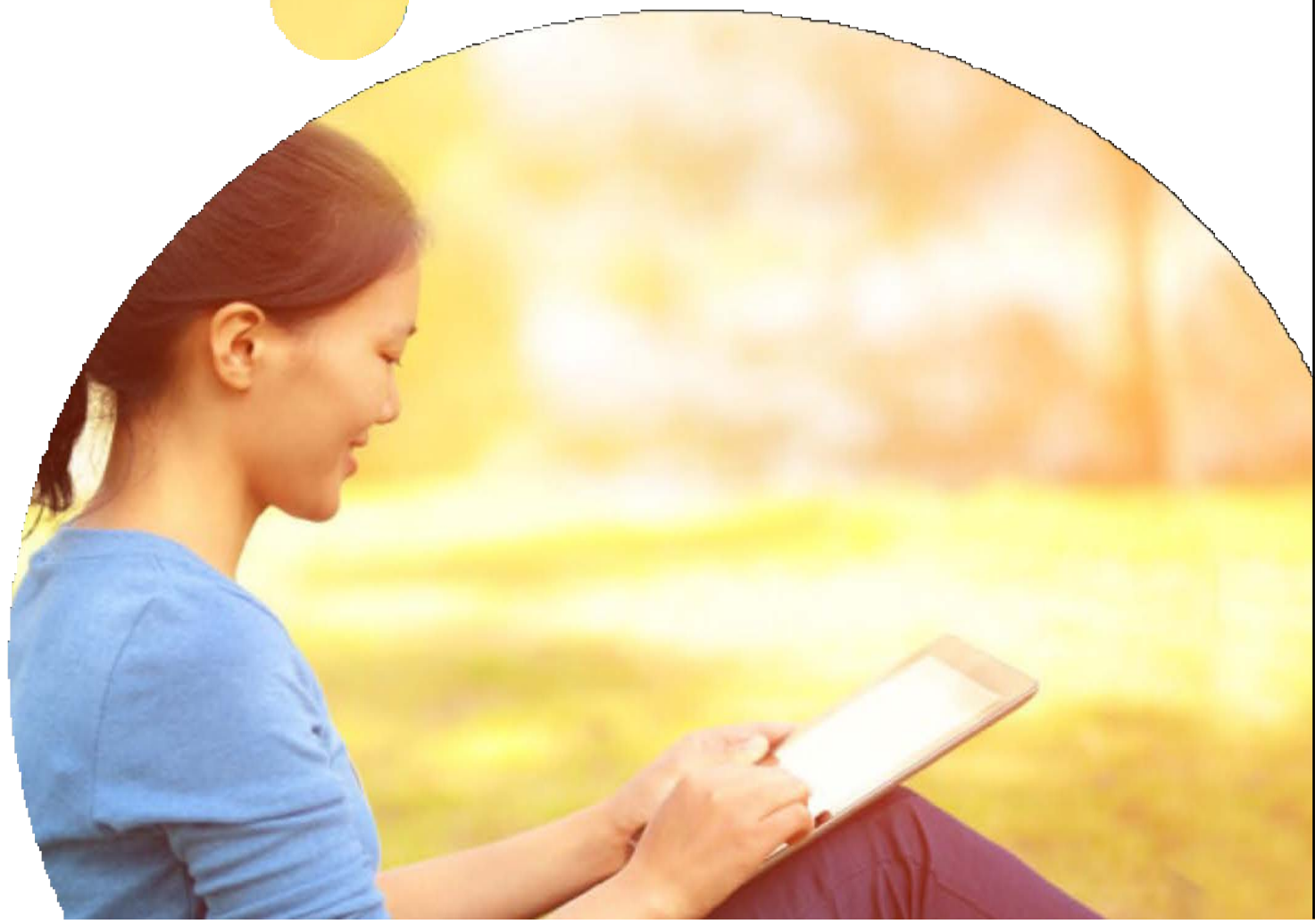




UniCare

留美护航

Member Kit 会员手册



Welcome to UniCare and the GBG Family! Congratulations, you are on way to ensuring carefree study abroad experience. We are confident that UniCare will help bring peace of mind to yourself and your family.

感谢您选购留美护航学生保险，正式加入 GBG 大家庭！恭喜您即将踏上无忧无虑的海外留学之旅，我们会竭尽全力为您的留学生活保驾护航。

Please take the time to review this Member Kit and familiarize yourself with your Plan. For exact coverage details, please consult your Policy document. If you have further questions, please feel free to contact our service team at 400-816-9300 or chinaservice@gbg.com

请您仔细阅读该保险产品的会员手册，了解您的福利保障。如您仍有疑问，请随时拨打 400-816-9300 或者发送邮件至 chinaservice@gbg.com 联系我们的客服团队。

To a healthy year!

祝您的留学生活健康快乐！

CONTENTS 会员手册目录

- Before You Leave 出发前
 - Waiver Process 豁免流程
 - SIM Card 手机卡
- Using Your Plan 使用您的保险
 - Contact Us 联系我们
 - Treatment Guide – US 美国就医指南
 - Treatment Guide – China 中国就医指南
 - Treatment Guide – Rest of World 其他地区就医指南
 - Pre-authorization 事先授权流程

Waiver Service 豁免服务

Most US Universities will enroll you in their campus insurance plan by default. To utilize your UniCare plan and avoid paying for double coverage, you will have to waive the campus plan. Your UniCare plan includes a Waiver Service to help you through this process. With more than 4 years' experience, the GBG Waiver Team is the most experienced of its kind. Our team will work directly with your school to process your waiver.

多数美国的大学会默认为您购买学校推荐的保险，为了避免重复支付，您需要申请豁免学校保险。GBG 专业的豁免服务团队具有超过四年的美国大学保险豁免服务经验，我们会提供一系列服务确保您顺利豁免。

To begin the Waiver Process, please email our China Help Desk at chinaservice@gbg.com. **Please include your name, policy number, school name and your student ID number.**

需开始豁免服务流程时，请致电 400-816-9300 或者发送邮件至 chinaservice@gbg.com 联系 GBG 中国客服团队。请提供您的姓名、保单号、学校名称及学生证号码。

The Waiver Process usually requires 10 business days. Please be mindful of the Waiver Deadline for your specific school and submit your Waiver request in advance of this deadline. We are not liable for Waiver requests submitted too late for the school's Waiver requirements.

豁免流程通常需要 10 个工作日。请您留意您学校的豁免截止日期，并在截止日期前提交豁免申请。如果因您提出豁免的需求晚于学校豁免截止日期，GBG 将不予承担豁免未成功责任。

SIM Card 手机卡

To make your travel to the US more convenient, we have provided a complementary SIM card with your membership cards. These SIM cards may be activated with one of two discounted plans for the US. You may activate your plan immediately, but your service will only work within the US.

为了使您的美国之行更加便利，我们随保险卡附上一张电话卡。您可以在以下两种折扣套餐中选择一种来激活。请注意：套餐服务仅供在美国内使用。

These plans are deeply discounted compared to a US plan. A comparable plan may cost more than \$100 per month.

美国类似的电话卡套餐每月费用高于 100 美元，我们提供的套餐较美国更加优惠。

To activate your card and select a plan, please visit <https://j1simcards.com/activate/gbg>. Alternatively, you may contact our China Help Desk, who can help prepare your activation for you. Plan details are available below.

请登陆 <https://j1simcards.com/activate/gbg> 激活您的电话卡并选择套餐。您也可以联系我们的客服团队帮您激活。

<div><div>\$25</div><div>/month</div></div> <div><ul style="list-style-type: none">• Unlimited Nationwide Talk, Text & Data (2GB/month at 4G LTE speed then 128 kbps)• Unlimited International SMS• Unlimited audio streaming at 4G for iTunes, Pandora, Spotify and other music services</div>	<div><div>25美元/月</div></div> <div><ul style="list-style-type: none">• 无限美国境内通话、短信&流量（4G网络下每月2GB流量）• 无限国际短信• 无限4G网络下iTunes、Pandora、Spotify以及其他音乐软件音频流媒体</div>
<div><div>\$45</div><div>/month</div></div> <div><ul style="list-style-type: none">• Unlimited Nationwide Talk & Text• Unlimited Data at 4G LTE• Unlimited international SMS• Unlimited Audio & Video Streaming• Free Roaming in Canada and Mexico</div>	<div><div>45美元/月</div></div> <div><ul style="list-style-type: none">• 无限美国境内通话&短信• 无限4G网络下流量• 无限国际短信• 无限音频&视频流媒体• 加拿大及墨西哥免漫游费</div>
<div><div>ADD-ON</div><div><div>+\$15</div><div>/month</div></div><div>International Call Feature</div><div>Add unlimited international calling to over 70 countries.</div></div>	<div><div>补充+15美元/月</div></div> <div><ul style="list-style-type: none">• 无限国际长途电话，可拨打给超过70个国家</div>

Contact Us 联系我们

For treatment in the US or other country outside of Mainland China (including Hong Kong, Macao, and Taiwan), please contact GBG Assist

在美国或中国大陆以外地区（包括香港，澳门和台湾）就诊，请联系 GBG Assist

Inside US 美国以内地区	+1 866 914 5333 (toll free 免费电话)
Outside of US 美国以外地区	+1 905 669 4920
Email 邮箱	gbgassist@gbg.com

If you require Chinese language support or for treatment in Mainland China, please contact our China Help Desk at 400-816-9300 or chinaservice@gbg.com

如果您需要中文服务或在中国大陆地区就诊，请致电 400-816-9300 或者发送邮件至 chinaservice@gbg.com 联系我们的中国客服团队

IN AN EMERGENCY, CONTACT YOUR LOCAL EMERGENCY NUMBER (911 IN THE US) FOR IMMEDIATE ASSISTANCE. Please contact GBG Assist within 48 hours of the emergency to pre-authorize your treatment

紧急情况下，请致电您当地紧急救助电话（美国为 911）。请在紧急情况发生后 48 小时以内联系 GBG Assist 来对您的就诊进行事先授权

Treatment Guide – USA 就医指南 — 美国

The hospital system in the US is set up differently than in China. The below is a summary and how best to utilize your UniCare plan while you are abroad. If you have any questions, please feel free to contact GBG Assist or the China Help Desk.

美国的医院系统和中国不一样。为了使您能在当地更好的使用留美护航产品，我们为您总结了以下一些信息。如果您有任何疑问，请随时联系 GBG Assist 或者中国客服团队。

To arrange routine treatment, please contact GBG Assist. If you require Chinese assistance, please contact the China Help Desk. Our service team can recommend and set an appointment at any Aetna Network Provider.

如您需要安排常规治疗，请联系 GBG Assist。如您需要中文服务，请联系中国客服团队。GBG 服务团队能够为您提供建议并且帮助您在任何一家安泰医疗服务供应商进行预约。

In case of a minor acute injury or sickness (e.g. cuts and scrapes, sudden eye pain etc.), please utilize an **Urgent Care Center** within the Aetna Network.

对于轻微的急性损伤或疾病（如伤口及擦伤，突然眼睛疼痛等），请前往按安泰医疗服务网络内的微急诊接受治疗。

For life threatening or other very serious accident or illness, **call the Emergency Number (911 in the US)** and an ambulance will take you the nearest Emergency Room. However, non-emergency use of the Emergency Room may result in a co-payment or penalty. Please contact GBG Assist or the China Help Desk if you have any questions.

对于危及生命或非常严重的意外事故或疾病，请拨打急救电话（美国为 911），救护车会将您送往最近的急救室。请注意，非紧急情况下使用急救室会产生自付额。如您有任何疑问请联系 GBG Assist 或中国客服团队。

Aetna Network UniCare utilizes the Aetna network in the US. The Aetna network is a broad and well-recognized. To receive treatment, simply present your UniCare membership card at an Aetna provider. The provider directly is accessible at <http://gbg.com/#/OurSolutions/ProviderDirectory>

Please note that there is a penalty for utilizing non-Aetna Network Providers in the US. If you have questions, please contact GBG Assist or the China Help Desk.

安泰医疗服务网络——留美护航产品在美国使用广泛而知名的安泰医疗服务网络。只要在安泰医疗服务供应商出示您留美护航产品保险卡即可接受治疗。您可以在

<http://gbg.com/#/OurSolutions/ProviderDirectory> 查询医疗服务供应商。

请注意，在美国使用非安泰医疗服务网络内的医疗供应商会产生自付额。如果您有疑问，请联系 GBG Assist 或者中国客服团队。

Appointments Almost all routine care requires appointments in the US. We suggest you contact GBG Assist whenever you need to see a doctor (unless in an emergency) as we can help recommend a doctor, make an appointment, and obtain any necessary pre-authorizations.

预约——在美国，几乎所有的常规医疗服务都需要预约。无论您何时就诊（紧急情况除外），我们建议您联系 GBG Assist 进行就诊预约。我们能够帮您推荐一位医生，做一个预约以及获得任何有必要的事先授权。

Primary Care Physicians (PCP) The coordinator of care in the US is known as a Primary Care Physician (PCP) or a General Practitioner (GP). Most Americans will first consult a PCP for non-emergency care. A PCP may refer you to a **specialist** (e.g. dermatologist or neurologist) for more complicated cases. While UniCare does not require a referral to consult a specialist, it is a good idea to first consult a PCP as they are most familiar with local specialist resources.

Primary Care Physicians(初级保健医师或全科医生)——在美国，护理协调员被称为初级保健医师或者全科医生。大多数美国人对非紧急情况下的治疗会先去咨询全科医生。对于更加复杂的病例，全科医生会把您介绍给专科医生（如皮肤科医生或神经科专家）。虽然留美护航产品不要求通过转诊来咨询专科医生，我们还是建议您先咨询最熟悉当地专家资源的全科医生。

Clinics Most PCPs and some specialists work out of clinics instead of a hospital. You may also hear this referred to as a Practice or a Private Practice. A clinic can handle most Outpatient consultations, and some are equipped to handle outpatient day surgeries. Clinics are typically only open during business hours; depending on clinic size, some may be open on Saturday, but many are closed on weekends.

Clinics(诊所)——大多数全科医生和部分专科医生在诊所工作，而不是在医院中。它们会被称为诊所或私人诊所。诊所可以处理大多数门诊治疗，并且有些还可以进行门诊手术。诊所仅在工作时间营业；取决于诊所的规模，有些也可能在周六营业，但是大多数诊所在周末都是不营业的。

Urgent Care Clinic Urgent Care Clinics are generally open for extended hours, some for 24 hours. Urgent Care Clinics are designed so you can receive treatment without an appointment for minor Outpatient treatments (e.g. cuts and scrapes, sudden eye pain etc.). Most Urgent Care Clinics are not equipped to perform emergency surgery or advanced procedures, so for life-threatening emergencies, **go to an Emergency Room.**

Urgent Care Clinic(微急诊)——微急诊或称快速门诊通常一周营业 7 天，有些会 24 小时营业。对于小门诊治疗（如伤口及擦伤，突然眼睛疼痛等）您不需预约即可前往微急诊接受治疗。大多数微急诊无法进行紧急手术或尖端疗法，因此当遇到危及生命的紧急情况时，请前往**急救室**。

Emergency Room/Emergency Department (ER/ED) For major accidents (e.g. car accidents, broken bones, acute pain), please go to an ER/ED. Most hospitals have a special entrance for the ER/ED and will treat you without an appointment based on the severity of your condition. In the event you need an ambulance, please call 911 immediately. The ambulance will take you to the nearest ER/ED. **Please note that there are penalties for non-emergency use of the ER/ED and for non-emergency use of an ambulance. If you are able, please contact GBG Assist for clarification. If unable, call 911 immediately.**

急救室/急诊科——对于重大事故（如车祸、骨折、急性疼痛），请前往医院的急救室/急诊科。大多数医院对急救室/急诊科有特别通道，可以在没有预约的情况下根据您的状况的严重程度为您进行治疗。如果您需要救护车，请立即拨打 911。救护车会将您送往最近的急救室/急诊科。**请注意，非紧急情况下使用急救室/急诊科以及救护车会产生自付额。如果您情况尚可，请联系 GBG Assist 进行确认。如果您情况危急，请立即拨打 911。**

Hospitals Most inpatient care is provided at hospitals. Hospitals are often very large **Medical Centers** with multiple buildings. As hospitals can be very confusing, we recommend arranging your treatment through a PCP or specialist who can refer you to a hospital. Indeed, many specialists can even perform treatment for you in a hospital. Please note that all inpatient treatment must be pre-authorized, so be sure to contact GBG Assist before your treatment.

医院——医院提供大多数住院治疗。医院通常是具有好多栋楼的大型医疗中心。由于医院的复杂性，我们建议您通过初级保健医师或者专科医生介绍安排您去医院就诊。甚至许多专科医生可以为您在医院进行治疗。请注意所有住院治疗必须进行事先授权，所以请确保在治疗前联系 GBG Assist。

Treatment Guide – China 就医指南—中国

Your UniCare plan includes a US\$1,000 allowance for treatment in Mainland China. The benefit coverages, including the deductibles, co-insurance and per-visit copays remain the same as for Outside of US/US In-Network coverage. You may utilize any accredited hospital or provider in Mainland China.

留美护航产品对您在中国的治疗特别设有 1,000 美元的福利保障。福利保障计划中的免赔额、自付比例及每次免赔额，与美国以外和美国网络内的保障福利相同。您可以在中国大陆使用任何认可的医院或医疗服务供应商。

You must complete and submit a Claim Form for reimbursement of medical fees in China.

在中国大陆产生的医疗费用的赔付需要您填写并递交理赔申请表进行索赔。

For assistance with treatment in China, please contact the China Help Desk.

若您在中国的治疗需要获得协助，请联系我们的中国客服团队。

Treatment Guide – Rest of World 就医指南—其他地区

Your UniCare plan provides full coverage according to your Table of Benefits if you travel anywhere in the world (except Mainland China, see above). We suggest you contact GBG Assist or the China Help Desk to arrange your treatment while abroad. Direct Billing is available at World Medical Network providers. A provider directory is available at <http://gbg.com/#/OurSolutions/ProviderDirectory>

留美护航产品为您在全球旅游时提供全面的福利保障（除中国大陆，见上文）。我们建议您在海外就诊前联系 GBG Assist 或中国客服团队为您安排治疗。您可以在全球医疗服务网络内的供应商享受免现金的直付服务。具体医疗服务供应商查询网址：

<http://gbg.com/#/OurSolutions/ProviderDirectory>。

Pre-Authorization 事先授权

Certain designated services require Pre-Authorization, and you are required to follow the procedures outlined below.

某些指定的服务需要事先授权，具体流程如下：

Pre-Authorization is a process by which you obtain approval for certain non-emergency, medical procedures or treatments prior to the commencement of the proposed medical treatment. This requires you submit a completed Pre-Authorization Request form to GBG Assist **a minimum of 5 business days prior** to the scheduled procedure or treatment date. GBG Assist will review the matter and respond to you. To assure full reimbursement for covered services, written approval from GBG Assist must be received by you prior to the commencement of the proposed medical treatment.

事先授权是您在接受某些医疗过程或治疗前获得事先授权批准的流程。要求您在预定的治疗日前最少 5 个工作日内将完整填写的事先授权申请表提交给 GBG Assist。GBG Assist 将审核该事项并回复您。为确保您享受承保服务的全额保障，您须在收到 GBG Assist 的书面批准后再接受拟议的医学治疗。

The following services require Pre-Authorization:

以下服务需要事先授权

- Hospitalization
住院治疗
- Outpatient Surgery
门诊手术
- Home Health Benefits including Private Duty Nursing, Skilled Nursing, and Visiting Nurse
家庭健康福利，包括私人护理、专业护理及上门服务护士
- Air Ambulance – Air Ambulance service will be coordinated by Insurer's Air Ambulance Provider
空中紧急转运—空中紧急转运服务将由保险公司指定空中转运服务供应商协调
- Specialty Treatments and Highly Specialized drugs
专业治疗和高度专业化药物
- Alcohol and Drug abuse treatment
酒精和药物滥用治疗
- Any condition, including cancer treatment or any Chronic Condition, or outpatient services which do not meet the above criteria, but are expected to accumulate over \$10,000 of medical treatment per Policy Period
任何不在上述范围之内的治疗，包括癌症和慢性疾病治疗、或在一个保单期限内累计预计花费超过 10,000 美元的门诊服务，需要事先授权。

You must obtain a letter of authorization, prior to the performance of those services. For both Pre-Authorization requests and Network information, customer service representatives are available 24 hours a day, every day. Network facilities can also be found at <http://gbg.com/#/OurSolutions/ProviderDirectory>.

您在接受上述服务前，必须获得事先授权。如需咨询事先授权请求和医疗服务网络信息，GBG Assist 客户服务代表可全天候为您提供服务。您也可前往 <http://gbg.com/#/OurSolutions/ProviderDirectory> 查询医疗服务供应商。

Please note: some treatment requests may require longer than 5 days for the review process to be completed.

请注意：某些治疗请求的审核过程可能需要 5 天以上。

Medical Emergency Authorizations must be received within 48 hours of the Admission or procedure. In instances of medical emergency, you should go to the nearest Hospital or Provider for assistance even if that Hospital or Provider is not part of the Preferred Provider Network.

如发生紧急情况，您可前往最近的医院或医疗服务供应商寻求协助治疗，即使那些医院或医疗服务供应商不在我们的医疗服务网络内。**紧急医疗服务授权**必须在 48 小时内进入申报流程。

Failure to obtain Pre-Authorization will result in a 40% reduction in payment of Covered Expenses. Any such penalty will apply to the entire episode of care. If treatment would not have been approved by the Pre-Authorization process, all related claims will be denied.

对于治疗前未能进行事先授权的治疗，您将需要承担 40% 的可保费用，且该自付比例适用于整个该病症的治疗。对于未被事先授权流程批准的治疗，所有相关理赔将被拒绝。