

- **Type**
 - Group serious disease insurance
 - Group Inpatient insurance
- **Coverage:** CTAM all employees including permanent/tempers/dispatched labors
- **Term:** January 1,2022 – December 31,2022
- **Inform required:** Notify HR within 5 days after hospitalization or diagnosis
- **Note:** Diseases and past medical history before insurance are not covered by this insurance. (subject to the approval of the insurance company)

1、 Inpatient and special outpatient medical insurance

Medical institutions designated or recognized by the company	In Chinese mainland, the designated hospitals of the basic medical insurance level two or above (including two grades) and other medical institutions designated by insurers do not include special needs department, VIP department, International Department, foreign affairs department, etc.
Annual Limit	1 million RMB
Waiting period	N/A
Reimbursement Ratio	80% (Personal expenditure of total hospital expenses after social security settlement)
Deductible for each Inpatient	5000 RMB

2、 Malignant tumor – serious disease Inpatient allowance medical insurance

Waiting period	N/A
Annual Limit	9000 RMB
Malignant tumor – serious disease Inpatient allowance limit	150 RMB per day, Max. 60days

3、 Serious disease medical insurance

Waiting period	N/A
Annual Limit	100,000RMB