

Medical Insurance of Expats in Shanghai

1. Buy insurance abroad, enjoy medical treatment in Shanghai

Currently, there are some Shanghai hospitals cooperating with famous foreign insurance companies to provide medical services to expats in Shanghai. In order to provide better environment for work and live of expats in Shanghai, the international departments of some Shanghai hospitals and famous foreign insurance companies have reached agreement on that expats who have bought medical insurance abroad may enjoy medical treatment in Shanghai at the expense of the insurance company as long as the insurance company is verified by the hospital.

It is known that Shanghai Foreign Service Company has been cooperating with relevant enterprises to provide the service.

2. Buy insurance in Shanghai, renew coverage every year

Expats in Shanghai no longer need to send lots of forms back to their own country for the reimbursement of medical expense. Instead, they can handle all these procedures in Shanghai.

AIG General Insurance Company recently carried out the plan for medical treatment guarantee of expats in China with annual insured amount up to \$2 million. From now on, expats in Shanghai may buy medical insurance for their family and themselves in Shanghai instead of bothering buying in foreign insurance organizations.

In the past, due to the different location of the insurant and the insurance company, the secretary or the HR department shall do a lot of work for the declaration and reimbursement of the medical expense of the expats. As the forms need to be sent to the foreign insurance company abroad, there are always errors during the process for reimbursement. AIG General Insurance Company put forward the GSH400 and GSH350 plan which allow reimbursement in Shanghai for expats to choose according to the real condition of their family and themselves. The expats may choose the suitable plan according to their living place abroad. They can rely on the plan for any need for clinical treatment, hospitalization, dental care, personal nursing, ambulance, they may also enjoy the medical service provided by prominent international clinic treatment, dental clinic, and comprehensive hospitals in China. What's more, the expats need not pay for any medical treatment in the verified hospitals of AIG General Insurance Company which will bear all the expenses of the medical treatment of those expats.

The plan provide client service in English, and adopt the form of renewing coverage every year, which is quite suitable for the personnel transfer of foreign-funded enterprises.

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