

How to File a Claim 如何申请理赔

When you use one of our Direct Billing providers, you generally do not have to submit claims to GBG for reimbursement as the provider has agreed to bill us directly. For any service received from a non-contracted provider or when the provider was unable to verify your benefits, you will need to complete a claim form and file it with GBG.

若您前往我们的直付网络医院、医疗机构就诊，根据 GBG 与其直付约定，您无需进行事后理赔；若您前往非 GBG 直付网络医院、医疗机构就诊或医院、医疗机构无法确认您的保险福利时，您则需要填写理赔申请表并向 GBG 申请理赔。

Claim Form is downloadable from www.gbg.com. Or you can send email to china@gbg.com where the Claim Form is available as well. Our claims administrator recommends claims to be submitted within 180 days after first day of treatment to be eligible for reimbursement of covered expenses.

您可从网站 www.gbg.com 下载理赔申请表，也可邮件至 china@gbg.com 获取。理赔服务中心建议您在治疗首日起的（180）天内，尽快填写理赔申请表，与理赔材料一起寄往我司。

The Claim form is to be used only when a provider does not bill the company directly.
理赔申请表仅用于不能与本公司做直付结算的医院或医疗机构。

Claim Submission 理赔材料提交

When submitting claims, please provide below documents for reimbursement:

申请理赔，请提供以下材料：

Original Fapiao 原始发票

Medical documents including 医学信息材料，包括：

- i. Medical records, testing reports, discharge summaries and operative reports
医疗病历，检查报告，手术小结以及 出院小结
- ii. Complete itemized breakdown (including treatment items, drug names, dosages, and unit price for each item and drug)
费用详细清单（包含治疗项目名称、药名、药品剂量、治疗项目和药品的单价）

Then please fill out the claim form and send it along with above mentioned medical documents to below address:

请将填写的理赔申请表与以上所需的病例材料一并寄往以下地址：

Suite 3401, Sino Life Tower, 707 Zhangyang Road, Pudong District, Shanghai, 200120 P. R. China

中国上海张杨路 707 号生命人寿大厦 3401 室 邮编 200120

Fax 传真号码： +86 21 5835 3368 联系电话： +86 21 3126 9300

Status of claims 理赔情况咨询

The claim processing usually will be completed within 15 working days after receiving complete claim materials. If members request claim status or have questions about the reimbursement, please submit the request via our website at www.gbg.com or email the claim department at chinaclaims@gbg.com.

我们将在收到完整的理赔资料后的 15 个工作日内完成理赔。若您需要获取理赔情况进展，或者您对于收到的理赔结果有疑问时，您可以访问我们的网站 www.gbg.com 提交疑问或者发邮件到我们的理赔中心，邮件地址为 chinaclaims@gbg.com。

Inquiries regarding the status of past claims must be received within 12 months of the date of service to be considered for review.

我司可对您针对过去 12 个月内所接受治疗存在的疑问进行复查。

Claims Appeal 理赔申诉

If at any time you do not agree with the outcome of a processed claim, you may submit a written appeal form with supportive documents to: **GBG China, International Claims Services / Attention: Appeals Department / Shanghai Office** at the same address above mentioned for claims submission.

若您对理赔结果有异议，您可填写申诉表格，将其和相关支持性材料发到 **GBG 中国 国际理赔服务/理赔申诉部门/上海办公室**，地址同上理赔提交的地址。

Appeals should be submitted within 60 days of receiving your processed claim. Upon appeal, any fees associated with the request of medical records will be paid by the member. The GBG appeals committee will review your information and provide a response within 45 business days of receipt.

申诉应在您收到理赔结果的 60 天内提出。在申请复审时，要求提供支持性医疗记录而产生的任何费用将由被保险人承担。GBG 申诉委员在收到您申诉材料的 45 个工作日内会复审您提供的信息并给予回复。