

## Instructions for Using Smart Card with GBG's Direct-Billing Provider Network in Greater China

### 大中华地区直付网络医院保险直付卡的使用说明

We have contracted with a network of medical providers within Greater China to offer healthcare provider access and Direct-Billing settlement, subject to the provisions of the Policy Benefits you have selected.

我们已经在中华地区建立了可以提供优质专业服务的医疗机构网络，这些医疗机构可以按照您购买的保单福利提供直付服务（直接付费结算服务）。

To ensure your treatment goes well, please contact the Direct-Billing provider to make the appointment in advance. If this is the first time you seek treatment with this provider, you can also contact the customer manager at (+86) 400 650 7560 or (+86) 10 6552 5313 for appointment assistance.

为了保证您的治疗进展顺利，在就诊前请联系直付医疗机构进行预约。如果您第一次在该医疗机构寻求医疗服务，您也可以致电（+86）400 650 7560 或（+86）10 6552 5313，我们的客户经理将协助您预约就诊。

Our customer manager will help you locate appropriate providers in the specific local areas, as well as confirm your Policy Benefits and arrange for Direct-Billing settlement to take place.

我们的客户经理将帮助您在指定的地区找到合适的医疗机构，确认您的保单福利，并帮您安排直付服务。

The customer manager provides a 24/7 (24-hour/7-day) bilingual hotline if you need to discuss any aspects of your Policy Benefits. Help is always at hand.

如果您对保单福利有任何疑问，我们的客户经理能为您提供中英文24小时全年无休的双语服务热线，我们随时欢迎您提供优质的专业服务。

For Pre-Authorization service or medical treatment in Greater China, please also call the 24-hour customer service hotline. This call enables us to provide appropriate assistance to you in the following aspects:

对于在大中华地区的事先授权或医疗服务，也请您致电24小时客户服务热线。我们能够在以下方面提供适当的帮助：

- **verify your geographic coverage**  
核实您的地域保障范围
- **identify whether the services are covered**  
确认某项医疗服务是否在您的保单福利之内
- **ensure treatment is medically necessary, minimize your out-of-pocket cost to you**  
确保必要的医学治疗，尽量减少您额外的就医费用

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## General Procedures

### 服务流程

When you visit a provider, please present your Smart Card along with your photo ID (ID card or passport) at the reception. Once the receptionist confirms your identity, the staff will swipe the Smart Card through the POS equipment, and print out an **Eligibility Verification slip**.

当您在医疗机构就诊时，请向服务台出示您的保险直付卡及带有您照片的身份证件（身份证或护照）。一旦确认了您的身份，工作人员将使用POS机刷取您的保险直付卡并打印一张**身份确认凭条**。

Please fill in and sign the front page of the **Claim Form** when you are waiting for the treatment. There will be a printed **Claim Form** available at the Direct-Billing provider's reception. You may also call (+86) 400 650 7560 or (+86) 10 6552 5313 for an electronic copy of the **Claim Form**.

请您在等待治疗时填写并签署**理赔申请表**的首页。每家医疗机构的服务台都能够提供**理赔申请表**，您也可以致电（+86）400 650 7560 或（+86）10 6552 5313索取电子版**理赔申请表**。

Please ask your doctor to fill in the medical information at the back of the **Claim Form**, and confirm accuracy of the information with doctor's signature

请要求您的医生填写**理赔申请表**背面的医疗信息，并签名以确认提供的信息准确无误。

The provider's staff will input your treatment details to the POS equipment in order to facilitate an online real-time validation and claim confirmation. The POS equipment will print out a **Claim Confirmation Slip** once the confirmation is completed. Please read the slip carefully and sign it once you have confirmed all the contents. Please pay the self-pay amount (Deductibles or Co-pays) to the provider if any self-pay amount is incurred.

医疗机构的工作人员将在POS机上输入您的治疗详情，以实现网上实时检验和理赔的确认。一旦确认完成，POS机将打印出**付费交易凭条**。请仔细阅读凭条并在确认所有内容无误后签名。如有自费金额产生，请向医疗机构支付自费额（免赔额或自付比例部分）。

If the POS equipment does not work properly or there is anything wrong with your Smart Card, the receptionist at the provider will call the customer manager to perform an off-line transaction for you in accordance with their procedures.

如果POS机不能正常工作，或者您的保险直付卡出现故障，医疗机构的工作人员会致电我们的客户经理来为您安排线下直付服务。

The charges shown on the printed slip are a preliminary assessment of your Policy Benefits. You are obligated to accept the final adjustment in charges and actions if there is any miscalculation or uncovered item according to the terms and conditions of the Policy.

在打印的付费交易凭条上显示的费用是对您保单福利的初步评估。如果有发现任何计算错误，或有不在您保单福利内的项目，您有义务接受保险公司对该次就医费用的最终调整。

Some of the Direct-Billing providers are unable to charge your self-pay amount (if any), due to restraints of their internal accounting system. In this case, the customer manager will request you to pay the self-pay amount via bank transfer within 30 business days. By accessing the Direct-Billing provider, you need to agree to comply with this request.

一些医疗机构由于内部会计制度，无法在现场收取您的自付额。如遇这种情况，我们的客户经理将会联系您，请您在30个工作日通过银行汇款支付您的自付额。如您使用了我们的直付医疗机构，您需要同意并遵守这一要求。

If your treatment is not covered under the Policy or the customer manager 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 provider's reception. Nevertheless, you can still receive the treatment, but the medical expense may be your responsibility. Of course, you are entitled to file a reimbursement claim request with all the necessary documents.

如果您的治疗不在保单福利内或我们的客户经理暂时无法按照您的保单确认您的某项医疗服务是否被承保时，一份**拒绝直付服务的通知书**将被发送到医疗机构的服务台。尽管如此，您仍然可以接受治疗，但您可能需要自行支付这笔医疗费用。当然，您有权将所有必要的理赔材料邮寄给GBG，申请事后理赔。

You can always seek assistance by calling the 24-hour service hotline as the customer manager is ready to be at your service.

您可以通过致电24小时服务热线联系我们的客户经理，我们随时欢迎您提供优质的专业服务。

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Signing the < Health Claim Form > is a very important step to facilitate the Direct-Billing claim processing between the provider and GBG. Should you fail to do this, you need to complete your payment to the provider immediately after your visit, and then submit your claim documents to GBG for reimbursement.

为了使医疗机构更好的了解您的保单福利并更为快捷方便的使用直付服务, 请您签署**理赔申请表**是很重要的步骤。如果您无法完成这一步骤, 您需要支付就诊后产生的所有费用, 然后向**GBG**提交您的理赔申请文件进行事后理赔。

Based on your Policy coverage, you may have self-pay amount. You need to pay this amount to the Direct-Billing provider directly. If, for some reason, you are not willing or able to pay this portion, you may be required to pay the full medical expense for the provider treatment during your visit, and then submit your claim documents to GBG for reimbursement. If, for technical reason, the provider is not able to charge the self-pay amount, you will be notified about the amount due within 30 days after your claim documents have been processed.

根据您的保单福利, 您可能会产生一定比例的自付费用。您需要直接向医疗机构支付这笔款项。如果由于某种原因, 您不愿意或不能够支付这部分自付费用, 您可能需要支付医疗机构治疗期间的的所有费用, 然后向**GBG**提交您的理赔材料进行事后理赔。如果由于技术原因, 医疗机构不能够现场收取自付款项的, 客户经理会在该笔理赔处理后的**30**天内告知您产生的自付额。

When you use a network provider in Greater China, the provider will send GBG your medical records, itemized bill, original receipt for the total amount of the claim and other necessary materials to allow us to process your claim. Please be sure to ask for or take the official receipt (Fapiao in Chinese) with you. This official receipt is essential to process your claim. If you take the receipt (Fapiao) with you, this may delay the processing of your claims. Thanks for your support and understand.

当您在大中华地区的网络医疗机构就诊后, 医疗机构会将您的医疗记录, 项目清单, 发生的全部医疗费用(包括自付额)的发票原件以及其他必要的材料转交给**GBG**进行理赔的处理。作为理赔必不可少的材料之一, 请您在每次就诊后索取发票, 如果您无意中带走发票将会延误您理赔的处理进程。谢谢您的理解与支持。

## Inpatient Procedures

### 住院服务流程

If the attending physician at a Direct-Billing provider recommends you for inpatient treatment, the physician needs to fill in the **Pre-authorization Form** (Appendix) and fax to the customer manager at (+86) 10 8453 9719 or (+86) 21 5835 3368

如果医疗机构的主治医生建议您进行住院治疗, 医生需要填写**事先授权申请表**(见附录), 并通过(+86) 10 8453 9719 或(+86) 21 5835 3368 传真给我们的客户经理。

If the proposed treatment and diagnosis is covered under the Policy Benefits, GBG will fax the **Guarantee Letter** to the provider, with the guaranteed amount of coverage also printed on it.

如果拟议的治疗和诊断是在您的保单福利内的, **GBG**会将**担保函**传真给医疗机构并会注明担保金额。

If the proposed treatment and diagnosis is not covered under the Policy Benefits, GBG will fax a **Direct-Billing Decline Letter** to the provider. In this case, you can still receive the inpatient treatment, but you have to pay the full medical expenses by yourself.

如果拟议的治疗和诊断并不包括在您的保单福利之内, **GBG**将传真**直付服务拒绝函**给医疗机构。在这种情况下, 您仍然可以接受住院治疗, 但您必须自行支付全部医疗费用。

When you are admitted to the hospital, please bring your Smart Card along with your photo ID (ID card or passport) to the reception. Once the receptionist confirms your identity, the staff will swipe your Smart Card through the POS equipment or call the customer manager to get the **Eligibility Verification slip**. GBG will fax an updated **Guarantee Letter** to the Provider at the same date.

当您办理入院手续时, 请向医院服务台出示您的医疗直付卡及带有您照片的身份证件(身份证或护照)。一旦确认了您的身份, 工作人员将使用POS机刷取您的医疗直付卡并打印一张**身份确认凭条**或通过客户经理来获取您的**资格核查单**。**GBG**会将当日更新的**担保函**传真给医疗机构。

The customer manager will perform a **Pre-Discharge Billing Assessment** for the entire medical bill at the time of your discharge. Please pay the self-pay amount to the provider if any self-pay amount is incurred.

客户经理将会在您出院时对您的整个医疗费用出一份**结算评估**。如有任何自付额, 请向医疗机构当场支付。