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## **ROSE Student Insurance Recommendations**

ROSE students needing to purchase insurance need to choose at least two of the below insurance plans to meet with our partner universities' requirements. Accident Insurance (Plan 1) is mandatory for students purchasing insurance. Additionally, students will need to choose at least one plan from either Resident Medical Insurance (Plan A) and Commercial Health Insurance (Plan B) on top of Accident Insurance (Plan 1). The three insurance plans are accident insurance, resident medical insurance, and commercial health insurance plan.

### **We recommend students purchase the below combinations:**

- Plan 1 + Plan A + Plan B ; or
- Plan 1 + Plan A ; or
- Plan 1 + Plan B .

### **Required:**

- **Plan 1: Accident Insurance**

The below accident insurance plans are provided by Property and Casualty Company Limited under PICC, the People's Insurance Company of China, the largest, non- life insurance company in mainland China. As one of the three main subsidiaries of the People's Insurance Company of China, PICC P&C, which ROSE recommends, is principally engaged in the provision of property and casualty insurance products.

Students can also purchase equivalent insurance plans from other insurance companies.

### **For Guangzhou Students:**

Accident Insurance covering 130,000 RMB for six months, including:

- Personal accidental injuries and disabilities (10,000 RMB for six months)
- Acute illness (20,000 RMB for six months)
- Accidental medical compensation (10,000 RMB for six months, 90% compensation ratio).
- The limit of outpatient/emergency treatment for each accident is 3,000 RMB, and the deductible for each accident is 100 RMB; Price for this coverage is 60 RMB/ person for six months. Each student can buy maximum six accident insurance.

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**For Beijing Student:**

**“Xueping Insurance Relief A (QD)”, for one year, including:**

- **Accident death, disability benefit**
  - 100000 RMB per policy
- **Accident medical expenses compensation**
  - 15,000 RMB per policy
  - Outpatient and emergency limit of 500 per accident
  - Payment ratio 80%
  - 100 RMB per accident deductible
- **Accident Hospitalization Allowance**
  - 7200 RMB per policy
  - The number of deductible days each time is 3 days
  - The maximum number of days for each benefit payment is 60 days
  - Each daily allowance payment standard is 40 RMB
  - Total payment days 180 days

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**For Shanghai Student:**

Shanghai: "School and Childhood Insurance (Students)", for one year, including:

- **Accident death, disability benefit**
  - Each insured amount is 80,000 RMB
- **Accident outpatient and emergency medical expenses compensation**
  - 15,000 RMB per policy
  - 50 RMB deductible per accident
  - Payment ratio 100%
- **Compensation for major outpatient and hospitalization expenses**

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- Each insured amount is 20,000 RMB
- Waiting period 90 days
- Outpatient major illness compensation ratio 100%
- Outpatient major illness deductible is 50 RMB
- **Accidental Hospitalization Allowance**
  - 9000 RMB per policy
  - The maximum number of days for each benefit payment is 60 days
  - Each daily allowance payment standard is 50 RMB
  - Total payment days 180 days
- **Death from illness, total disability benefit**
  - 10,000 RMB per policy
  
  - Waiting period 90 days

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**Required to choose one or both on top of Plan 1 Accident Insurance:**

- **Plan A: Resident medical Insurance**

Students can purchase this insurance from the Residential Committee in their residing area. The cost for a resident medical insurance plan is approximately 400 RMB per person, per year. Students should consult with their local Residential Committee for more details.

- **Plan B: Commercial Health Insurance**

For students aged from 16 to 20 years who have social insurance:  
Malignant tumor premium (2,000,000 RMB), waiting period 30 days,  
100% compensation ratio). General medical premium (2,000,000 RMB, waiting  
period 30 days, 100% compensation ratio, deductible 10,000 RMB). Price for this  
coverage is 136 RMB/ person for twelve months.

- For students aged from 16 to 20 years who do not  
have resident medical insurance: Covering 4,000,000 RMB. Price for this  
coverage is 228 RMB/ person for twelve months.

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The commercial insurance coverage noted above is provided by Property and Casualty Company Limited under PICC, the People's Insurance Company of China, the largest non-life insurance company in mainland China . As one of the three main subsidiaries of the People's Insurance Company of China. PICC P&C, which we recommend, is principally engaged in the provision of property and casualty insurance products.

Students can also purchase from other insurance companies providing those plans meet with the above standards.

## 罗格斯大学海外学期拓展项目学生保险

参加 ROSE 项目的学生需要至少选择以下两种保险计划，以满足我们合作大学的要求。意外保险（计划 1）是学生必须购买的保险。此外，学生还需要从居民医疗保险（计划 A）和商业健康保险（计划 B）中选择至少一项计划。

### 建议学生购买组合：

“1+A+B”（费用为人民币 596 元-988 元），或者“1+A”（费用为人民币 460 元-760 元），或者“1+B”（费用为人民币 196 元-588 元）。

### 1. 必须购买的保险——意外保险：

#### 广州：“如意人生”个人意外险（6 个月），包括：

- 意外伤害险，包括意外人身事故及残疾给付，每份保额为人民币 100,000 元。
- 附加急性病身故险，包括急性病人身事故给付，每份保额为人民币 20,000 元。
- 附加意外伤害医疗保险，包括意外医疗费用补偿，每份保额为人民币 10,000 元。
- 给付比例为 90%，每次事故门诊/急诊限额为人民币 3000 元，每次事故免赔额为人民币 100 元。
- 保险价格为 60 元/每人每份，为期六个月；学生每人最多可买六份。

**意外保险推荐保险公司：**中国人保

**联系人：**彭巧文 业务经理

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**联系电话：** 86-020-87355666

**联系手机：** 13710859866

**学生可自行购买其他公司保险，要求能够达到上述保险覆盖类别和保额。**

**北京：“学平险放心款 A (QD) ” (一年) ， 包括：**

- **意外身故、残疾给付**
  - 每份保额 100000 元
  
- **意外医疗费用补偿**
  - 每份保额 15000 元
  - 每次事故门、急诊限额 500
  - 给付比例 80 %
  - 每次事故免赔额 100 元
  
- **意外住院津贴**
  - 每份保额 7200 元
  - 每次免赔日数 3 天
  - 每次最高给付津贴日数 60 日
  - 每份每日津贴给付标准 40 元

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--总给付日数 180 日

**意外保险推荐保险公司：**中国人保

**联系人：**戴唯 业务经理

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**学生可自行购买其他公司保险，要求能够达到上述保险覆盖类别和保额**

**上海：“学幼险（学生）”（一年），包括：**

- **意外身故、残疾给付**
  - 每份保额 80000 元
- **意外门诊急诊费用补偿**
  - 每份保额 15000 元
  - 每次事故免赔额 50 元
  - 给付比例 100 %
- **门诊大病、住院费用补偿**
  - 每份保额 20000 元
  - 等待期 90 天
  - 门诊大病赔付比例 100 %
  - 门诊大病免赔额 50 元
- **意外住院津贴**
  - 每份保额 9000 元
  - 每次最高给付津贴日数 60 日
  - 每份每日津贴给付标准 50 元
  - 总给付日数 180 日
- **疾病身故、全残给付**
  - 每份保额 10000 元
  - 等待期 90 天

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**意外保险推荐保险公司：**中国人保

**联系人：**贝尔 业务经理

**联系电话：**86-021-63619090-2850

**联系手机：**18019787967

## 2. 另外需要从一下两类保险中选择购买至少一种

**A. 居民保险：**居民保险可在居住地街道居委会购买，每年大约人民币 400 元。具体情况学生可以咨询当地街道居委会。

**B. 商业保险：**“人人安康百万医疗保险”，包括：

- 恶性肿瘤医疗费用补偿：每份保额 2,000,000 元，等待期 30 天，给付比例 100%
- 一般医疗费用补偿：每份保额 2,000,000 元，等待期 30 天，给付比例 100%，免赔额 10,000 元
- 每份保费（有社保 16-20 岁）：人民币 136 元
- 每份保费（无社保 16-20 岁）：人民币 228 元
- 每份总保额：人民币 4,000,000 元
- 保险期间：1 年

商业保险推荐保险公司：中国人保

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