



STANDARD PRACTICE GUIDE

SECTION:	Human Resources	Number: 12
SUBJECT:	Medical Insurance 2021-2022	Revised: 07/16/21
APPLIES TO:	All Regular International Employees and Employees from Hong Kong, Macao and Taiwan	Date Issued 06/26/09 Review Date: 09/01/23
ISSUED BY:	Human Resources and Dean	Attachment(s) 1

Policy

Regular international employees working in the UM-SJTU Joint Institute (the Institute) are entitled to medical insurance covered by the Institute.

1. Objectives

This policy is intended to provide a remuneration package for international employees of the Institute, which is both competitive and in line with current industry practice.

2. Medical Insurance

2.1 The Institute offers you the medical insurance plan offered by Ping An Health Insurance. See Medical Insurance Plan 2021-2022 for details before you make the final decision. The insured employees are responsible for the medical and hospital expenses deductible from the insurance and the significant and unusual exclusions or limitations defined by the insurer.

2.2 The Institute will not fund your participation in any private medical arrangement other than that normally offered by the Institute. Should you decline this cover, the Institute will not reimburse the cost of any medical treatment received.

2.3 Immediate family member of eligible international employees could join the same medical insurance plan with the eligible Institute employees. See Coverage Level & Rate below for estimated expense you expect to pay.

3. Enrollment Deadlines

To ensure that you are enrolled in the medical insurance plan of your choice, you must enroll in medical insurance within 30 days before your service date (first day on the Institute payroll) or newly eligible date, or as specified by your bargaining agreement. If you do not enroll within the deadline, you will be defaulted into no medical coverage until 30 days after your enrollment. The Institute will not take any responsibility for medical expenses during this enrollment processing period without medical coverage, unless specified by your bargaining agreement.

4. Coverage Level & Rate

Within each medical insurance option, you can choose from six different levels of coverage and are expected to pay different portions of the expense. Any applicable employee contribution amounts shall be remitted to SJTU



on an after-tax-basis.

The levels and the corresponding shares you have to pay are listed below:

Involving Levels	Plan1 for Mainland (RMB/year)	Plan1 for World Wide Excluding USA (RMB/year)	Plan1 for World Wide (RMB/year)	Opt-out Credit RMB/year
You only	0	2488	3426	9000
You+Adult	6400	11376	13252	
You+Adult+Children	6400+6400/per child	11376+8888/per child	13252+9826/per child	
You+ Child	6400	11376	13252	
You+Children	6400/per child	2488+8888/per child	3426+9826/per child	
Involving Levels	Plan2 for Mainland (RMB/year)	Plan2 for World Wide Excluding USA (RMB/year)	Plan2 for World Wide (RMB/year)	Opt-out Credit RMB/year
You only	1275	3763	4701	9000
You+Adult	8950	13926	15802	
You+Adult+Children	8950+7675/per child	13926+10163/per child	15802+11101/child	
You+ Child	8950	13926	15802	
You+Children	1275+7675/per child	3763+10163/per child	4701+11101/child	

5. Optional Cover

The insured international employees and their family members are eligible to participate in Ping An Accident Insurance and Short-term life Insurance (death from illness) optional cover. The Institute will provide the optional cover for insured international employees (family members are not included). If the employees and their family members want to participate in the optional cover, it will be treated as the individual employee's own contribution and the employee is responsible for setting the cost. The cost for adult is 120 RMB/year, and the cost for child is 60RMB/year.

6. Effective Date

Coverage is effective on your service date if you enroll in the insurance before the deadline. Otherwise you will be defaulted into no medical coverage until 30 days after your enrollment. (Employees on probation are not eligible to enroll in the coverage). Therefore, it is recommended that you make your benefits selections as soon as possible.

7. Opt-out Credit RMB



If you are eligible, you can receive Opt-out Credit RMB if you waive medical insurance coverage because you have medical insurance outside the Institute through the employer of your spouse. If you and your spouse or other qualified adult both work for the Institute, you are not eligible to receive opt-out credit RMB for waiving medical coverage for yourself.

To receive opt-out credit RMB, you must return your enrollment form within your 30-day enrollment period, indicate that you wish to waive medical coverage, and include your other coverage information where required.

The Chinese government requires that all international employees (including their spouse and children) are protected by appropriate medical insurance to cover major disease and hospital residence cost in China. As a result, if you decline the coverage provided by the Institute, you must provide the medical coverage information for yourself, your spouse and your children if they live in China with you. These need to be evaluated and approved by the Institute.

By receiving Opt-out Credit RMB, you and your accompanying family members will waive all the medical related responsibilities of the Joint Institute for yourself and your family members.

8. ID Cards

You will receive the medical insurance ID card from the HR Office, within four to six weeks after you enroll in benefits and receive your confirmation statement.

9. Services Before You Get Your ID Card

Contact your medical insurance carrier to find out how to receive services before your medical insurance cards arrive. Until you receive your medical insurance cards, you may have to pay for services and/or prescriptions in full. Contact your insurance carrier to find out its reimbursement procedure. Be sure to save all your receipts.

10. Termination of the Insurance

Eligible payment covered by the Institute will only include premium incurred in respect of a period throughout which the individual employee was on the active payroll of the Institute. The Institute reserves the right to terminate the insurance in the event of demission of individual employee.

11. Limitations

The Institute in its sole discretion may modify, amend, or terminate the benefits provided with respect to any individual receiving benefits, including active employees, retirees, and their spouses, partners, and dependents. Although the Institute has selected to provide these benefits this year, no individual has a vested right to any of the benefits provided. Nothing in these materials gives any individual the right to continued benefits beyond the time the Institute modifies, amends, or terminates the benefit. Anyone seeking or accepting any of the benefits provided will be deemed to have accepted the terms of the benefits programs and the Institute's right to modify, amend or terminate them.