirm that your insurance are within the validity period



**初步判断您所寻求  
的治疗是否属于  
保单保障范围**

Initial review on whether your services or supplies are covered



**帮助您在保险计划  
范围内选择适合您的  
直付网络医疗机构**

Help to select a panel hospital with direct billing services



**协助您预先授权  
的申请及批复**

Assist for Pre-authorization application and reply



**评估您的医生推荐的  
治疗方案是否必要及有效, 减少您  
在免赔额和自付部分的支付**

Ensure treatment is medically necessary, to minimize the deductibles and self-paid amount



**协助您申请事后  
理赔的报销**

Assist for your reimbursement procedures



**协助您处理相关  
投诉、咨询事务**

Assist for your complaint and consultation

# 医疗服务商介绍

## INTRODUCTION INTO THE MEDIAL SERVICE PROVIDERS



中间带(北京)技术服务有限公司于2005年在中国北京创立,在上海建有分公司,作为一家专业从事健康险第三方管理的专业且独立的服务公司,他们以实时理算系统、医疗服务网络、专业服务团队为三大核心为会员提供免现金的专业医疗服务保障。目前超过40家中外资保险公司选择他们为其高端医疗健康险业务提供直付服务保障,他们的客户主要来自驻华500强企业中的中外籍高管及其家属,他们服务的有效企业客户超3200家。

中间带作为中国首家拥有自主研发的电子理赔系统及前端的实时数据抓取技术的高端健康管理服务商,他们擅长将复杂的保险规则与实际的理赔服务相结合,使客户的就医变得简便、明了、快捷。客户在就医结束前能够立即知晓当次就医医保理赔的初步理算结果,免除了大额现金的当场支付,以及后续繁琐的事后理赔递交手续。

Medilink (Beijing) TPA Services Co.,Ltd was founded in 2005 in Beijing, China, and has a branch in Shanghai. Medilink upholds the independence, professionalism, client interests as the first purpose to provide third party administration(TPA), to insurance companies and their insurers. Our real-time claim system, dedicated medical provider network, and our professional service team are our core business. Currently nearly 40 Chinese and foreign insurance companies choose us in providing direct billing services to their high-end health insurance business. We have more than 3,200 effective corporate clients and our customers are mainly from senior executives and their families in the top 500 enterprises in China.

As China's first health insurance service provider which possessed independent research and development of electronic claim settlement system and the front-end real-time data capture technology, Medilink (Beijing) specializes in combining the complex rules and actual insurance claims services, to make the customer's medical treatment simple, clear and fast. Customer could get their preliminary claim result before they leave, eliminating their large amount of cash paid on the spot, and subsequent claims filed afterwards.



# 电子医疗卡的简介及使用要求

## INTRODUCTION TO ELECTRONIC MEMBERSHIP CARD AND ITS USAGE

在您加入MediLink高端医疗保险计划后,我们将向您奉上电子医疗卡,您于“直付医疗机构”就诊时,只需出示此卡连同您的带照片的有效身份证件(如中国籍-身份证/外国籍-护照),除需您自行承担的金额外,保障内的诊疗费用将由中间带与医疗机构直接结算。

该医疗卡仅限于您本人使用,您不得转借、出让、抵押给其他人使用,如有违反的,本公司有权拒绝支付相应的理赔款或者向您追偿已经被冒名使用的理赔款,构成保险合同解除或者无效的情形的,您的被保险人资格将被取消。

授发给您的医疗卡您应当妥善保管,丢失、损坏的应当及时向中间带24小时服务热线报备,以便及时为您更换、补办新卡。

本公司保留医疗卡及其所提供服务内容的最终解释、修改及其取消权。

When you opt for the MediLink-Global Insurance plan, you will receive your health card. When you visit the "direct billing providers", you only need to present this card with your valid photo ID (such as Chinese nationality ID card / foreign nationality-passport) and paid for the additional co-payments and other out-of-pocket expenses, MediLink shall settled the left part of covered amount directly with the medical providers.

The health card is limited to your personal use, you may not lend, sell, mortgage, etc. for non-personal. If you breach the rules, our company reserves the right to refuse to pay reasonable compensation to your false submitted claims. When your behavior caused contract rescission or contract invalidity, your membership right might be canceled.

Please keep your health card properly. If you lose or damage it, you should report to MediLink 24-hour service hotline in time, we can arrange replace and re-issue a new card.

We reserve the right for final explanation, Modification, Cancellation of the contents of this manual and our health card.





A photograph of a business meeting. Several people in professional attire are seated at a wooden table, focused on writing on documents. The foreground shows a hand holding a black pen over a document on a clipboard. The background is slightly blurred, showing other participants. The text 'PRE-AUTHORIZATION 预先授权' is overlaid on the left side of the image.

PRE-  
AUTHORIZATION  
预先授权

## 需要预授权的医疗项目

### SERVICES REQUIRING PRE-AUTHORIZATION

预先授权(亦称“事先授权”)是在治疗发生前,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。

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

### 被保险人发生下列医疗行为前,应向本公司提出预授权申请

The following Medical Services/treatments require Pre-authorization:



#### 住院治疗

All inpatient admissions and/or treatments



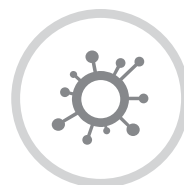
#### 需全身麻醉的门诊手术

Any outpatient surgery requiring general anesthesia



#### 化学治疗和放射治疗

Radiotherapy and chemotherapy



#### 癌症治疗

Cancer treatment



#### 专业护士家庭护理

Professional care and home care



#### 肾衰血液透析和腹膜透析治疗

Dialysis or peritoneal dialysis



#### 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其配套器械

Purchase or rent disposable, durable medical equipment, including but not limited to insulin pumps and their associated equipment



#### 器官、骨髓、干细胞和其他组织移植

Organs, bone marrow, stem cells and other tissues transplant



**紧急医疗转运**  
Emergency medical  
evacuation



**每次就诊超过  
8000 元的费用**  
Each visit cost more  
than RMB 8,000



**酒精和药物滥用  
戒断治疗**  
Alcohol and drug abuse  
withdrawal treatment



**对疑为发作性睡眠  
或者阻塞性呼吸  
暂停症状的睡眠  
检查和治疗**  
Sleep examination and  
treatment for suspected  
paroxysmal sleep or  
obstructive apnea



**不符合本项第 1 至 12 项约定但保险期间内预期  
累计医疗费用超过人民币 40,000 元的任何治疗**  
Any treatment that does not comply with items 1 to 12  
but has a cumulative medical cost of more than RMB 40,000  
during the insurance period

## 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，授予的事先授权可被撤销。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，而后按照非直付服务流程申请事后理赔。

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。

如未申请预先授权，则可能导致理赔金额扣减或拒赔。

## Kindly 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 billings service process.

Pre-authorization is required before certain medical procedures or treatments whether they are undertaken within or outside of the direct billing network. Otherwise, you may spend an additional part of the expenses which may not be in the insurance coverage within the compensation.

# 预授权申请流程

## HOW TO APPLY FOR PRE-AUTHORIZATION

在接受上述这些治疗前3-5天向中间带客服中心提交事先授权申请表,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。

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.



对该申请,中心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。您应在收到书面授权许可回复后再开始接受治疗。

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



您应考虑到急症情况下的事先授权难以实行,您或您的家人可以先垫付门诊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户服务中心补做预授权申请。

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



# 预授权申请所需材料

## DOCUMENTATIONS FOR PRE-AUTHORIZATION

### 包括但不限于

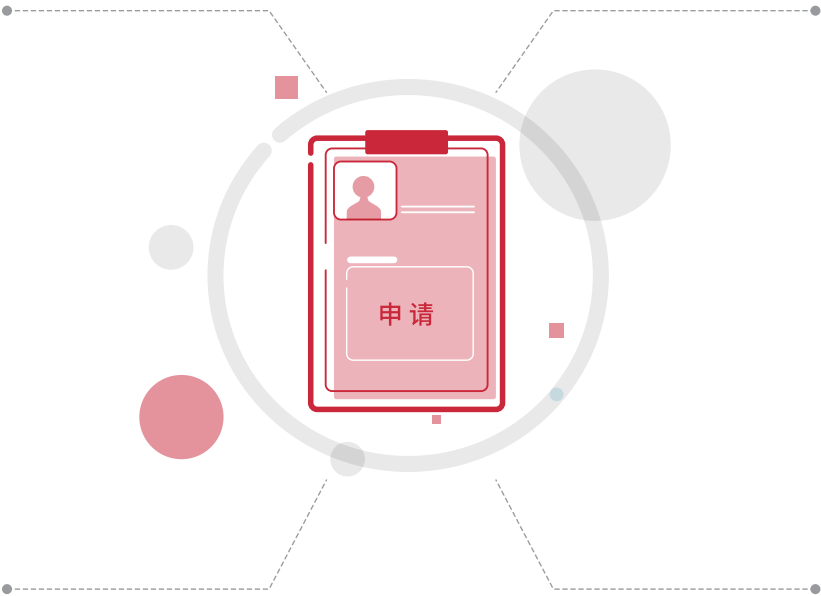
Include but not limited to:

门急诊病历  
检查化验报告等

Medical records and lab test reports

预授权申请表

Pre-authorization application form



病史或受伤说明

History of diseases or injuries description

有效身份证件

(如中国籍-身份证/外国籍-护照)  
关系证明文件等

Valid identity documents (such as ID card for Chinese nationality / passport for foreigners), relationship documents, etc.

## 预授权申请表获取方式

HOW TO OBTAIN THE PRE-AUTHORIZATION FORM

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

We placed our Pre-authorization form at each of the Medilink-Global Contracted Direct Billing Medical Facility, so you can take it directly.

或登录中间带官网  
[www.medilink-global.com.cn](http://www.medilink-global.com.cn)  
下载后使用

Or you may download it by  
visiting  
[www.medilink-gloal.com.cn](http://www.medilink-gloal.com.cn).

或邮件向customerser-  
vice@medilink-glob-  
al.com.cn获取

Or you may send your  
request to our CS team at  
customerservice@me-  
dilink-global.com.cn for  
further assistance.



## 申请预授权的联系方式

CONTACT METHODS FOR APPLYING THE PRE-AUTHORIZATION



电话 Tel: 400-114-9606 /+8610-65525313



传真 Fax: 010-8453 9719



电子邮件 E-mail: [customerservice@medilink-global.com.cn](mailto:customerservice@medilink-global.com.cn)



微信公众号Wechat public address:

搜索【中间带在线】Search for【MediLinkOnline】

A close-up photograph of a person's hands interacting with a laptop. The right hand is on a white mouse, and the left hand is holding a gold credit card over the laptop keyboard. The background is softly blurred, showing what appears to be a window or a bright indoor setting.

DIRECT  
BILLING SERVICE  
PROCEDURE

直接付费  
服务流程

# 门诊直接付费服务流程

## OUTPATIENT DIRECT BILLING SERVICE PROCEDURES

中国大陆境内 Within Mainland China

### 步骤一 Step 1

#### 选择医疗机构 Select a medical provider within our network

您可以关注“中间带在线”公众号，查询直付医疗机构名录，选择医疗机构前去就诊。为确保就医顺利，建议您在就诊前提前联系直付医疗机构进行预约，或拨打客服热线400-880-8820要求协助预约。

You may query and select a network medical provider after following MediLinkOnline on we-chat platform. We encourage you to make an appointment with a medical facility directly in advance prior to your visit, or you may contact with MediLink-Global hotline at 400-114-9606 to seek for assistance.

### 步骤二 Step 2

#### 身份确认 Eligibility Verification

当您去门诊就医时，请向前台人员出示就诊者本人的会员卡及带照片的有效身份证件（如中国籍-身份证/外国籍-护照）。前台人员会在确认您是本人就诊后，在POS机上进行身份确认操作，并打印身份确认凭条。

When you visit the network provider, please present your membership card along with your photo ID (ID cards for Chinese citizens, passports for foreigners) at the front desk. Once the front desk staff confirms your identity, he/she will swipe the membership card at the POS machine, and print out an eligibility verification slip.

### 步骤三 Step 3

#### 填写理赔单 Fill in the Claim Form

直付医疗机构处备有印刷好的理赔单，请您在等待就诊的时候，填写理赔单的正面，并签字。如果需要，也可向中间带客服中心索要或直接登陆www.MediLink-global.com.cn下载。

Please fill in and sign the front page of the claim form when you are waiting for the treatment. There will be printed claim form available at the direct billing providers' front desk. You may request an electronic copy of the claim form from MediLink-Global service center or download it from the online member portal at www.MediLink-global.com.cn.

### 步骤四 Step 4

#### 就诊治疗 See the Doctor

在就诊过程中请医生填写理赔单背面的治疗信息，并签字。

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

### 步骤五 Step 5

#### 实时理赔确认 Real-time Claim Confirmation

医务人员将您的治疗项目输入POS机进行实时的理赔数据确认，并打印理赔凭条。请您仔细阅读理赔确认单上的全部内容，并在确认后签字。如有自付的金额，请配合向医疗机构支付。

The billing staff will input your treatment details to the POS machine in order to facilitate an online real-time validation and claim confirmation. POS machine will print out a claim confirmation slip once the confirmation is done. Please read the slip carefully and sign it once you have confirmed all the contents. Please pay the self-paid amount to the provider if any self-paid amount is incurred.

### 步骤六 Step 6

#### 就诊完毕 Discharge

当POS机或者电子会员卡出现问题，而无法进行POS机实时理赔操作时，则由医疗机构前台人员与中间带联系，按照上述步骤进行脱线理赔操作。

If the POS machine does not work properly or if there is anything wrong with your membership card, the front desk staff at the provider will call MediLink-Global to do an off-line transaction for you in accordance with above steps.

请注意，直接付费就诊每日限制两次

Please be noted that there is a limit of (2) visits per day through direct billing service.



# 住院直接付费服务流程

## INPATIENT DIRECT BILLING SERVICE PROCEDURES

中国大陆境内 Within Mainland China

### 步骤一 Step 1

#### 住院事先授权申请 Pre-authorization Application

当医生建议您住院后，您和主治医生需配合填写“事先授权申请表”，本表连同您的门急诊病历、检查化验报告、病史说明、预估费用构成等医学材料需传真或邮件提交至中间带。您应在接受上述治疗前3-5天向中间带客服中心提交事先授权申请表，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。

Should your attending physician recommend you for in-patient treatment, he/she will need to fill in a pre-authorization form. The form, together with medical reports, lab test results, medical history, estimated expenses and other supporting documents should be received by MediLink-Global service center via email or fax at least 3-5 working days prior to the scheduled procedure or treatment.

境内/Within Mainland China: 400-114-9606 境外/Outside Mainland China: +86 10 6552 5313

传真/Fax: +86 10 8453 9719

电子邮件/Email Address: customerservice@MediLink-global.com.cn

### 步骤二 Step 2

#### 事先授权批准表的签发 Pre-authorization Approved Letter Issuing

当确认您的就诊项目和预估费用在保单保险责任范围内时，中间带将在收到完整齐备的申请材料后的48小时之内向医院发回事先授权申请批准表，并注明授权批准金额。

如果您的治疗不在保单保险责任范围内时，中间带将向医疗机构出具直接付费拒绝函。发生这种情况后，您还可以选择继续住院治疗，但需要自行支付此次住院期间的医疗费用。您有权就自己已支付的医疗费用向我们申请事后理赔，最终理赔结论以我们收件审核为准。

If the proposed treatment and diagnosis is covered under the policy, a Pre-authorization Approved Letter bearing the cost of covered amount will be sent to the network medical provider within 48 hours after receiving the complete application materials. Should the proposed treatment and diagnosis not covered under your policy, a Pre-authorization Decline Letter will be issued to the network medical provider. You may however continue the inpatient treatment at your own cost, and apply for the reimbursement afterwards. You have the right to apply for a reimbursement claim for the medical expenses you have paid. The final claim decision shall be made upon the materials received and review by our claim team.

### 步骤三 Step 3

#### 入院当天的身份确认 Eligibility Verification

当您进行住院登记当天，请出示您的会员卡 and 有效身份证件（如中国籍-身份证/外国籍-护照）。医疗机构会确认您的有效身份。您将得到一张身份确认单，其中包括了您的有效身份信息及简明的保障范围。

When you are admitted to the hospital, please present your membership card along with your photo ID (ID card for Chinese citizens or passport for foreigners) at the reception. Upon confirming your identity, the staff will swipe your membership card at the POS machine, and print out an Eligibility Verification slip, which includes your member details and your brief entitlement.

### 步骤四 Step 4

#### 住院费用的预审 Pre-view of the medical bill

中间带将在您出院前对您的住院账单进行预审核，如有自付的金额，请配合向医疗机构支付。

MediLink-Global shall perform a pre-assessment for the whole medical bill at the time of your discharge. Please wait for confirmation of coverage and pay the self-paid amount to the provider (if any).

### 步骤五 Step 5

#### 出院 Discharge

付费凭条上显示的理赔结果仅为依据您的保单做出的初步判断，如理赔材料经审核确定已经支付给医疗机构的费用不在您的保单保险责任范围内，您有义务接受理赔费用的最终调整。

一些直付医疗机构受内部财务系统的限制，他们无法当场收取您自付部分的费用。因此，在此类医疗机构就医后，如有自付金额的发生，您无需当场支付自付的费用。中间带将在收到医疗机构的完整理赔材料并经理赔审核结案后30日内向您收取自付部分的金额。

The charges shown on the slip are the preliminary claim assessment of your policy. You are obligated to accept the final adjustment and pay the excessive amount of the policy coverage if there is any miscalculation or uncovered item. Due to the constraint of their internal accounting system, some of the direct billing providers are unable to accept your self-paid amount upfront. In that case, MediLink-Global shall settle the full amount with the provider on behalf of you and request payment back from you within 30 business days after the original bill was well received and claim adjudication was finished.

# 门诊直接付费服务流程

## OUTPATIENT DIRECT BILLING SERVICE PROCEDURES

中国大陆境外(含香港、澳门、台湾) Outside Mainland China (Hongkong, Macau and Taiwan included)

### 步骤一 Step 1

#### 就诊预约 Appointment

我们鼓励您在预定开始治疗前向中间带联络中心提出境外直付就诊需求, 对于您的需求联络中心将自收到明确就诊需求后的1个工作日内给予您回复。

If you wish to seek treatment within our network medical providers outside Mainland China, we encourage you to contact the network medical provider directly to make the appointment in advance or contact MediLink-Global for assistance, we'll try to response to your fixed appointment request within 1 business day.

境内/Within Mainland China: 400-114-9606 境外/Outside Mainland China: +86 10 6552 5313

传真/Fax: +86 10 8453 9719

电子邮件/Email Address: customerservice@MediLink-global.com.cn

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

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

- Patient's membership card number - Preferred date of consultation

- Patient's name and date of birth - Preferred clinic or specialty

- Patient's mobile phone number and E-mail address - Symptoms or diagnosis

### 步骤二 Step 2

#### 确认就诊预约 Confirmation of Appointment

中间带将在1个工作日内回复您预约确认信息, 并向医疗机构发送就诊事先通知函。

MediLink-Global will get back to you within 1 working day if you requested our assistance to book your appointment. A Pre-Notification Letter will be sent to the network medical provider prior to the date of your appointment.

### 步骤三 Step 3

#### 身份确认 Eligibility Verification

当您去门诊就医时, 请携带本人的有效身份证件(如中国籍-身份证/外国籍-护照), 并建议提示医疗机构: 自己是保险客户, 由中间带提供境外直接付费服务。医疗机构会在确认后, 协助您就诊。

When you visit the network medical provider, please present your membership card along with your photo ID (ID cards if Chinese citizens, passports if foreigners) at the reception. Upon verifying your identity, the staff will assist you during your visit.

### 步骤四 Step 4

#### 填写理赔申请表 Fill in the Claim Form

请您在等待就诊的时候, 协助医疗机构完成理赔申请/事先授权申请的填写。

Please fill in and sign the front page of the claim form/ Pre-authorization form while you are waiting for the treatment.

### 步骤五 Step 5

#### 就诊治疗 Consultation with the doctor

过程中, 需请您的医生在理赔申请表上填写就诊信息, 并签字确认。

Please ask your doctor to fill in and sign the claim form.

### 步骤六 Step 6

#### 就诊完毕 Discharge

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安排。如发生自付额, 请配合与医疗机构结清, 如医疗结构无法收取自付额, 则中间带将在结束理赔审核后及时通知到您并向您收取。请注意, 对于没有进行事先授权的就诊, 我们无法提供直接付费服务。如遇急诊或紧急情况, 为保障您得到及时的医治, 请您直接与医疗机构进行付费结清。您有权就自己已支付的医疗费用向我们申请事后理赔, 最终理赔结论以我们收件审核为准。

MediLink-Global shall work with the medical provider together to implement the direct billing service for your visitation. You are obliged to pay the self-pay portion upfront at the date of service. If the medical facility is unable to collect the self-pay amount from you, MediLink-Global will notify and collect it from you upon the claim adjudication. Please note that we are not able to provide direct settlement services with the network medical providers if pre-notification has not been arranged. For emergencies, you may visit the provider and settle your bill directly with them. You have the right to apply for an reimbursement claim for the medical expenses you have paid. The final claim decision shall made upon the original bill well received and reviewed by our claim team.

请注意, 直接付费就诊每日限制两次。

Kindly note that there is a limit of (2) visits per day through direct billing service.

# 住院直接付费服务流程

## INPATIENT DIRECT BILLING SERVICE PROCEDURES

中国大陆境外(含香港、澳门、台湾) Outside Mainland China (Hongkong, Macau and Taiwan included)

### 步骤一 Step 1

#### 住院事先授权申请 Pre-authorization Application

当医生建议您住院后,请您配合在您预定开始治疗日期前3-5天联系中间带客服中心,提出申请。中间带将指导您填写预授权申请表,您填写完毕后请发送回中间带。

Should your attending physician recommend you for in-patient treatment, you need to contact with MediLink-Global to apply for the pre-authorization at least 3-5 working days prior to the scheduled procedure or treatment. You will be instructed to fill out the pre-authorization application form, and prepare the relevant supporting documents back to MediLink-Global for further review.

境内/Within Mainland China: 400-114-9606 境外/Outside Mainland China: +86 10 6552 5313

传真/Fax: +86 10 8453 9719 电子邮件/Email Address: customerservice@MediLink-global.com.cn

### 步骤二 Step 2

#### 事先授权批准表的签发 Pre-authorization Approved Letter Issuing

当确认您的就诊项目和预估费用在保单保险责任范围内时,中间带将联系并向医疗机构发送事先授权申请批准函,并注明授权批准金额。

如果您的治疗不在保单保险责任范围内时,中间带将向医疗机构出具直接付费拒绝函。发生这种情况后,您还可以选择继续住院治疗,但需要自行支付此次住院期间的医疗费用。您有权就自己已支付的医疗费用向我们申请事后理赔,最终理赔结论以我们收件审核为准。

If the hospitalization is eligible, a copy of the Pre-authorization Approval 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 inpatient treatment at your own cost. You have the right to apply for a reimbursement claim for the medical expenses you have paid. The final claim decision shall made upon the original bill well received and reviewed by our claim team.

### 步骤三 Step 3

#### 入院当天的身份确认 Eligibility Verification

当您进行住院登记当天,请出示您有效身份证件(如中国籍-身份证/外国籍-护照),医疗机构会确认您的有效身份。

When you are admitted to the hospital, please bring your membership card along with your photo ID (ID cards for Chinese citizens, passports for foreigners) to the reception. The medical provider shall verify your identity and assist your treatment.

### 步骤四 Step 4

#### 住院费用的预审 Medical Bill Pre-assessment

中间带将在您出院前对您的住院账单进行预审核,如有自付的金额,请配合向医疗机构支付。

MediLink-Global will perform a Discharge Billing Pre-assessment for the whole medical bill at the time of your discharge. Please pay the self-pay amount to the provider accordingly (if any).

### 步骤五 Step 5

#### 出院 Discharge

付费凭条上显示的理赔结果仅为依据您的保单做出的初步判断,如理赔材料经审核确定已经支付给医疗机构的费用不在您的保单保险责任范围内,您有义务接受理赔费用的最终调整。一些直付医疗机构受内部财务系统的限制,他们无法收取您自付部分的费用。因此,在此类医疗机构就医后,如有自付金额的发生,您无需当场支付自付的费用。中间带将在收到医疗机构的完整理赔材料并经理赔审核结案后30日内向您收取自付部分的金额。

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 the constraint of their internal accounting system, some of the direct billing providers are unable to accept your self-paid amount upfront. In that case, MediLink-Global shall settle the full amount with the provider on behalf of you and request payment back from you via bank transfer or any other dedicated payment method within 30 business days after the original bill was well received and claim adjudication finished.

## 直接付费特别提示

### DIRECT BILLING SPECIAL REMARK

付费凭条上显示的理赔结果仅为中间带依据您的保单做出的初步判断,如理赔材料经审核确定已经支付给医疗机构的费用不在您的保单保险责任范围内,您有义务接受理赔费用的最终调整并应承担返还非保险责任内的费用。常见的发生调整的原因有:

- 1、为治疗保前疾病所发生的费用;
- 2、为治疗您健康险除外责任的不适所发生的费用;
- 3、某些团体健康险或者某些特定项目有免赔额,而您在看病期间未曾支付;
- 4、在您的保险期内,超过了某些福利的最高限额部分;
- 5、医疗机构工作人员在操作POS机时,未能将医疗收费项目准确对应录入等;
- 6、如果您单次门诊费用超过8000元或等值外币,以及诊疗项目为产前检查,则您无法使用直接付费服务,但可申请预先授权或可申请事后理赔;
- 7、其它情况。

如直付医疗机构无法当场向您收取自付部分的费用,中间带会自收到直付医疗机构寄送的原始理赔材料并审核后,在理赔结案后的30日内通知您以银行转账或微信、支付宝扫码等方式进行支付。中间带会采用邮件、电话及短信的方式通知到您,您也可以登陆中间带微信公众号【中间带在线】或【MediLinkOnline】,在【我的理赔】项下查询直付理赔的最新审核进度及结果。

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. Common reasons for adjustments are:

1. Treatment cost of pre-existing condition;
2. Treatment is excluded under the policy;
3. Certain policy/ items have deductible or co-pay which was not paid during your visit;
4. You have exceeded the maximum benefit for your current insurance period;
5. Medical staff failed to accurately input the medical fees into corresponding benefits code when operating POS machine.
6. If your medical expenses exceeds 8,000 yuan or equivalent in other foreign currency for a single outpatient treatment, or the medical treatment item is prenatal check-up, you are unable to use the direct payment service, but you can apply for pre-authorization procedure or apply for reimbursement claims afterwards;
7. Other conditions.

Due to the constraint of their internal accounting system, some of the direct billing providers are unable to accept your self-paid amount upfront. In that case, MediLink-Global shall settle the full amount with the provider on behalf of you and request payment back from you via bank transfer or any other dedicated payment methods (Wechat, Alipay) within 30 business days after the original bill was well received and claim adjudication was finished. Our Self-pay amount collection will be notified by email, phone call and SMS. You can also log on to the MediLink WeChat online to check the latest claim review progress and it's final decision under [My Claims].

若您预计施行的治疗不在保单保险责任范围内,或暂时无法确定是否在保险责任范围之内,中间带可能会拒绝您本次直接付费的安排,即便如此,您仍有权选择在该医疗机构就诊,但由此产生的医疗费用需要由您自行支付。后一种情况发生时,您有权在就诊结束后将本次就诊材料收集齐备,向我们申请事后理赔。

**温馨提示:**当您直付就诊以后,我们需要向您就诊的医疗机构收集此次诊疗相关的理赔材料进行审核,直付案件受限于服务流程的特殊性,通常收件日期滞后于就诊日期,我们会在收件后的30天内作出理赔结论,可能需要您协同补充病史等其他审核所需材料、或配合接受理赔费用调整。对于理赔费用调整部分(一般为拒赔或部分拒赔),您将接收到直付医疗机构或中间带的通知,请配合返还非保险责任内的费用。由此对您造成的不便,我们在此深感歉意。

If your treatment is considered not payable under the Policy or if MediLink-Global is temporarily unable to confirm whether your condition is covered based on your policy, a decline of direct billing Notification will be sent to the panel hospital. Nevertheless you can still take the treatment, but the medical expense may be your responsibility. In the latter condition, you are entitled to file a reimbursement claim with all the necessary documents.

**Reminder:** Reminder: Normally the network provider will submit your claim materials to us for claim adjudication on date behind of treatment date due to the particular service procedure for direct billing service. MediLink-Global and your insurance company shall make the final decision within 30 days upon the original bill was well received. During the claim review processing you may asked to re-supply the medical history or other supporting document, or asked to pay for the adjustment amount from both MediLink-Global and the Medical providers. Common reasons for adjustments are whole claim decline or partial exclusion from your coverage. Please cooperate with the return of the non-insurance liability expenses if any. We apologize for all the inconveniences caused to you due to above reason.





NON-DIRECT  
BILLING SERVICE  
PROCEDURE  
非直接付费  
服务流程

**若您需要前往非直付医疗机构就诊, 请先行承担医疗费用, 就诊结束后向保险公司申请事后理赔。**

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 after your treatment.

选择非直付医疗机构就诊, 自行支付医疗费用

You need to pay upfront when you seek treatment in a non-direct billing Provider.

申请事后理赔时, 您需要在治疗后30天内递交以下材料

Seek reimbursement within 30 days after your treatment.

集齐下列理赔材料

Please file the necessary documents including

- |  |  |
|--|--|
| A. 填写完整的理赔申请表<br>Complete Claim Application Form   | D. 相关检查报告、检验报告、药物处方等<br>Examination reports, test reports, drug prescription and so on   |
| B. 所有相关医疗费用发票及费用明细清单<br>The original bills and receipts of the claim expenses.                       | E. 有效身份证件 (如中国籍-身份证/外国籍-护照) 及保险卡复印件<br>Valid ID (ID cards if Chinese citizens, passports if foreigners) and membership card copy |
| C. 完整的病历记录, 如为住院, 还需提供出院小结<br>Complete treatment records, discharge summary for inpatient treatment; | F. 其他必要材料<br>Other materials if necessary.   |

寄送完整的理赔材料至指定邮寄地址

Submit your claim documentation to your insurance company/or designated mailing address

确认收件后第一天开始理赔受理流程

Same day with documentation received, the reimbursement Claim review starts

理赔审核并将赔款通过银行转账至您指定的人民币账户

The Reimbursement payment will be transferred in RMB to the bank account you specified on the claim form

赔款通知确认

One Explanation of Benefits will be sent to you, to further clarify how your claim was reimbursed

## 温馨提示：

- 1、上述理赔文件如非特别注明均为原始件。
- 2、若以上选项之单证不足以证明有关情况，中间带会请您配合继续补充理赔材料，以便更好的维护您的权益。若您不予配合，则会影响您的理赔结果。

### 指定邮寄地址：

收件人：高端医疗服务组

总公司地址：

北京市朝阳区建国门外大街丙24号京泰大厦10层

上海公司地址：

上海市静安区万航渡路623弄85号建华大楼3F

传真：+86 10 8453 9719

电话：400-114-9606

3、中间带会采用邮件的方式将理赔通知书发送至您的邮箱，告知您理赔结果。对于全额赔付或部分赔付的，通过银行转账的方式将最终理赔款支付到您提供的指定账户中。您也可以登陆中间带微信公众号【中间带在线】或【MediLinkOnline】，在【我的理赔】项下查询理赔审核进度及结果。

4、关于事后理赔的《理赔申请书》提供方式：

- A) 向中间带客服邮箱邮件索取
- B) 向微信公众号(中间带在线)在线客服寻求
- C) 微信公众号(中间带在线)自助下载
- D) 拨打客服热线400-114-9606 获得帮助

## Tips:

1. The above claims documents are requested to be original if not specified.
2. If the documentation of the above options are not sufficient to prove the situation, MediLink-Global will ask you to continue to supplement the claim materials in order to better protect your rights. If you refuse to do it, it will affect your claim results.

### Designated mailing address:

Recipient: High-end medical service group

Head Office Address:

10th Floor, Jingtai Building, No. 24, Jianguomenwai Street, Chaoyang District, Beijing

Shanghai office address:

3F, Jianhua Building, No.85, Lane 623,

Wanhangdu Road, Jing'an District, Shanghai

Fax: +86 10 8453 9719

Phone: 400-114-9606

3. One Explanation of Benefits email notification will be sent out to you through MediLink-Global. The refund shall be given to your dedicated bank account via bank transfer. You can also log on to the our Wechat official account [MediLinkOnline] to check the latest claim review progress and result under [My Claims].

4. Methods of reimbursement **Claim application form** can be found:

A) Send mail to customerservice@medilink-global.com.cn

B) Follow our official Wechat account "Medilink online" and text message to our online customer service staff

C) Follow our official Wechat account "Medilink Online" - "claims process" - "claims documents download"

D) Call Customer Service Hotline 400-114-9606 to get help



MEDILINK-GLOBAL'S  
WECHAT SERVICE  
PLATFORM FUNCTION  
DIRECTIONS

中间带微信  
服务号功能  
说明



# 关注中间带微信服务号

FOLLOW MEDILINK-GLOBAL'S WECHAT SERVICE PLATFORM

## 关注公众号流程

Follow Medilink's WECHAT Service Platform

扫描下方二维码, 或者在公众号中搜索【中间带在线】或【MedilinkOnline】, 点击【关注公众号】, 进入中间带微信服务号。

Scan the QR code below, or search for [MedilinkOnline] on Wechat Service Platform. Click [follow the Wechat official account] and enter Medilink's Service online.

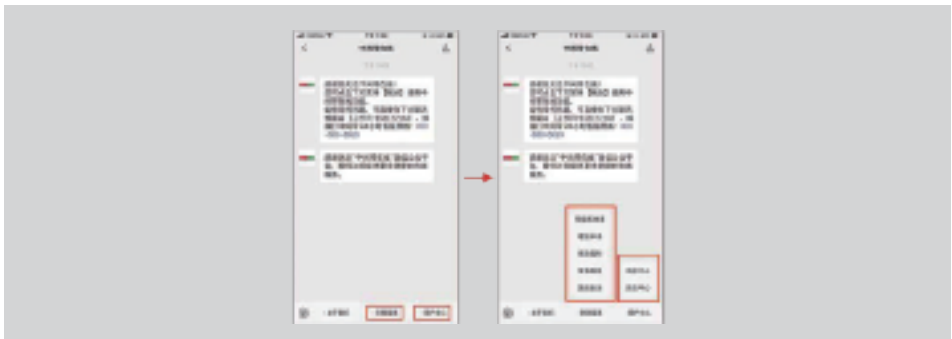


## 功能入口

Functions Entry

进入中间带微信服务号之后, 点击下方菜单【享受服务】【用户中心】, 点击菜单中相关服务即可进入中间带微信服务号功能页面。

After following the MediLink-Global service online account, click [My] menu below, and click on any service in the menu to enter its detailed page.



## 注册及登录流程

### Registration and Login process

使用服务号功能前系统会自动校验用户是否为登录用户,非登录状态系统会自动弹出登录界面,点击下方【登录】,使用手机号进行登录,未注册手机号码验证后完成注册。

You need to register first before using the service function, click [Register] below via your Mobile phone number, and then return to the login page to log in.



## 绑定个人信息

### Bind personal information

如果您是中间带会员,请务必绑定手机号本人的正确身份信息,当您绑定成功后(作为投保人或被保人),将无法更换身份信息。

登录成功--系统自动弹出身份验证入口,您可使用手动录入/拍照上传的方式完成身份信息验证。

If you are Medilink's member, please be sure to bind the correct identity information of the mobile number. When you bind successfully (as the insured or the insured), you will not be able to change the identity information.

Login succeeded - the system will automatically pop up the authentication entry. You can input and use the method of manual entry / photo upload to complete the authentication.



## 绑定中间带电子医疗卡(保险卡)

### Bind your Medilink health insurance card

如果您是中间带会员,请绑定您的电子医疗卡(保险卡)。

登录成功--绑定个人信息--系统会自动弹出绑定电子医疗卡(保险卡)入口,输入卡号\*密码\*,完成绑定。

\*卡号为您的电子医疗卡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,也可使用手机号\*和验证码\*进行绑定

If you are Medilink's member, please bound your health insurance card.

After your registration, the system will automatically pop up the bound card entry, enter your insurance card number \* and the member portal password \* to complete the binding.

\*The card number is the 16-digit number on your insurance card begin with 8000 1428

\*The password is the last 6 digits of your valid ID that you used when purchasing your insurance.



## 预授权办理

### Pre-authorization processing

中间带在线为会员提供在线预授权办理的便捷功能,会员可进行预授权申请、材料补充及进度查看等相关操作。

Medilink Online provides members with the convenient function of online pre-authorization processing. Members can apply for pre-authorization, supplement materials, check progress and other related operations.



## 理赔办理

### Claims processing

中间带在线为会员提供在线自助理赔办理的便捷功能,会员可进行自助理赔申请、材料补充及进度查看等相关操作。

Medilink Online provides members with the convenient function of online self-service claim processing. Members can carry out self-service claim application, material supplement, progress check and other related operations.



## 保险福利

### Insurance benefits

点击【保险福利】,可以查看自己的保单,及保单对应的保险条款、保单有效期、保单状态、保单福利、保障计划、历史保障等信息。

Click [insurance benefits] to view your own policy, and the corresponding insurance terms, policy validity period, policy status, policy benefits, security plan, historical security and other information.



## 增值服务

### Value-added services

点击【增值服务】，中间带会员用户可以查看自己可享受的增值服务。

Click [value-added services] to view the value-added services available to Medilink's member.



## 医院查询

### Search for Hospital

中间带在线为会员提供医疗机构查询的便捷功能，会员可查询按照保单约定可去的网络医疗机构，也可以根据自己的需求筛选和查找合适的网络医疗机构，还可查看距离最近的网络医疗机构，并且一键导航，以及可以查看医疗机构信息、一键拨打就诊预约电话等。

Medilink Online provides members with convenient functions for medical institutions query. Members could check the network medical institutions based on their policy. They can also filter and find suitable direct billing network medical institutions according to their own needs, even view the nearest network medical institutions based on their current geographic location, and one-click navigation, as well as the ability to view medical institution



## 消息中心

### Message center

点击【消息中心】，可以查看自己相关的案件消息与活动消息。

Click [message center] to view the related case and activity messages.



## 修改用户信息

### Modify user information

点击【会员中心】，您可查看个人信息、添加保险卡、添加银行卡。

Click [member center], you can view personal information, add insurance card and bank card.



# APPENDIXES

## 附录



## 附录一：直付医疗机构

APPENDIX I. DIRECT BILLING SERVICE PROVIDERS



## 附录二：昂贵医疗机构

APPENDIX II. HIGH COST PROVIDERS





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MediLink-Global Medical Insurance Service Manual

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