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ROSE Student Insurance Recommendations for Spring 2021

ROSE students are required to purchase appropriate insurance plans to meet with our partner universities' requirements.

For current students who are in ROSE program and have purchased year-long insurance plan that had been approved by ROSE team in the beginning of Fall 2020 and will cover till June 15, 2021, you do not need to purchase insurance again for Spring 2021. If a current student did not have approved insurance plan, or your current coverage could not cover till June 15, 2020, you need to buy the below recommended insurances.

For new students who are applying for ROSE program in Spring 2021, you will need to buy the below recommended accident insurance plan for Shanghai students and select one insurance from Plan A and Plan B.

Please be advised neither Rutgers nor ROSE have any collaboratives with the below insurance company on providing the below insurance, but we ask you to buy the below insurance for staff to easily review the plan and provide necessary assistance to you when needed in emergencies.

Insurance Plan Categories

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 .

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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.

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.

Contact Info: Qiaowen Peng Business Manager at PICC Guangzhou

Phone: 86-020-87355666

Mobile: 13710859866

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**
 - 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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Phone: 86-021-63619090-2850

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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

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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.

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.

罗格斯大学海外拓展学期项目 2021 年春季学期学生保险要求

罗格斯大学海外发展学期项目的学生应购买适当的保险以达到合作高校的相关要求。

对于已经参加罗格斯大学海外拓展学期秋季项目的学生，如果您已在秋季学期前购买了险期覆盖至 2021 年 6 月 15 日的保险并已经通过 ROSE 项目员工的审核，则您无须再次购买保险。如果您已经参加罗格斯海外拓展学期秋季项目，但购买的保险未通过 ROSE 员工的审核，或通过审核的保险险期不能覆盖至 2021 年 6 月 15 日，则您需要购买以下推荐保险。

对于即将在 2021 年春季新加入罗格斯海外学期拓展项目的学生，您需要购买推荐给上海学生的意外保险，并从 A 保险计划和 B 保险计划中额外选择一种。

请知悉，罗格斯大学和罗格斯大学海外学期发展项目与以下保险公司没有任何合作关系。我们要求您购买以下保险盔甲于项目员工能够更有效地审核并在学期中为您提供必要的协助。

保险类别

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”或者“1+A”或者“1+B”。

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：

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- 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

联系电话：86-020-87355666

联系手机：13710859866

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**

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- 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
- 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

联系电话：86-010-62070622

联系手机：15120026779

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

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- **疾病身故、全残给付**
 - 每份保额 10000 元
 - 等待期 90 天

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. 另外学生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