



# AUSTCHAM SHANGHAI MEMBER INSURANCE PROGRAM

Essential Health Management &  
One-stop Solution





# About the Insurance Program

**Exclusive to AustCham Shanghai member companies and their staff**

The AustCham Shanghai Member Insurance Program provides our members discounted insurance packages by utilising the AustCham Shanghai network.

Through group buying power and by pooling our collective insurance 'risk', AustCham Shanghai offers its members the opportunity to purchase quality insurance products at competitive prices.

Through a partnership with Essential, the AustCham Shanghai Member Insurance Program offers:

- Discounted premiums on a variety of insurance products including health care
- Flexible terms and conditions from various insurance partners





# Insurance Products

Essential representatives tailor made insurance products to your needs. AustCham Shanghai Member Insurance Program products include:

**Medical insurance for expatriates and local employees**

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**Term life and AD&D insurance**

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**Employer liability insurance**

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**Travel insurance**





# Why Choose AustCham Shanghai Member Insurance Program

## Price competitive

- 20-30% discount when compared with standard products
- Individual member can enjoy group rate
- Allocated risk also contributes to predictable, moderate premium increases

## Quality partners and terms

- AustCham Shanghai has done the market research and selected top insurance plans from some leading providers in China
- Terms & conditions have been optimised to ensure coverage and flexibility should you need to make a claim
- In the case of health care, pre-existing conditions may be considered eligible for coverage

## Essential's Risk Solution and Health Management Services

- Our product allows you to have access to Essential's Health Management Services and a network of medical professionals to help you with health care related questions
- One-stop solution for insurance, health advisory as well as employee assistance program (HAP & EAP)



# Insurance Providers



AXA is a renowned global brand in high-end medical insurance.



PingAn is on the top list of the largest insurance companies in China.



# Get Started

## Registration

It's easy - contact the AustCham Shanghai office to register your interest and to start the process: [enquiries@austchamshanghai.com](mailto:enquiries@austchamshanghai.com)

## Product Selection

You will be connected with an Essential consultant to discuss your needs and select an insurance product that works for you. You can get a quote and apply for it.

## Go!

Essential will work with you to ensure you/all participants are enrolled and understand everything about the AustCham Insurance Program.





# About Essential Health Management

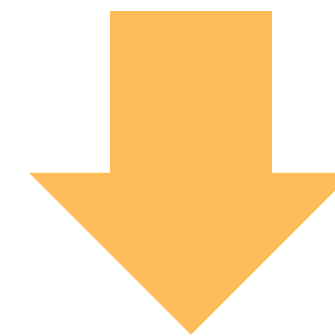
Essential provides clients with customised health management services based on health check and insurance claims data.

They aim to improve employee health through targeted health management programs, help companies reduce absenteeism, lower claims ratios and control employee benefit costs.





**Scan to  
register  
your interest  
to join  
our Insurance  
Program**







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