

*Updated 6/11/21*

## **ROSE Student Insurance Recommendations for Spring 2022**

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

ROSE students will need to purchase Plan 1 Accident Insurance and select and purchase one of the recommended insurances from Plan A and/or Plan B.

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

Students who participated in ROSE Beijing and had one year coverage can continue to use same coverage. Students who participated in ROSE Guangzhou and only had half year coverage will need to purchase insurance that covers the Spring semester.

### **Insurance Plan Categories**

We recommend student to purchase at least two of the three insurance plans: Accident Insurance, Resident Medical Insurance, and Commercial Health Insurance.

Accident Insurance (Plan 1) is **mandatory** for all students. Additionally, students will need to choose **at least one plan** from either **Resident Medical Insurance (Plan A)** or **Commercial Health Insurance (Plan B)** on top of the Accident Insurance (Plan 1).

### **Recommended 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.

### **For Guangzhou Students:**

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**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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**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.

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

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## 罗格斯大学海外拓展学期项目 2021 年秋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。

对于即将在 2021 年秋季参加罗格斯海外学期拓展项目的学生，您须购买推荐的意外保险，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以便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。

参加北京 ROSE 项目并获得一年保险的同学可以继续使用相同的保险。参加广州 ROSE 的同学，如果只投保了半年，则需要购买春季学期的保险。

### 保险类别

参加 ROSE 项目的学生须选择推荐的保险组合，以达到合作大学的要求。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。

**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：**

- 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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## 2. 学生还须从以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

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商业保险推荐保险公司：中国人保