About The Renewal of Ping An Insurance

Please be noted that the current insurance for all the international students of UCAS, Ping An Insurance, will expire on 24th Aug, 2017.

If you are students who will continue to get supported by CAS-TWAS President’s Fellowship, CSC Scholarship and UCAS Scholarship (including partial scholarship which provide tuition waiver) in the 2017/2018 academic year, your insurance will be renewed by Chinese government and UCAS. As the stipend of CAS-TWAS President’s Fellowship covers health insurance, the premium (800 RMB/year) will be deducted from the first stipend of next academic year.

**If you are a student in the following situations, you should renew your insurance by paying the premium before** **24th Aug, 2017**.

1. CAS-TWAS Fellowship awardee runs out of the 4th year sponsorship

2. UCAS Scholarship awardee runs out of the last year sponsorship

3. CSC Scholarship awardee runs out of the last year sponsorship

4. Self-supported students and students who get supported by resources other than the above-mentioned scholarship programs

**Please know that:**

For doctoral and master students, the new insurance period should be at least one insurance year, from 2017-08-25 to 2018-08-24. For the “last year student” who is expected to graduate within one year, his or her new insurance period can be flexible, subject to his/her graduation date. **The new insurance duration should cover the validity period of current residence permit in any case.**

For visiting/senior visiting students, the new insurance period is flexible, subject to his/her research schedule. **The new insurance duration should cover the validity period of current residence permit in any case.**

Duration of Insurance and Premium

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Duration of  Insurance (Month) | 1 | 2 | 3 | 4-6 | 7 | 8 | 9 | 10-12 |
| Premium (RMB) | 160 | 240 | 320 | 400 | 560 | 640 | 720 | 800 |

Please make the payment according to the Instructions of Individual Payment for Insurance Premium (see Attachment1). **Make sure to save the printscreen or hardcopy of that payment, and submit it to your institute/college** as a purchase certificate (Sample is shown in Attachment 2)**.**

The Chinese Ministry of Education requires that all international students be medically insured throughout their study in China. This policy is crucial to the health and wellness of them. UCAS international students are required to purchase the Comprehensive Insurance Plan for Foreign Students, which is offered by the Ping An Annuity Insurance Company of China. For more information about this insurance, please read Attachments 3 to 6 carefully and visit the website [www.lxbx.net](http://www.lxbx.net). You may dial its service hotline 4008105119EXT1 for medical help and professional advice.

Please be kindly informed that without valid medical insurance, international students would not be allowed to continue their study in China. Failure to renew the Ping An Insurance in time (Deadline: August 24th, 2017) will be considered as violating this regulation.

International Students Office, UCAS

August 18, 2017

Q&A

Q1: Why must we buy insurance as study in China?

A1：The Chinese Ministry of Education requires that all international students be medically insured throughout their study in China. This policy is crucial to the health and wellness of them.

Q2: Can I purchase an insurance product other than Ping An?

A2: You are required to purchase this insurance. Alternatives should fulfill the following essential requirements:

1. Group comprehensive insurance with insurance liabilities:

|  |  |
| --- | --- |
| Insurance Liabilities | Insurance Amount  (Yuan) RMB |
| Liability for Death + Accidental Disability | 100000 |
| Medical Treatment for Accidental Injury | 20000 |
| Medical Treatment for Outpatient and Emergency  （With the daily limit of RMB600,beyond the start to pay limit of RMB650, the insured can enjoy 85% of reimbursement） | 20000 |
| Hospitalization Medical Treatment | 400000 |

2. The insurer has to be approved by the China Insurance Regulatory Commission (CIRC), of which record information at any time can be verified through CIRC official website(<http://www.circ.gov.cn>).

3. The area covered by the insurance liabilities shall include the whole mainland of China.

4. Hospitals for treatment shall be open to any public hospitals within the territory of the Chinese mainland.

5. A certain number of cooperative hospitals are available to provide advanced payment of hospitalization in all provinces.

6. Insurance company can provide telephone counseling and medical guidance service for 24hours in English.

Q3：Why do I need pay the premium by myself this year, while the past years do not?

A3: Within the duration of sponsorship, CSC Scholarship and UCAS Scholarship provide medical insurance for their awardees; CAS-TWAS President’s Fellowship provides stipend which includes fee for insurance. Students shall pay the premium by themselves when their scholarships end.

Q4: My visa (residence permit) is going to expire in 4thSep, 2018, but I may graduate and leave China July next year. So if it is ok to buy one-year insurance, valid up to 24th Aug, 2018?

A4: **The new insurance duration should cover the validity period of current residence permit in any case.** Even if you may graduate and leave China in July or August 2018, as long as the validity period of your residence permit is longer than the new insurance duration, you have to buy longer than one-year insurance to cover that validity period of visa. Or, you may shorten your residence permit in accordance with your insurance duration.

Q5: I am not sure how to renew the insurance. What should I do now? Can you guide me?

A5: For all the international students of UCAS, the required information has already been submitted to the insurance company. All you need to do is paying the premium according to the instruction (Attachment 1), and show the payment slip/screen shot to your institute/college as a certificate. Makes sure **the new insurance duration should cover the validity period of current residence permit in any case.**

Q6：I don’t know how long duration of insurance should I buy? Can you guide me？

A6：If you are a doctoral/master student under the third grade (e.g. 2016 batch), not graduating next year, the new insurance period should be one insurance year, from 2017-08-25 to 2018-08-24.

If you are a doctoral/master student above the third grade (e.g.2014 batch), planning to graduate in February, 2018, you may buy 6 months insurance according to study plan. But if the validity period of your current residence permit is longer than 6 months, e.g. valid until April 2018, meaning your new insurance period should also be up to April, 2018 to cover the validity period of residence permit.

If you are a visiting/senior visiting student, the new insurance period is flexible, subject to your research schedule.

Please remember **the new insurance duration should cover the validity period of current residence permit in any case.**

Q7：I am now not in China and will not be back to China for a certain period due to schooling suspension. I do not need renew the insurance, do I?

A7：In this case, you can postpone to renew your insurance for a certain period. But one week before you return to China, please follow this notice accordingly to renew your insurance. When you return to China, please make sure you will be medically insured within the validity period of the residence permit you hold at that time.

Q8: I am healthy. I don’t think I need any insurance.

A8: International students should be medically insured throughout their study in China. This is required by Chinese laws. Please understand and be kindly noted that, without valid medical insurance, international students would not be allowed to continue their study in China.

Q9: My visa (residence permit) is going to expire in January 20th, 2018. But I plan to leave China in October 15th, 2017 as I have finished my project here. Do I have to pay the premium?

A9: Please remember **the new insurance duration should cover the validity period of current residence permit in any case.** Thismeans you should renew your insurance up to 24th January, 2018, and pay the premium accordingly. If you shorten the validity period of your residence permit to October 15th, 2017, you can then renew your insurance up to October 24th, 2017.

Q10: I can’t make the payment right now as I am not in China, but I will return to China on September 7th, 2017. Can I pay the premium later?

A10: Both Alipay and online banking are available for making the payment (see Attachment1) even if you are not in China. You are requested to pay the premium before the deadline (August 24th, 2017).

Q11: Are there any punishments for not paying the premium?

A11: New student would be canceled his/her enrollment. Current students would not be allowed to continue their study in China. And their application for visa extension would be rejected.