

This Benefit Schedule forms part of Your Policy with Avo Insurance Company Limited and it contains the limits which apply to the Plan you have chosen. You must read this Benefit Schedule together with the Terms and Conditions and Policy Schedule.

Avo Northbound Medical Protection - Benefit Schedule

Benefits Item	Benefit Plan	
	Standard	
Annual Benefit Limit	RMB7,000,000	
a) Medical Expenses Benefit		
i) Maximum benefit limit per Policy Year	RMB4,000,000	
ii) Deductible per Policy Year	RMB20,000	
iii) Reimbursement Ratio ¹	70%	
b) Specific Drug Expense Benefit²		
i) Maximum benefit limit per Policy Year	RMB1,000,000	
ii) Deductible per Policy Year	RMB0	
iii) Reimbursement Ratio ¹	70%	
c) Proton and Heavy Ion Therapy Benefit		
i) Maximum benefit limit per Policy Year	RMB1,000,000	
ii) Deductible per Policy Year	RMB0	
iii) Reimbursement Ratio ¹	100%	
d) External Drugs and Medical Devices Benefit		
i) Maximum benefit limit per Policy Year	RMB1,000,000	
ii) Deductible per Policy Year	RMB0	
iii) Reimbursement Ratio ¹	70%	
Value-added Healthcare Services³		
i) Medical Escort Service	Applicable	
ii) Green Channel Service		
iii) Hospital Assistance		
iv) Second Opinion for Critical Illness		
v) Nursing Care		
vi) Proton and Heavy Ion Therapy Medical Assistance		
vii) Pre-Treatment Genetic Testing for Medication Guidance		
viii) Hospital Deposit Guarantee		
ix) Specific Drug Direct Billing Service		

1. Reimbursement ratio after deducting the deductible for each policy year.

2. Prior written approval from the Company is required.

3. Please refer to the Healthcare Services Handbook for detailed services and frequency limits of the Value-added Healthcare Services. You can obtain and review the Healthcare Services Handbook at the time of application.