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# 昆山杜克大学国际生医疗保险

## 2023保单年度福利说明会

Duke Kunshan University

Int'l Student Medical Insurance

2023 Benefits Briefing

友邦人寿江苏分公司团险部

AIA Life Jiangsu Branch Corporate Solutions

2023-06



具体的保险责任及内容均以正式保险合同的保险条款为准。本宣传资料所载内容仅供内部培训所用，未经许可，不得转发。  
All insurance benefits are subject to the policy wordings specified in the Insurance Contract. This file is for internal training only, Not for Distribution.

# 目录 Agenda

1. 友邦保险简介 Introduction of AIA
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4. 线上服务平台 Online Service Platform
5. 保单增值服务 Value-added Services
6. 咨询服务事宜 Contact Us



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# 1

## 友邦保險簡介

## Introduction of AIA



# 友邦保险在亚太区市场是 行业卓越的保险供应商

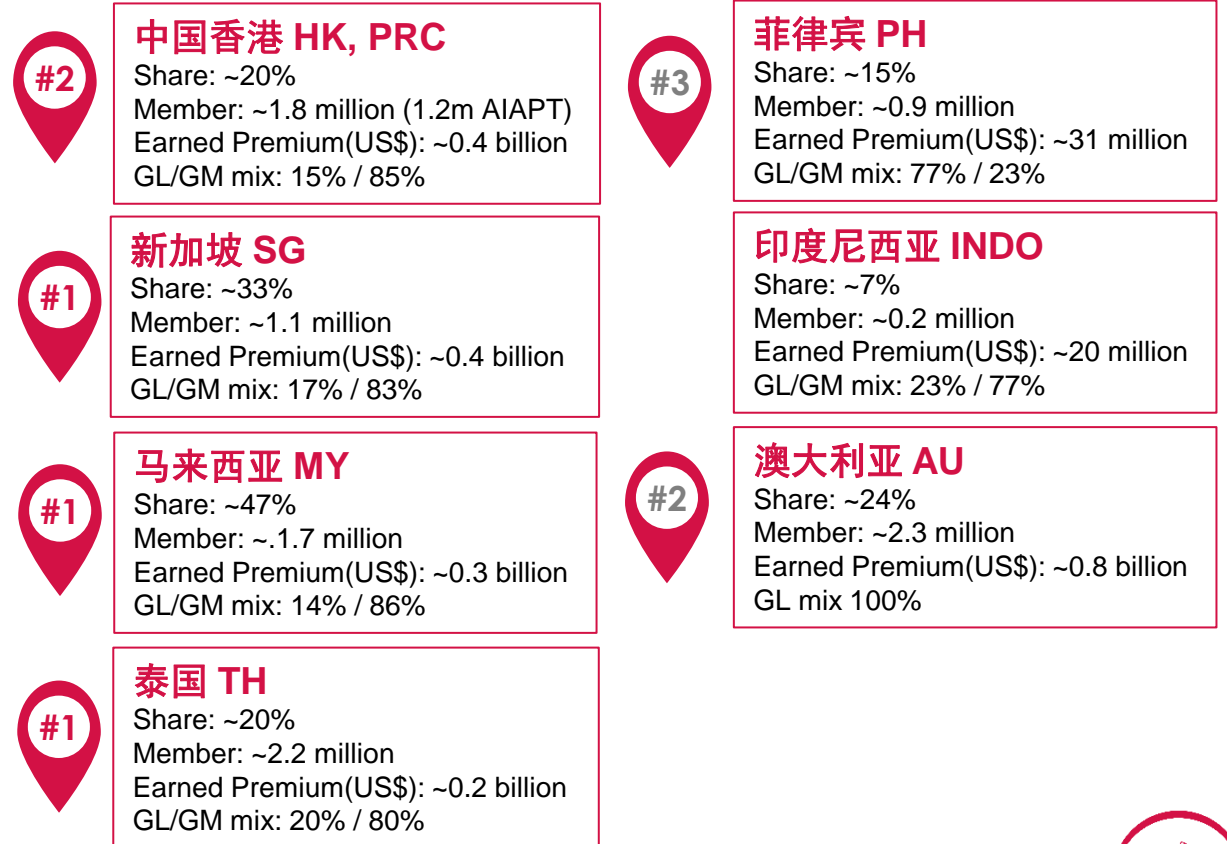


- 在**亚太区**根植超过**100年**
- **3,020亿美元** 集团总资产值
- 香港联合交易所有限公司主板上市
- **> 4,000万名**个人保单持有者
- 逾**1,700万名**团体保险计划参与成员
- Rooted in **Asia Pacific** for over **100 years**
- Total assets **\$302 billion**
- Listed on the Main Board of HKEX
- **> 40 million** individual policy holders
- over **17 million** group policy participants



- **18个**地区市场
- 在其中6个市场**排名前三**
- 在新加坡, 马来西亚、泰国**团险排名市场第一**
- **18** geographic markets
- Ranked in the **top 3** of 6 markets
- **Top 1 group insurance vendor** in SG, MY and TH

# AIA, Rooted in APAC The Market-leading Insurance Vendor







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# 2

福利保障计划

Insurance Plan



# 福利保障概览 Benefit Overview

## 保障期间 Policy Period

2023年08月01日0时 – 2024年07月31日24时  
1<sup>st</sup> August 2023 00:00:00 – 31<sup>st</sup> July 2024 24:00:00

## 等待期 Waiting Period

无等待期  
No waiting period

## 既往症 Pre-existing Condition

涵盖一般既往症，重大既往症不涵盖  
Limited-medical history disregarded, i.e., Pre-existing Catastrophic Illnesses are not covered, other pre-existing conditions are covered.

## 重大既往症定义 Pre-existing Catastrophic Illness

恶性肿瘤、心脏病（心功能不全II级及以上）、心肌梗塞、白血病、肝硬化、高血压病3级、慢性病毒性肝炎、慢性阻塞性肺病、脑血管疾病、慢性肾脏疾病、I型糖尿病、II型糖尿病伴并发症、系统性红斑狼疮、再生障碍性贫血、先天性疾病、遗传性疾病、精神疾病、癫痫病、特定传染病（《中华人民共和国传染病防治法》中的甲类和乙类传染病（含艾滋病，不包含既往曾患新型冠状病毒感染且临床分型为轻型、中型））。

Malignant tumor, cardiopathy (cardiac insufficiency at Level II and above), myocardial infarction, leukemia, cirrhosis, hypertension stage III, chronic active hepatitis, chronic obstructive pulmonary disease, cerebrovascular disease, chronic glomerulonephritis, type 1 diabetes, type 2 diabetes with complications, systemic lupus erythematosus, aplastic anemia, congenital disease, hereditary diseases, mental disorders, epilepsy, specific infectious disease (Class A and Class B infectious diseases in the Law of the People's Republic of China on the Prevention and Treatment of Infectious Diseases, including AIDS, excluding Mild and Moderate COVID-19).



# 核心计划描述-概览

## Benefit Details-Summary

货币：人民币  
Currency: RMB

保障范围 Coverage	计划 1 Plan 1	计划 2 Plan 2
保障区域 Covered Area	中国大陆及港澳台 Greater China	中国大陆及港澳台 Greater China
保单年度总限额 Overall Annual Maximum	1,000,000	1,000,000
公立医院（含特需部、国际部、外宾部）赔付比例 Reimbursement Ratio for Public Hospitals, incl. VIP and Int'l Dept.	100%	100%
私立医院赔付比例 Reimbursement Ratio for Private Hospitals	100%	100%
特定医院赔付比例 Reimbursement Ratio for High-cost Providers	100%	0%
住院总保额 Overall Inpatient Maximum	同保单年度总限额 Subject to Overall Annual Maximum	同保单年度总限额 Subject to Overall Annual Maximum
门诊总保额 Overall Outpatient Maximum	同保单年度总限额 Subject to Overall Annual Maximum	同保单年度总限额 Subject to Overall Annual Maximum
紧急牙科治疗 Emergency Dental Treatment	涵盖在门诊责任下 Covered under Outpatient Benefit	涵盖在门诊责任下 Covered under Outpatient Benefit
物理治疗 <sup>2023新增福利</sup> Physiotherapy <sup>2023 New</sup>	3,000	2,000
体检福利 Wellness Benefit	800	500



# 核心计划描述-特定医院

## Benefit Details-High-cost Providers

以下特定医院赔付比例：计划1 100%，计划2 0% (不予赔付)

Reimbursement Ratio for the Following High-cost Providers: Plan 1 100%, Plan 2 0% (NOT Covered)

和睦家医院及诊所 (除上海外的其他城市)  
United Family Hospitals and Clinics (In all cities, except Shanghai)

百汇医疗集团 (除成都鹰阁医院; 除百汇馨康品牌旗下的医疗机构)  
ParkwayHealth Medical Group (In all cities, except Chengdu Gleneagles Hospital and Parkway Shenton brand clinics)

上海东方联合医院 (上海东方国际医院)  
Shanghai East International Medical Center

莱佛士医疗南京、北京、天津、天津泰达、深圳、大连诊所 (前国际 (SOS) 紧急救援诊所北京、天津、天津泰达、南京、深圳)  
Raffles Medical Clinic in Nanjing, Beijing, Tianjin, Tianjin TEDA, Shenzhen, Dalian (Previous International SOS Clinics in Beijing, Tianjin, Nanjing, Shenzhen, Dalian)

港安医院-司徒拔道 (香港)  
Hong Kong Adventist Hospital – Stubbs Road

明德国际医院及明德医疗中心  
Matilda International Hospital and Matilda Medical Centre

香港养和医疗集团 (包含所有医院、医疗中心及诊所)  
Hong Kong Sanatorium & Hospital (HKSH) Medical Group (including all hospitals, medical centers, and clinics)





# 核心计划描述-住院保障

## Benefit Details-Inpatient

货币：人民币  
Currency: RMB

住院及手术医疗 Inpatient Benefits	计划 1 Plan 1	计划 2 Plan 2
住院床位费、护理费和膳食费 Room, Board and Nursing, Max 180 days per year	Fully Covered	Fully Covered
住院药品费 Prescription Drugs	Fully Covered	Fully Covered
住院手术费 Surgical (SB)	Fully Covered	Fully Covered
住院医疗杂费 Misc Hospital Charges	Fully Covered	Fully Covered
恶性肿瘤的放化疗以及肾透析 Chemo- and radiation therapy and Acute Renal Dialysis	Fully Covered	Fully Covered
器官移植手术医疗费 Organ Transplant Surgery	Fully Covered	Fully Covered
子女入院加床费 Daily Limit for Companion Bed, Max 180 days per year	900	900
每日公立医院津贴 Government Hospital Allowance	900	900
住院无理赔日额补贴 Daily Limit for No Claim Hospital Income, Max 30 days per year	2,700	2,700



# 核心计划描述-门诊保障

## Benefit Details-Outpatient

货币：人民币  
Currency: RMB

门诊医疗 Outpatient Benefits	计划 1 Plan 1	计划 2 Plan 2
西医门(急)诊挂号费、诊疗费 Consultation Fee	Fully Covered	Fully Covered
门(急)诊手术费 Out-patient Surgery	Fully Covered	Fully Covered
处方药品费及材料费 Prescription Drugs	Fully Covered	Fully Covered
实验室检查化验医疗费 Examinations and Laboratory tests	Fully Covered	Fully Covered
中医门(急)诊治疗及替代疗法 Maximum Limit for Chinese medicine practitioner and Other Alternative Therapies	12,000	10,000
物理治疗费 <sup>2023新增福利</sup> Maximum Limit for Physiotherapy <sup>2023 New</sup>	3,000	2,000
门诊救护车费 Ambulance	Fully Covered	Fully Covered
意外牙科 Emergency Dental due to Accident	Fully Covered	Fully Covered
疫苗与体检 Maximum Limit for Vaccinations and Health Check-up	800	500



# 核心计划描述-其他特殊保障

## Benefit Details-Other Special Benefits

货币：人民币  
Currency: RMB

特殊保障项目 Special Benefits	计划 1 Plan 1	计划 2 Plan 2
精神疾病治疗 Maximum Limit for Mental Health	60,000	60,000
全球紧急运送及遗体送返 Worldwide Evacuation and Repatriation	Fully Covered	Fully Covered
保障区域之外的紧急治疗 Maximum Limit for Emergency Treatment Outside Covered Area	100,000	100,000
保险费率 ( RMB /人/年 ) Premium Rate ( RMB / Member / Year )	8,655	6,528





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# 3

服务事项指引

Service Guideline



# 直付服务介绍-直付保险卡

## Direct-billing Service-Direct-billing Card



个人信息以及保单基本情况  
Personal information and policy information



高端医疗热线联系方式  
AIA High-end Healthcare Service Contacts



全球紧急救援联系方式  
Global Emergency Assistance Contacts





# 直付服务介绍-中国大陆就医流程

## Direct-billing Service-Mainland China

1

### 选择直付医院

Select a DB Provider

获取直付列表? How to obtain a DB Provider List?

- 1) 微信服务端 WeChat service platform
- 2) 热线电话 Service hotline
- 3) 官网查询 AIA website
- 4) 咨询客户经理 AIA account manager

2

### 进行就诊预约

Make a medical appointment

如何预约? How to make appointment?

- 1) 微信服务端 WeChat service platform
- 2) 热线电话 Service hotline
- 3) 直接与诊所预约 Contact the medical provider direct

\*部分项目需要预授权 Pre-authorization is required for certain medical procedures

3

### 按时前往就诊

Visit medical provider as scheduled

需要什么材料? What needs to be presented?

- 1) 携带保险卡/电子卡 Direct-billing card/e-card
- 2) 有效身份证件 ID/Passport

4

### 签字确认账单

Sign to confirm the medical bill

或按医院指引填写理赔申请书

Or complete the claim form as instructed by the medical provider

5

### 完成此次就诊

Medical visit completed

哪些注意事项? Any other claim process?

关注结案通知书 Keep an eye on the relevant claim settlement notification

\*可能会涉及支付自付额 Co-payment might be collected afterwards

注: 直付理赔不代表全额理赔。如在使用直接付费服务后, 经理赔审核存在不属于保障赔付范围内的费用, 被保险人应当与收到保险公司或者医院的还款通知后的30天内将不属于保障范围内的费用进行归还, 如无特殊原因, 逾期未偿还, 将终止直接付费服务的正常使用。

Remarks: Direct-billing service does not mean 100% coverage. Claim assessment will be conducted upon receipt of the bill from the medical provider. In some cases, certain medical charges may not be covered, as a result AIA High-end Healthcare Service Center or the medical provider will contact you to collect the uncovered medical expenses, i.e., co-payment. In such cases, the co-payment needs to be settled within 30 days upon receipt of the collection letter, and overdue outstanding co-payments might result in termination of direct-billing service.



24/7 友邦高端医疗服务热线

24/7 AIA High-end Healthcare Service Hotline

400-838-3288



"友邦团险" 微信公众号

AIA Corporate Solutions WeChat service platform



"友邦中国"官方网站/客户服务

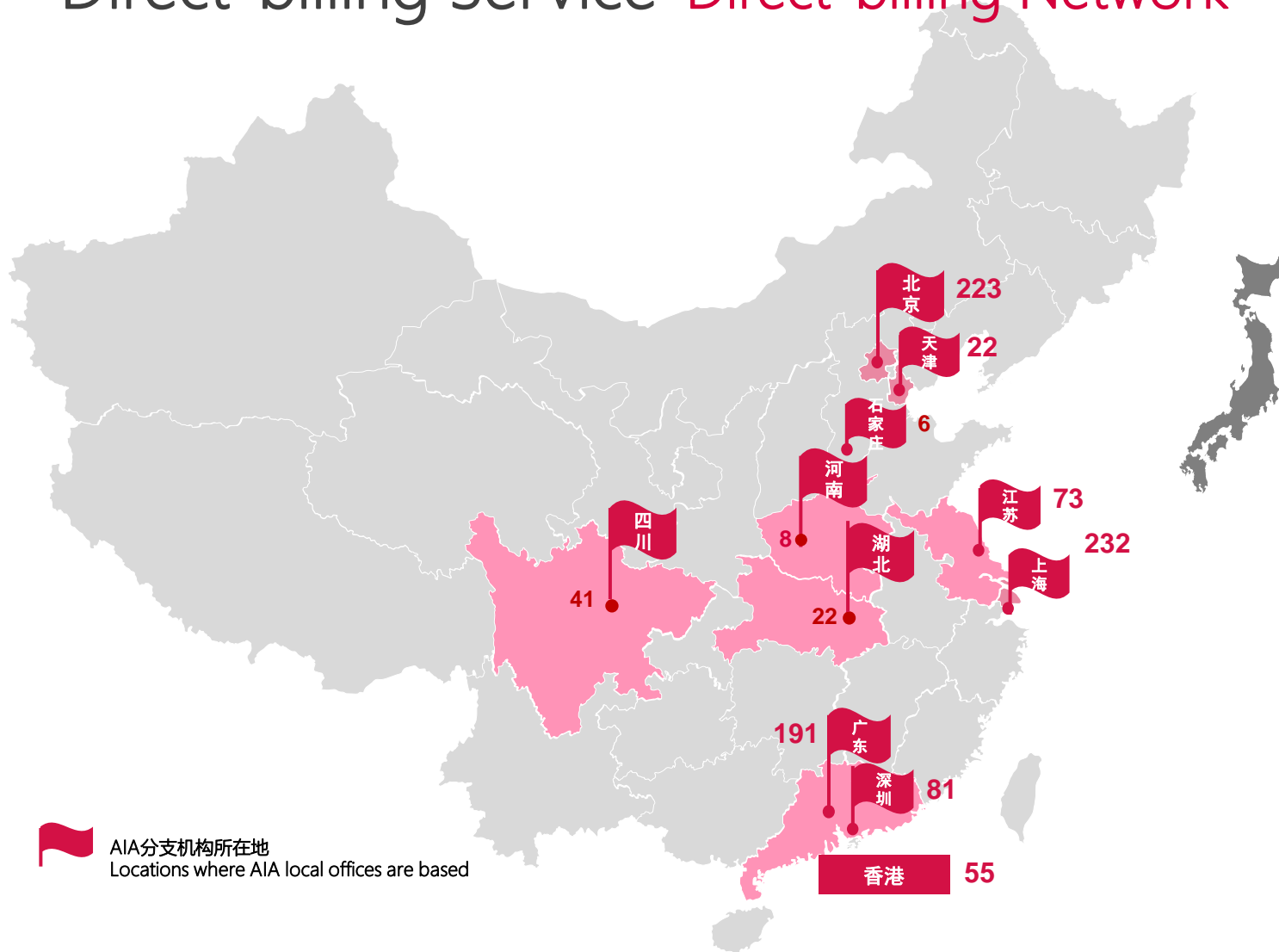
AIA China website

<https://www.aia.com.cn/zh-cn/fuwu/zhifuyiliaowangluo.html>



# 直付服务介绍-直付医院信息

## Direct-billing Service-Direct-billing Network



 AIA分支机构所在地  
Locations where AIA local offices are based

### 【网络医院分布及数量】

### 【Network Distribution and No. of network providers】

友邦医疗网络拓展目前已签约1,000+家合作医疗机构，其中包括126家公立医院(国际部/特需部/VIP部)

AIA DB Network has now expanded to 1,000+ medical providers, including 126 public hospitals (Int'l/VIP dept.)

### 【获取完整网络医院列表】

### 【How to get the Network Provider List】

- 拨打24/7 友邦高端医疗服务专线 400-838-3288  
24/7 AIA High-end Healthcare Service Hotline 400-838-3288
- 通过“友邦团险” 微信公众号  
AIA Corporate Solutions WeChat service platform
- 登陆“友邦中国”官方网站  
AIA China website  
<https://www.aia.com.cn/zh-cn/fuwu/zhifuyiliaowangluo.html>



# 直付服务介绍-预授权

## Direct-billing Service-Pre-authorization

如果您需要接受如下治疗项目，请提前至少**2个工作日**向友邦高端医疗客服中心申请：

If the following medical procedures need to be performed, please contact AIA High-end Healthcare Service Center for pre-authorization at least **2 working days** prior to the medical treatment:

- 大于5000元的单项检查或每剂大于5000元的药品 Single Medical examination or single medication dosage in excess of CNY 5,000
- 所有住院治疗或所有手术治疗 Any inpatient or surgery
- 首次门诊肾透析、恶性肿瘤电疗、化疗或放疗 First outpatient renal dialysis, electrotherapy of malignant tumors, chemotherapy or radiotherapy
- 手术后家中看护 Post surgical home nursing
- 康复治疗 Rehabilitation
- 疾病终末期关怀 Hospice care
- 精神疾病治疗 Treatment of mental illness
- 全球紧急救援 ISOS emergency assistance

- 如遇紧急情况下无法及时进行预先授权，您需自接受治疗后的48小时内通知友邦高端医疗客服中心。

In case of an emergency in which pre-authorization cannot be obtained in time, please contact AIA High-end Healthcare Service Center in 48 hours following commencement of the medical procedure.

- 事先授权不能保证全额赔付，最终理赔结果以理赔审核为准。

Pre-authorization does not necessarily mean full coverage, as claim decision is made only after final bill is submitted to AIA.

- 涉及事先授权的治疗项目，无论是否使用直付服务，仍建议您及时联系我们进行预先通知。

For any medical procedures listed above, pre-authorization application is suggested despite whether direct-billing service is applicable.



# 直付服务介绍-预授权流程

## Direct-billing Service-Pre-authorization Process



24/7 友邦高端医疗服务热线 24/7 AIA High-end Healthcare Service Hotline  
400-838-3288

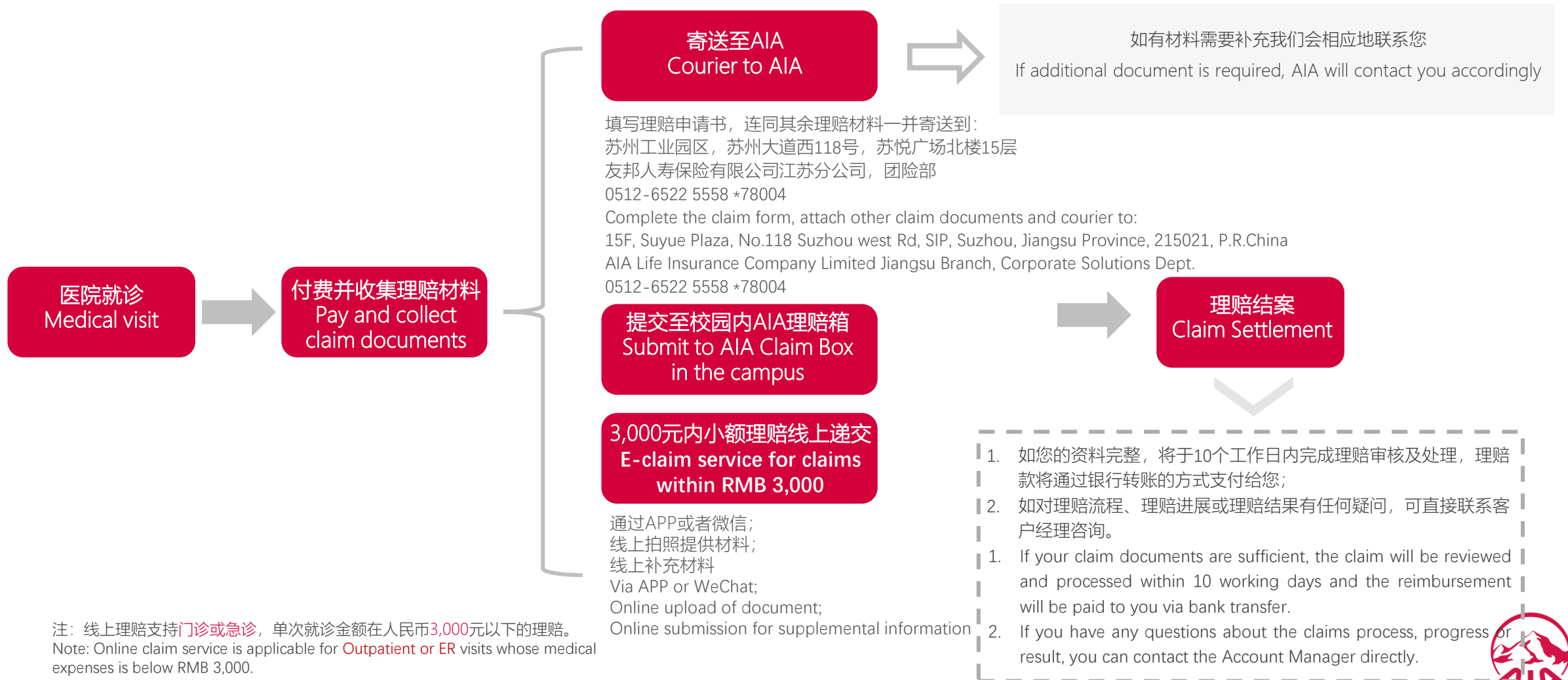


预授权服务邮箱 Pre-authorization Service Email  
[cn.gop@aia.com](mailto:cn.gop@aia.com) or [cn.inquiry@aia.com](mailto:cn.inquiry@aia.com)



# 非直付理赔-理赔递交

## Pay-and-Claim Service-Claim Submission



注: 线上理赔支持门诊或急诊, 单次就诊金额在人民币3,000元以下的理赔。  
Note: Online claim service is applicable for **Outpatient or ER** visits whose medical expenses is below RMB 3,000.





# 非直付理赔-医疗险资料要求

## Pay-and-Claim Service-Claim Documents Required

	资料内容 Items	资料要求 Requirements	备注 Remarks
1	团险理赔申请书 Claim Form	原件 Original	
2	医疗费发票 Medical Invoice (fapiao)	原件 Original	
3	费用清单 Cost breakdown	复印件 Copy	
4	门急诊病历/检查化验报告 Outpatient medical record with diagnosis/medical report	复印件 Copy	
5	住院病历/出院小结 Inpatient medical record/discharge summary	复印件 Copy	
6	被保险人身份证 (复印件) Insured's ID/Passport (Copy)	复印件 Copy	赔付金额超1万元时需提交 Applicable to claims exceeding RMB 10,000
8	体检报告首页 (显示体检日期+姓名) Cover page of wellness checkup report	复印件 Copy	适用于体检责任 Applicable to Wellness Benefit





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# 4

线上服务平台

Online Service Platform



# 线上服务平台-主要功能介绍

## Online Service Platform-Main Functions



### 团险服务

#### Group Insurance Services

理赔申请  
Claim Application  
保障查询  
Coverage Query  
员工手册  
Employee Handbook

### 高端医疗

#### High-end Medical Service

### 医疗健康

#### Health Management

慢病送药  
Pharmacy Delivery For Chronic Disease  
全球紧急救援  
Global Emergency Assistance  
心理援助  
EAP Service



# 线上服务平台-首次绑定注册

## Online Service Platform-Registration

扫描二维码下载友邦团险APP  
Scan the QR code to download AIA Corporate Solutions APP

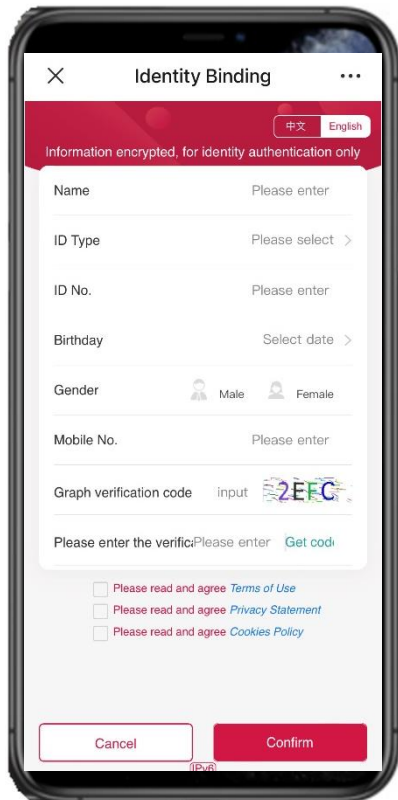
或通过微信平台扫描二维码进入友邦团险微信公众号  
Or scan the QR code to access AIA Corporate Solutions WeChat service platform



扫描  
二维码  
Scan QR  
Code

完善  
信息  
密码  
Input info.  
and pw

完成  
注册  
Complete  
registration



The screenshot shows the 'Identity Binding' registration form. At the top, there is a language selector with '中文' and 'English'. Below it, a red banner states 'Information encrypted, for identity authentication only'. The form fields include: Name (Please enter), ID Type (Please select >), ID No. (Please enter), Birthday (Select date >), Gender (Male/Female), Mobile No. (Please enter), Graph verification code (input 2EEC), and a field for the verification code with a 'Get code' link. At the bottom, there are three checkboxes for 'Please read and agree' to Terms of Use, Privacy Statement, and Cookies Policy. 'Cancel' and 'Confirm' buttons are at the very bottom.

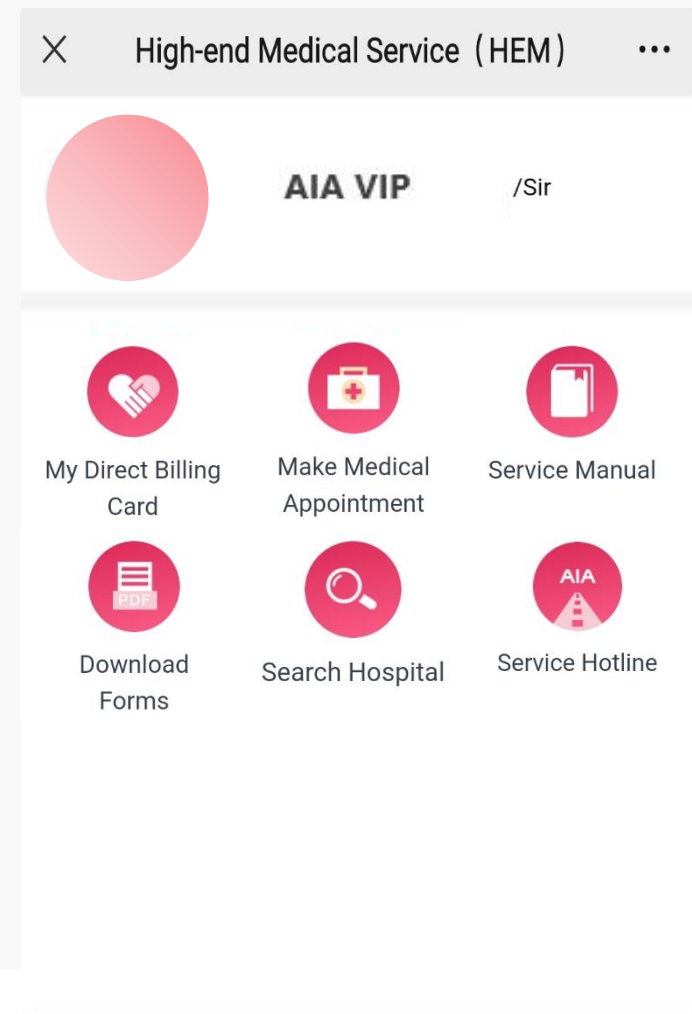
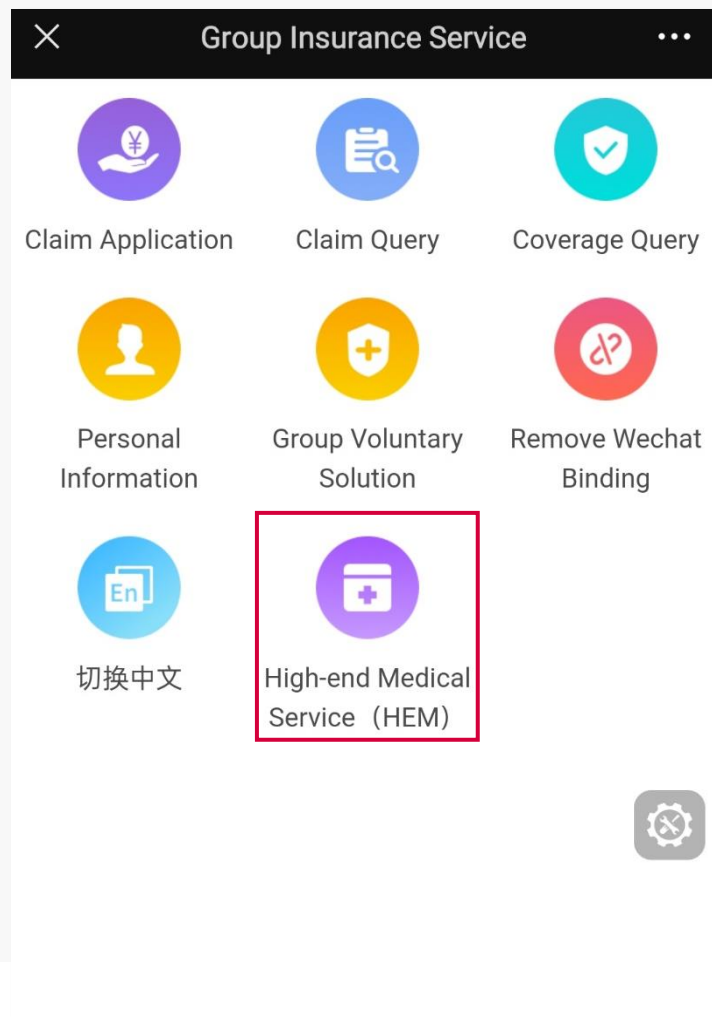


# 线上服务平台-高端医疗服务 Online Service Platform-High-end Medical Service

高端医疗服务包含:

High-end medical service include:

- 1) 电子直付卡 E-card for Direct-billing
- 2) 就诊预约 Medical Appointment
- 3) 服务指南 Service Manual
- 4) 申请表下载 Download Forms
- 5) 直付医院查询 Search Hospital
- 6) 联系我们 Service Hotline





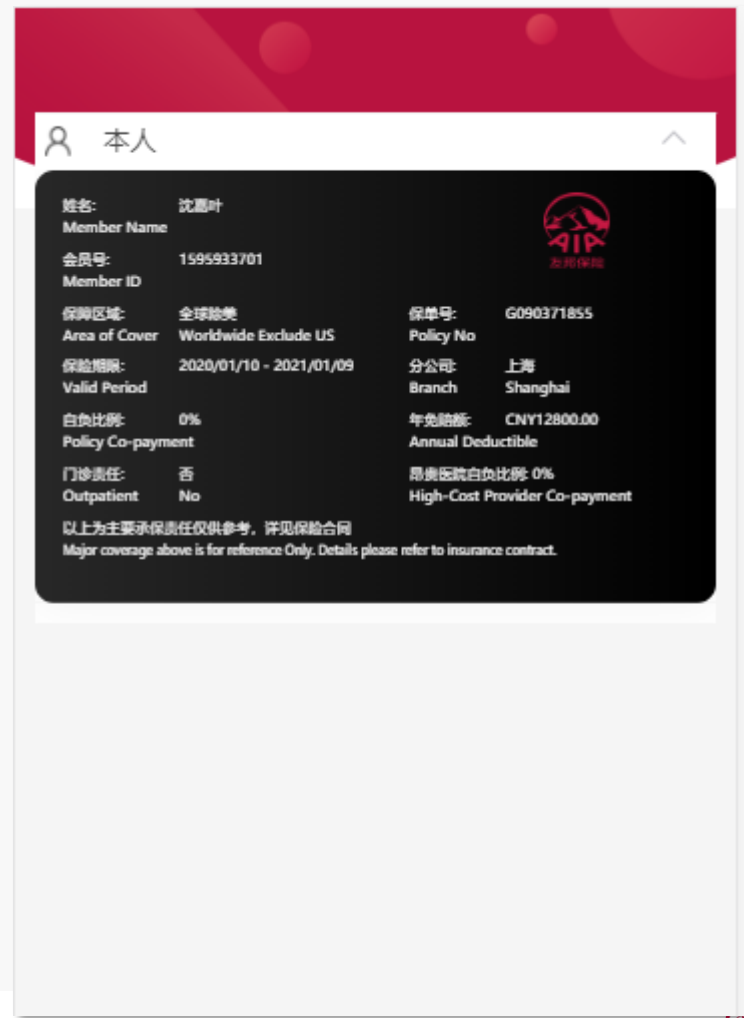
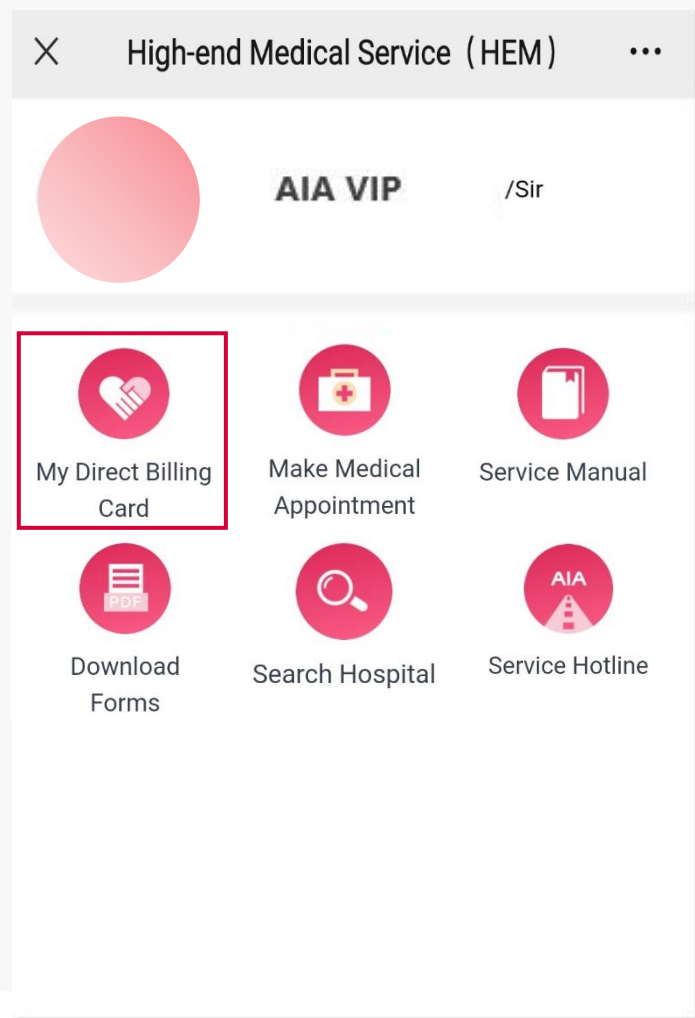
# 线上服务平台-高端医疗服务

## Online Service Platform-High-end Medical Service

01

### 电子直付卡

### E-card for Direct-billing



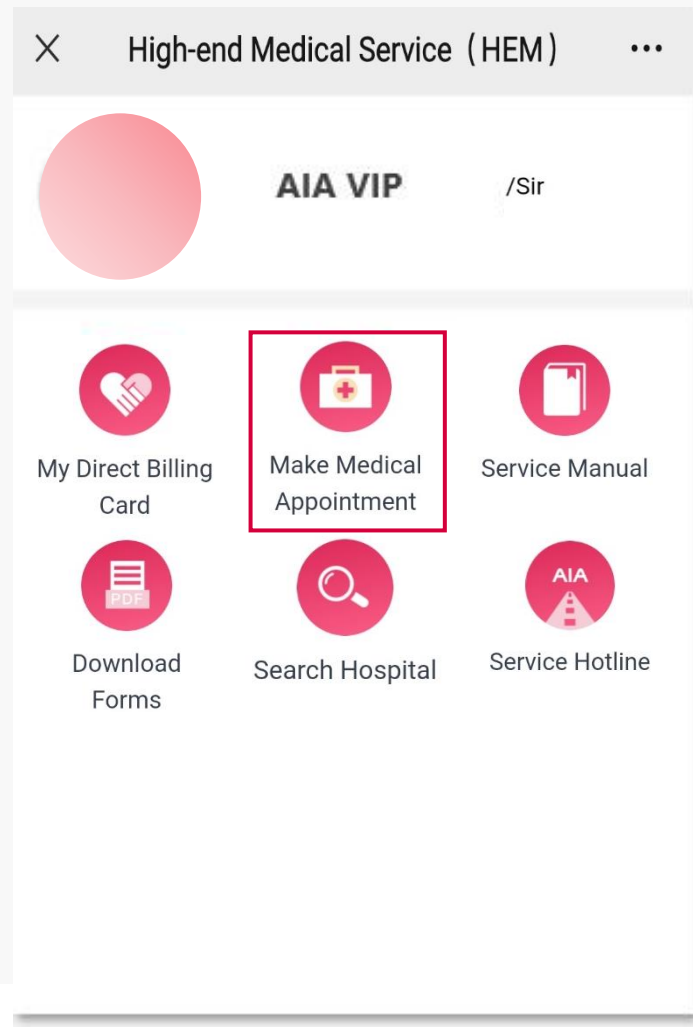
# 线上服务平台-高端医疗服务

## Online Service Platform-High-end Medical Service

02

就诊预约

Medical Appointment



预约就诊

所有的理赔赔付结果, 将以最终账单审核为准

就诊人信息 Insured Info

姓名 Name 马小莲 >

证件类型 ID Type 身份证

证件号码 ID No. 321\*\*\*\*828

保险名称 Product 传世无忧 (2022) 高端医疗保险

预约信息 Appointment Info

为保障您的预约体验, 请至少提前3个工作日提出申请, 并在就诊时携带保险卡及身份证件。  
Please kindly make appointment 3 working days in advance. And please bring direct billing card & personal ID with you during the visit.

就诊医院 Hospital/Clinic 请选择 >

就诊科室 Clinical Department 请选择 >

就诊日期 Visit date 请选择 >

就诊时间 Visit time 请选择 >

就诊原因 Reason

预约就诊

就诊科室 Clinical Department 请选择 >

就诊日期 Visit date 请选择 >

就诊时间 Visit time 请选择 >

就诊原因 Reason

请输入就诊原因  
Please kindly input the reason of visiting doctors

备注 Note

为防预约时间无法安排, 请填写其他可预约时间段  
Please advise other preferred visiting time if current time is not available

预约信息 Appointment Info

与就诊人关系 Relationship 请选择 >

联系人姓名 Name of contact person 请输入

联系人手机 Telephone Number 请输入

取消 Cancel 提交预约 Submit



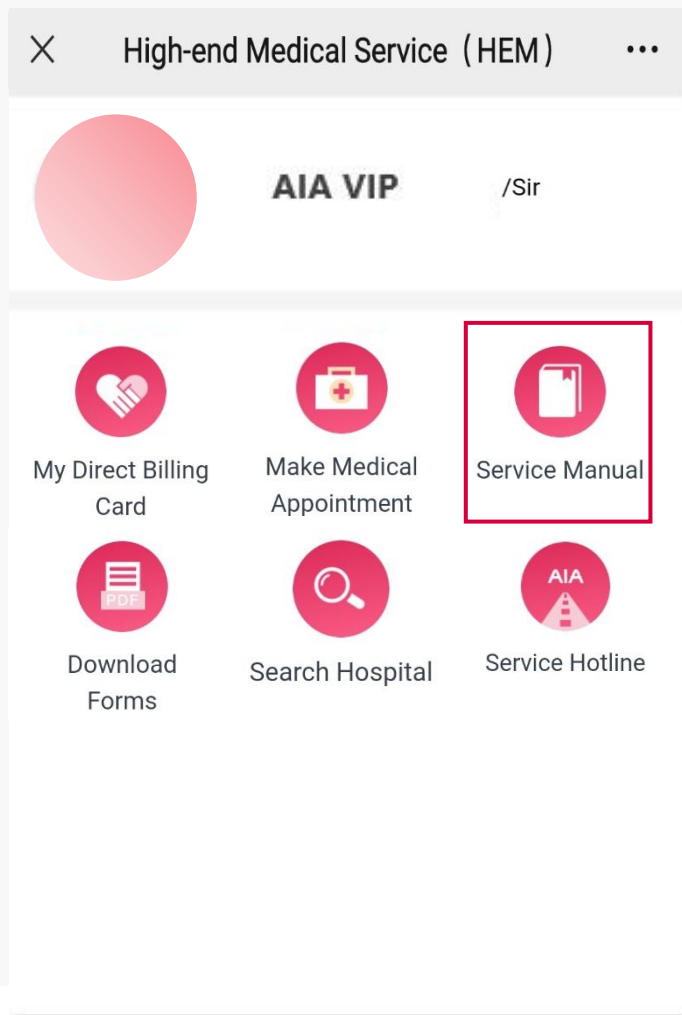
# 线上服务平台-高端医疗服务

## Online Service Platform-High-end Medical Service

03

服务指南

Service Manual



友邦环球无忧团体高端医疗保险  
服务手册

aia.com.cn



Standard service manual for non-tailor-made group plans only.  
For Duke Kunshan University Int'l Student Medical Insurance scheme,  
please refer to your customized service manual.



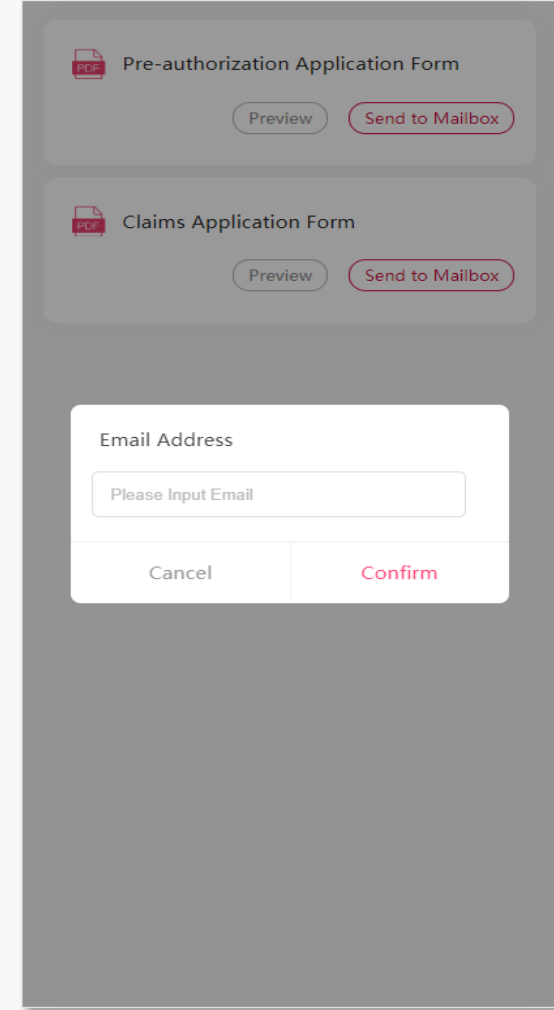
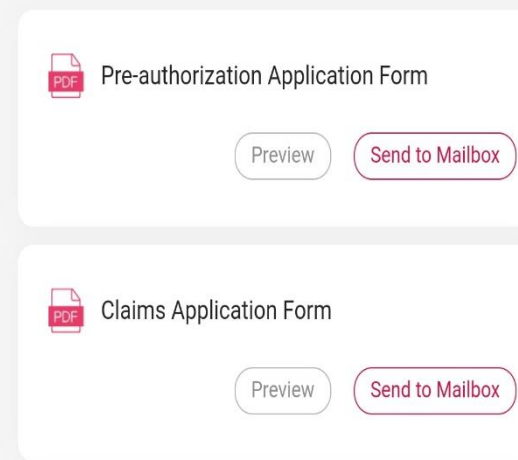
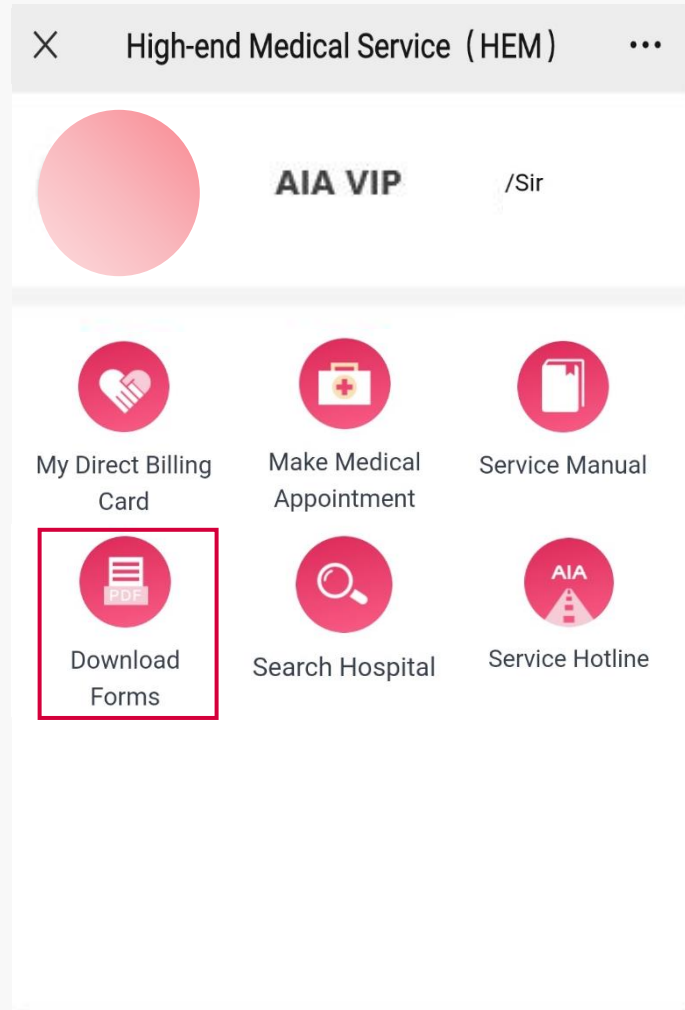
# 线上服务平台-高端医疗服务

## Online Service Platform-High-end Medical Service

04

申请表下载

Download Forms

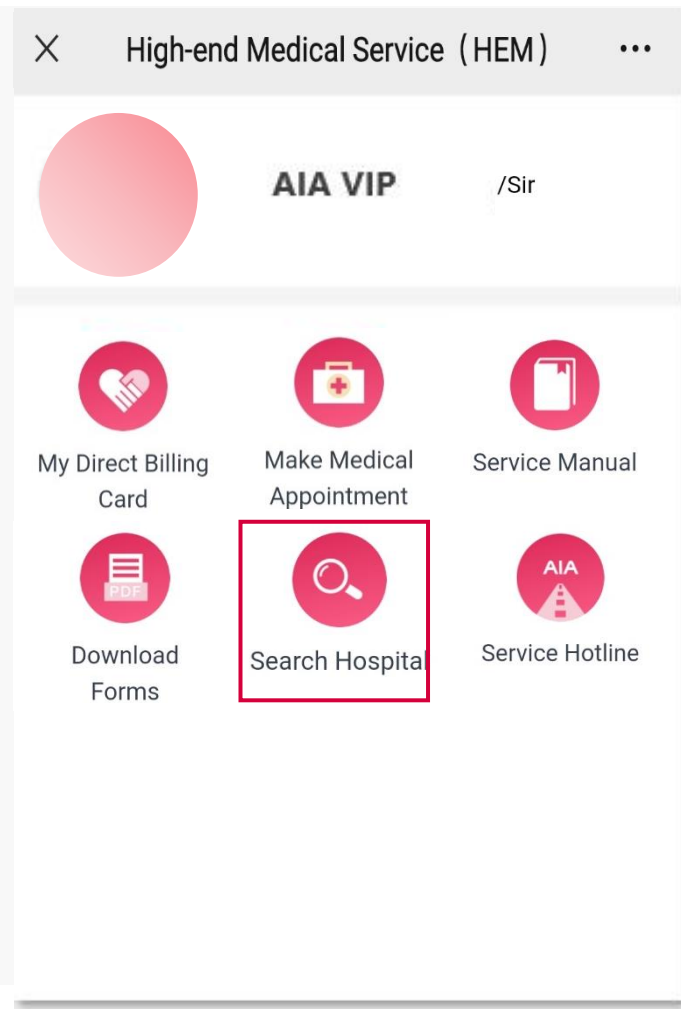


# 线上服务平台-高端医疗服务 Online Service Platform-High-end Medical Service

05

医院查询

Search Hospital





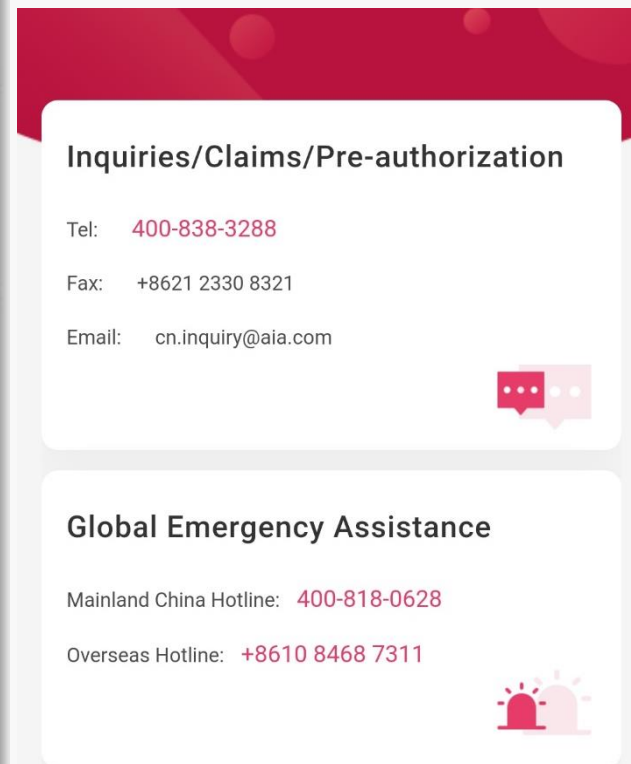
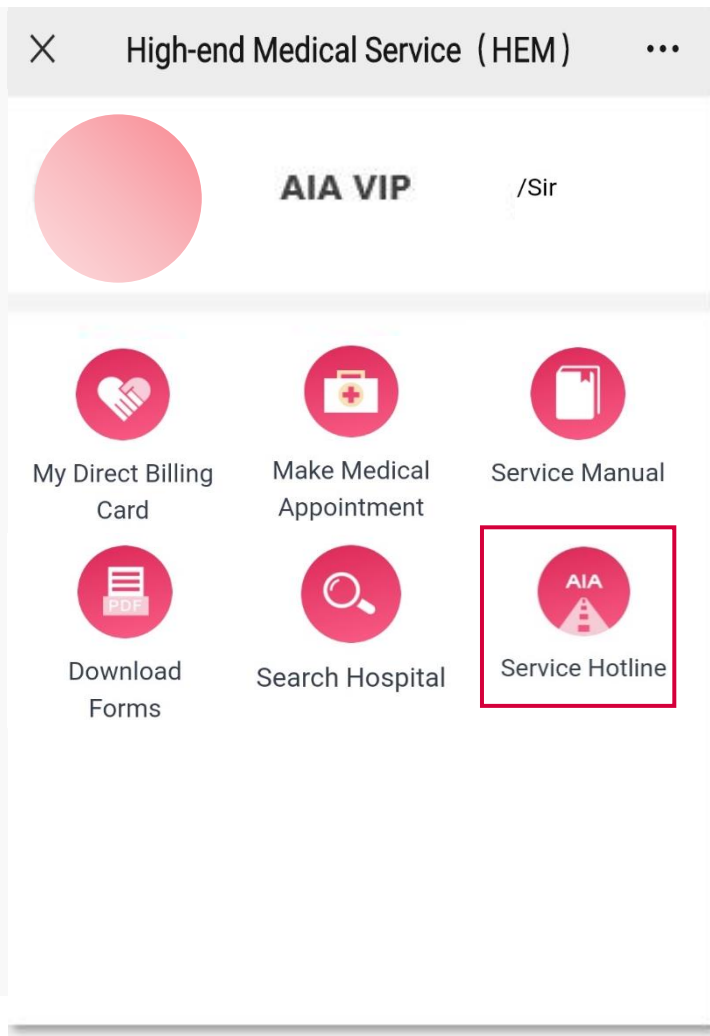
# 线上服务平台-高端医疗服务

## Online Service Platform-High-end Medical Service

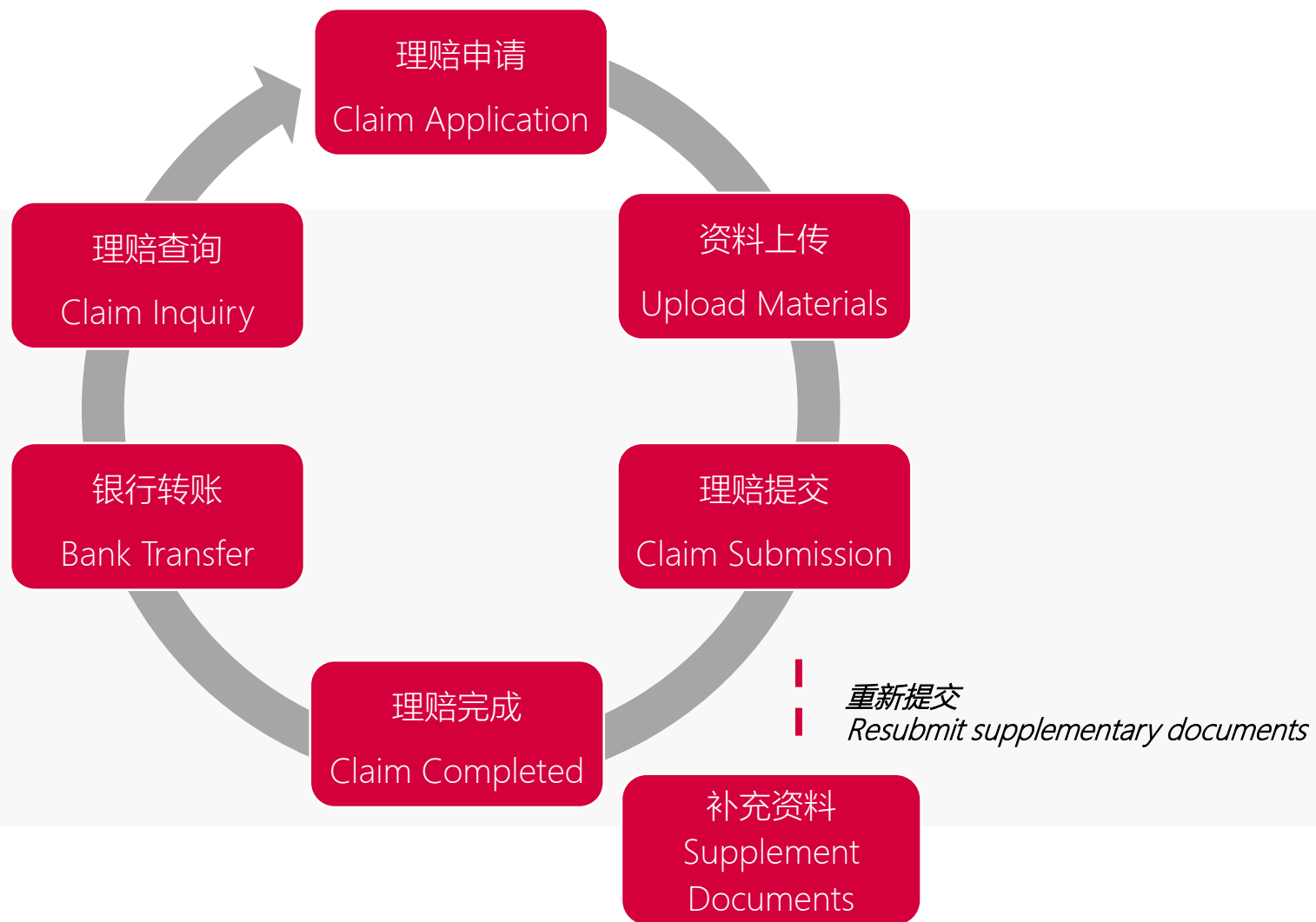
06

联系我们

Service Hotline



# 线上服务平台-微信在线理赔 Online Service Platform-E-claim Service





HEALTHIER, LONGER,  
BETTER LIVES

# 5

## 保单增值服务

## Value-added Services



# 保单增值服务-医疗健康

## Value-added Services-Health Management

以下增值服务信息包含在**医疗健康**模块中：

The following value-added services are included in **Health Management** module:

### 1) 慢病配药

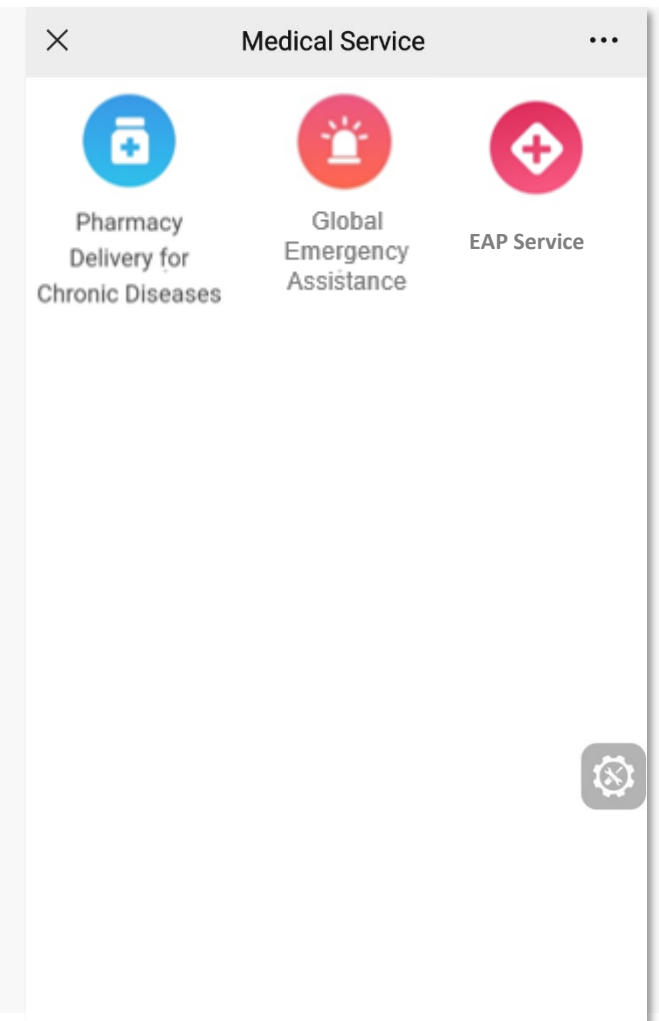
Pharmacy Delivery For Chronic Disease

### 2) 全球紧急救援

Global Emergency Assistance

### 3) 心理援助

EAP Service



# 保单增值服务-慢病配药

## Value-added Services-Pharmacy Delivery For Chronic Disease

为**特定慢性病\***提供在线复诊、配药及药物配送服务

Online follow-up consultation, prescription and pharmacy delivery services for **specific chronic diseases\***



动动手指

如有医生随行

Just swipe your finger

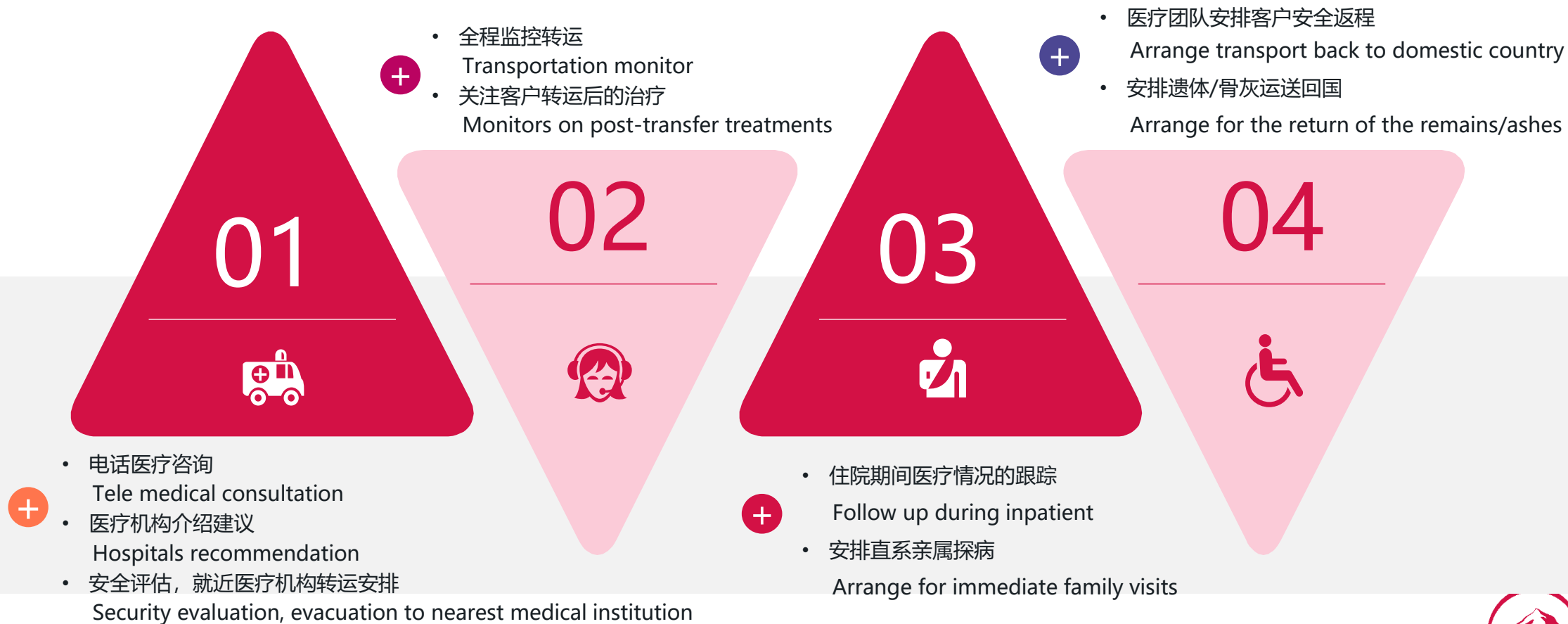
A doctor will be at your side

- 在【慢病配药】服务界面提交最新确诊病历及相关医疗资料;  
Submit the latest medical records and relevant medical information in the [Pharmacy Delivery for Chronic Diseases] service interface;
- 线上医生以图文形式提供特定慢性病的医疗咨询、病情分析、病情指导、开具特定慢性病的处方药物服务，并提供处方的药物配送（不含需冷链运输药品种类）；  
An online doctor will provide the medical consultation, condition analysis, condition guidance, issuance of prescription drugs for specific chronic diseases in graphic form, and provide delivery of prescription drugs (excluding types of drugs requiring cold chain transportation);
- 购药所产生费用由友邦进行自动在线理赔，无需您再次递交。  
The expenses incurred for the purchase of medicines will be automatically settled online by AIA, and you are not required to claim them again.

\***特定慢性病**指高血压、糖尿病、乙型肝炎、冠心病、甲亢、甲减、肺气肿、慢性支气管炎、类风湿性关节炎。

\***Specific chronic diseases** refer to hypertension, diabetes, hepatitis B, coronary heart disease, hyperthyroidism, hypothyroidism, emphysema, chronic bronchitis, rheumatoid arthritis.

# 保单增值服务-全球紧急救援 Value-added Services-Global Emergency Assistance





# 保单增值服务-全球紧急救援

## Value-added Services-Global Emergency Assistance

全球紧急救援服务包括以下内容，具体保障以保单条款为准：

Global Emergency Assistance includes the following services, coverage is subject to terms and conditions of the policy:

<b>第一项：国际旅行救援服务</b>	<b>A. International Travel Assistance Service</b>
1、旅行前咨询服务	1. Information Service
2、紧急票务和订房服务	2. Emergency Travel Service
3、遗失行李、护照支援服务	3. Assistance for Lose of Luggage or Passport
4、紧急法律援助	4. Emergency Legal Assistance
5、紧急电话翻译/当地翻译推荐服务	5. Emergency Tele-interpretation/ Local Interpreter Referral
6、紧急信息传送帮助	6. Emergency Message Delivery
7、使领馆推荐	7. Embassy Referral
<b>第二项：国际医疗救援服务</b>	<b>B. International Medical Assistance Service</b>
1、电话医疗协助	1. Tele Medical Assistance Service
2、紧急医疗运送和送返	2. Emergency Medical Evacuation and Repatriation
3、遗体送返或安葬服务	3. Repatriation of Mortal Remains or Local Burial
<b>第三项：国内医疗救援服务</b>	<b>C. Domestic Medical Assistance Service</b>
1、电话医疗协助	1. Tele Medical Assistance Service
2、紧急医疗运送和送返	2. Emergency Medical Evacuation and Repatriation
3、紧急同行人员安排	3. Arrangement for Travel Companion under Emergency

中国大陆境内热线：400-818-0628

中国大陆境外热线+86 10 84687311

Service Hotline in Mainland China: 400-818-0628

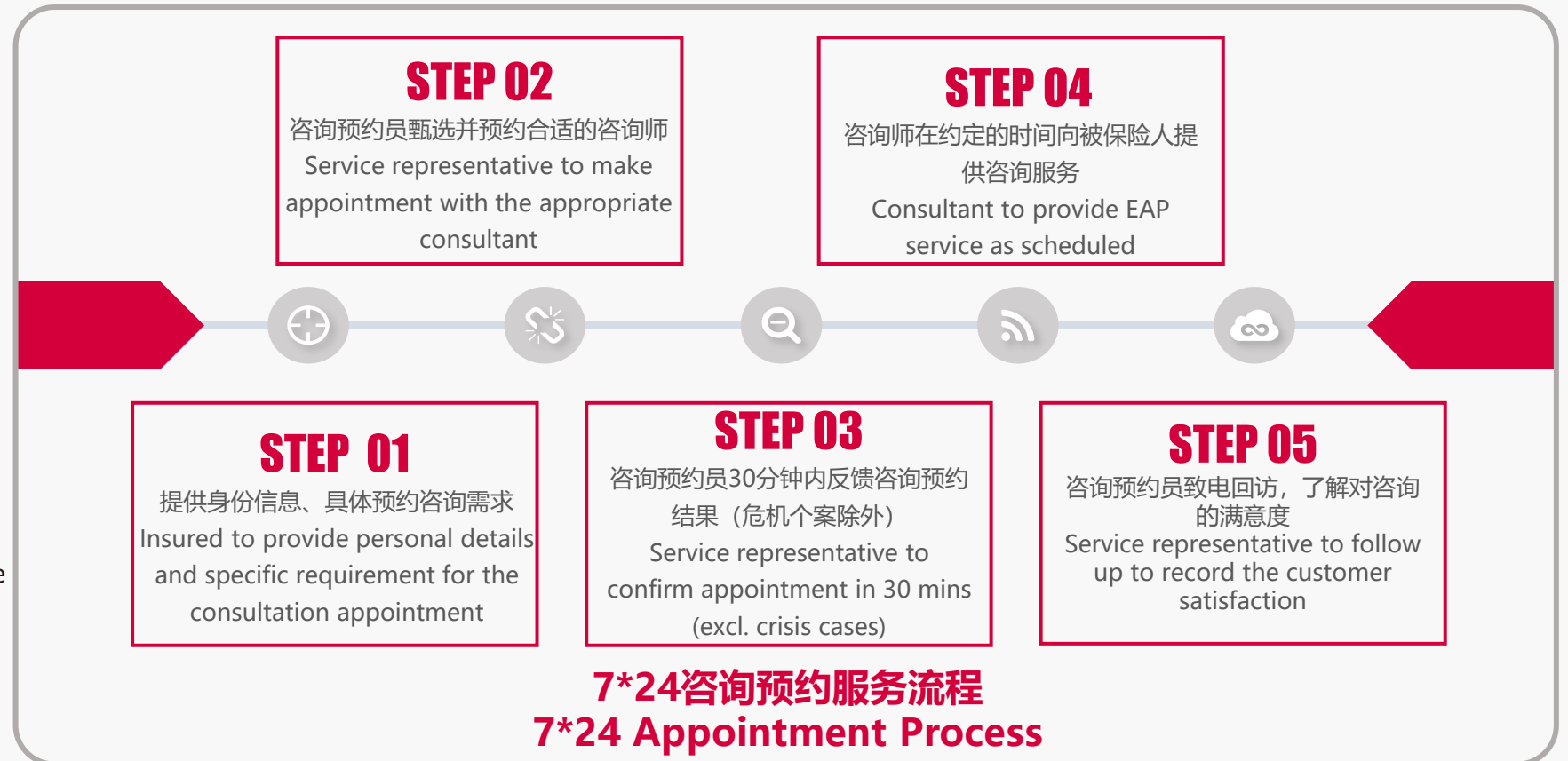
Service Hotline outside Mainland China: +86 10 84687311

# 保单增值服务-心理援助服务 Value-added Services-EAP Service

## 心理援助热线 EAP Hotline

400-619-1990

- 一对一咨询服务  
One-for-one consultation service
- 随时电话预约服务  
Appointment via hotline
- 中英文服务  
Chinese & English bilingual service





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# 6

## 咨询服务事宜

## Contact Us



# 咨询服务事宜-联系我们

## Advisory Services-Contact Us

### 日常服务 Routine Services

直付医院查询 Direct Billing hospital enquiry

预约服务 Reservations& appointments

理赔查询 Claims inquiry

保障查询 Benefit inquiry

事先授权 Pre-authorization

24/7 友邦高端医疗服务热线  
24/7 AIA High-end Healthcare Service Hotline  
400-838-3288



邮件咨询 Email  
[cn.inquiry@aia.com](mailto:cn.inquiry@aia.com)



“友邦团险” APP或微信公众号  
AIA Corporate Solutions APP or WeChat service platform



### 特殊案件沟通 Dedicated Service

专属客户经理  
Your Account Manager  
[Doris-J.Xu@aia.com](mailto:Doris-J.Xu@aia.com)



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Follow AIA Corporate Solutions on WeChat





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THANK YOU