

Insured by



# ULTIMATE GLOBAL HEALTH PLAN

A COLLABORATION BETWEEN A LEADING LOCAL INSURER AND TWO OF THE MOST RESPECTED NAMES IN GLOBAL HEALTHCARE

Administered by



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# WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTHCARE

We have never wanted to be the same as the rest. That's why more than 3,000 globally minded people were asked to help create our new range of global health plans.

The simple tiered range brings the same great service expected from us, but it's more than just insurance. We also focus on our customers' all-round health through a number of wellness services included.

With clearly segmented benefits, our range brings simplicity and freedom to global healthcare so that globally minded people can choose the plan that's right for them.

So whether in times when you need us most, like when you're ill or facing a serious health condition, or when you're healthy, we'll be there.

**Here you'll find more information about our Ultimate Global Health Plan which is part of the new range.**

# LOCAL KNOWLEDGE, GLOBAL EXPERIENCE, WORLDWIDE SUPPORT

Alltrust Insurance Company is the insurer of the Ultimate Global Health Plan. Established in 2004, Alltrust Insurance Company has quickly become one of China's leading insurance companies, with more than 200 branches across China employing 5,000 people.

## TEAMING UP WITH TWO OF THE BIGGEST, MOST TRUSTED NAMES IN GLOBAL HEALTHCARE

Building on the domestic success and strong reputation in China, we have teamed up with Bupa Global and Blue Cross Blue Shield Global to offer a new range of high-quality healthcare products and services.

Customers will have access to the largest networks of healthcare providers worldwide, utilising both the Blue Cross Blue Shield networks in the U.S. and Bupa's networks outside the U.S.

This combined strength, scale and expertise means customers can be confident in knowing that they have access to quality healthcare when and where they need it.

## EXCEPTIONAL SERVICE ON EVERY LEVEL

This is our highest level of cover with no annual limits, for a level of cover that is second to none.

- In hospital and out-patient care\*
- Treatment for cancer and other serious illnesses, for as long as needed while you are our customer
- Hereditary, congenital and chronic conditions
- Mental and holistic therapies – caring for mind as well as body

- HealthPro Concierge service – supporting you every step of the way
- Health checks\*\* and a range of other wellness benefits – helping to prevent as much as cure
- Evacuation – if emergency treatment isn't available locally, we'll get you and three other people to where it is
- Transplants, rehabilitation, home nursing and rehabilitation at health resorts following serious illness

## WHY CHOOSE ULTIMATE GLOBAL HEALTH PLAN?

This exclusive health plan helps protect you and your family with a wealth of preferential services. These include non-medical evacuation due to conflicts and natural disasters, suites at top hospitals, and unlimited access to scans, doctors, specialists and therapists.

We care for your all-round health, with dental and optical care, complementary treatment and genetic cancer screening, plus a full maternity package and cover for two children under the age of 16 at no extra cost, subject to underwriting.

To find out more about our other plans in the range visit [www.yongcheng.com/healthinsurance](http://www.yongcheng.com/healthinsurance).

\*\*For Major Medical Health Plan out-patient treatment is only covered in connection with an in-patient course of treatment – pre- and post-hospitalisation

\*Not applicable to Major Medical Health Plan

Products underwritten by and issued by Alltrust Insurance Company, an independent licensee of Blue Cross and Blue Shield Association, and administered by Bupa Global. Bupa Global is a trade name of Bupa, the international health and care company. Bupa is an independent licensee of Blue Cross and Blue Shield Association. Bupa Global is not licensed by Blue Cross and Blue Shield Association to sell products branded with the Blue Cross Blue Shield marks in Anguilla, Argentina, British Virgin Islands, Canada, Costa Rica, Panama, Uruguay and US Virgin Islands. In Hong Kong, Bupa Global is only licensed to use the Blue Shield marks. Please consult your policy terms and conditions for coverage availability. Blue Cross and Blue Shield Association is a national federation of 36 independent, community-based and locally operated Blue Cross and Blue Shield companies. Blue Cross Blue Shield Global is a brand owned by Blue Cross and Blue Shield Association. For more information about Bupa Global, visit [www.bupaglobalaccess.com](http://www.bupaglobalaccess.com) and for more information about Blue Cross and Blue Shield Association, visit [www.BCBS.com](http://www.BCBS.com)

# SUMMARY OF BENEFITS

BENEFIT AND EXPLANATION	
<b>OVERALL ANNUAL MAXIMUM</b>	<b>UNLIMITED</b>
<b>OUT-PATIENT DAY TO DAY CARE</b>	<b>UNLIMITED</b>
Out-patient surgical operations	Paid in full
Pathology, radiology and diagnostic tests	
Specialist consultations and doctors' fees	
Qualified nurses	
Mental health	
Physiotherapists, osteopaths and chiropractors	
Occupational therapist and orthoptist	
Footcare	
Complementary therapies: Acupuncture and reflexology	
Complementary medicines: Homeopathy, naturopathy and Chinese medicine	
Prescribed medicines and dressings	
Durable medical equipment	
Dietetic guidance	
<b>PREVENTIVE TREATMENT</b>	
Health screening (waiting period 6 months)	Up to USD 7,500 or RMB 47,250 each insurance period
Vaccinations	Paid in full
Eye test	
Preventive dental (waiting period 6 months)	
Genetic cancer screening	

BENEFIT AND EXPLANATION	
<b>DENTAL TREATMENT/HEARING AIDS/OPTICAL</b>	
<b>Dental treatment</b>	Up to USD 15,000 or RMB 94,500 each insurance period
Accident related dental treatment	
Routine dental (waiting period 6 months)	
Major restorative (waiting period 6 months)	
Orthodontics (waiting period 12 months)	
<b>Hearing aids/Optical</b>	
Hearing aids	Up to USD 15,000 or RMB 94,500 each insurance period
Spectacle frames and lenses and contact lenses	
Refractive eye surgery (1 per eye for the entire insurance period, including the renewal period)	
<b>IN-PATIENT CARE</b>	
Hospital accommodation, room and board	Paid in full. Room type: suite
Parent accommodation in hospital	Paid in full
Room and board for 3 accompanying family members when your hospital stay is for more than 5 nights	Up to USD 15,000 or RMB 94,500 each insurance period
Operating room, medicines and surgical dressings	Paid in full
Intensive care	
Surgery, including surgeons' and anaesthetists' fees	
Physicians' fees	
Pathology, radiology and diagnostic tests	
Mental health	
Physiotherapists, occupational therapists, speech therapists and dieticians	
Obesity surgery (waiting period of 24 months)	
Prophylactic surgery	
Prosthetic devices	
Prosthetic implants and appliances	
Reconstructive surgery	
Accident-related dental treatment	

BENEFIT AND EXPLANATION	
<b>PRE- AND POST-HOSPITALISATION</b>	
Home nursing	Paid in full up to 60 days each insurance period
Hospice and palliative care	Paid in full
Rehabilitation (multidisciplinary rehabilitation)	Paid in full up to 90 days each insurance period
Rehabilitation at health resorts	Paid in full up to 30 days each insurance period
<b>IN-PATIENT AND/OR OUT-PATIENT CARE</b>	
Advanced imaging	Paid in full
Cancer treatment	
Transplant services	
Kidney dialysis	
<b>MATERNITY/CHILDBIRTH (AFTER 12 MONTHS)</b>	
Normal delivery/Birthing centre/Home delivery	Paid in full
Medically essential Caesarean section	
Pre- and post-natal treatment	Paid in full Covered under Out-patient day-to-day care benefits
Complications of maternity and childbirth	Paid in full
<b>TRANSPORTATION/TRAVEL</b>	
Medical evacuation	Paid in full
Medical repatriation	
Travel cost for an accompanying person	
Travel cost for the transfer of children	
Compassionate transport costs and compassionate visit living allowance	
Compassionate emergency repatriation	
Living allowance	10 days up to USD 15,000 RMB 94,500 each insurance period
Local air ambulance	Paid in full
Local road ambulance	
Non-medical evacuation in case of conflicts and natural disasters	
Repatriation of mortal remains	

Full details of the benefits, limitations and exclusions can be found on [www.yongcheng.com/healthinsurance](http://www.yongcheng.com/healthinsurance) or in the 'Guide to your health plan' and the 'Terms and Conditions'.

GENERAL EXCLUSIONS		
Administration / registration fees	Developmental problems	Obesity
Advance payments / deposits	Epidemics and pandemics	Persistent vegetative state (PVS) and neurological damage
Artificial life maintenance	Experimental treatment	Sexual problems
Birth control	Gender issues	Sleep disorders
Chinese medicine (specific types)	Harmful or hazardous use of alcohol, drugs and/or medicines	Stem cells
Conflict and disaster	Health hydros, nature cure clinics etc	Surrogacy
Convalescence, nursing home and admission for general care, or staying in hospital or other establishment	Infertility treatment	Temporomandibular joint (TMJ) disorders
Cosmetic treatment	Mechanical or animal donor organs	Unrecognised medical practitioner, provider and facility

## THE DIFFERENCE WITH A GLOBAL HEALTH PLAN

Decades of medical expertise and dedication to health, a global team of advisers and health experts who speak multiple languages, and service that exceeds expectations - these are just a few of the things that make our global health plans simply better.

### HEALTHPRO CONCIERGE SERVICE

Our team of healthcare professionals in HealthPro Concierge provides you with a range of services to support you at healthy times as well as throughout your treatment and recovery, including Second Medical Opinion from a global panel of medical specialists, a Doctor Referral service and global non-emergency and emergency assistance.

### FINANCIAL REASSURANCE

With a leading local insurer and two of the most respected names in global healthcare by your side, you can simply focus on enjoying life.

### MULTILINGUAL ADVISERS

When it comes to healthcare advice, we know that speaking to someone in your own language is more than reassuring. It's key. For this reason, our team of advisers is able to offer help in multiple languages.

### PRE-EXISTING CONDITIONS

We don't believe past health issues should stop you from enjoying your future. That's why many pre-existing conditions can be covered under our global health plans, subject to underwriting.

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## FIND OUT MORE

If you'd like more information, we're here to help.  
Please visit

[www.yongcheng.com/healthinsurance](http://www.yongcheng.com/healthinsurance)

If you want to have our most exclusive  
plan contact one of the VIP sales team.

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