



# AUSTCHAM SHANGHAI MEMBER INSURANCE PROGRAM

上海澳商会会员健康计划



QUALITY  
COMPETITIVE  
COMPREHENSIVE



## AustCham Shanghai Member Insurance Program

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 Jardine Lloyd Thompson (JLT), the AustCham Shanghai Member Insurance Program offers:

Discounted premiums on a variety of insurance products including health care

Flexible terms and conditions from our insurance partners

Superior service from our partner JLT

**1** AustCham Shanghai has more than 350 member companies and a network of more than 2,000 individuals that can elect to be a part of the AustCham Shanghai affinity group

**2** Insurance companies view our affinity group as one large organisation, lowering premiums and allowing us to negotiate attractive terms for our members

**3** The AustCham Shanghai Member Insurance Program is exclusive to AustCham Shanghai members

## Why Choose the AustCham Shanghai Member Insurance Program

### Price competitive

- With strength in numbers the AustCham Shanghai member network translates into serious buying power
- 20-50% discount when compared to standard products
- Allocated risk also contributes to predictable, moderate premium increases

### Quality partners and terms

- AustCham Shanghai has done the research and selected top insurance plans from market 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 eligible for coverage

### JLT Essential's Risk Solution and Health Management Services

- Our product means you gain access to JLT Essential's Health Management Services and a network of medical professionals to help you with health care related questions





## Products

JLT representatives tailor make insurance products to your needs. AustCham Shanghai Member Insurance Program products include:

- Medical insurance for expatriates and local employees
- Term life and AD&D insurance
- Employer liability insurance
- Travel insurance

### Insurance providers

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Cigna is a renowned global brand and a leader in high-end medical insurance. Cigna has an expansive network and offers numerous services.



Aetna is a large insurance company with a range of diversified products.



PingAn is one of the largest insurance companies in the world. They have the largest hospital network in mainland China and various mobile tools.



NOW is a recent arrival to the health insurance market, offering flexibility in choice of policy, and mobile tools.

## Getting started

### Registration

It's easy - contact the AustCham Shanghai office to register your interest and to start the process.

[www.austchamshanghai.com](http://www.austchamshanghai.com)

Tel: 86 21 6149 0600

### Product Selection

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

### Go!

JLT Essential will work with you to ensure all participants are enrolled and understand everything about their new insurance.

## Case Study

### SME quotation – up to 58% OFF

Currency: RMB

Census Information	Existing vendor	PingAn (pooling)	Cigna (pooling)	Aetna	Now
2 employees and 6 dependents	511,626	211,686	228,480	339,042	706,779
Employees aged 36 and 45					

Benefit request: Worldwide cover including maternity, dental and wellness

### Family quotation – up to 65% OFF

Currency: RMB

Census Information	DOB	Nationality	Residence	Existing vendor	PingAn Pooling	Aetna Individual	Now Individual
Employee	03/11/77	Australia	Shanghai	314,611	33,610	73,973	117,627
Wife	23/9/81	China	Shanghai		33,610	134,419	109,225
Daughter	17/2/2010	Australia	Shanghai		21,871	49,057	56,029
Son	8/6/2013	Australia	Shanghai		21,871	49,057	56,029
Total Premium				314,611	110,962	306,506	338,909

Benefit request: Worldwide cover including maternity, dental and wellness

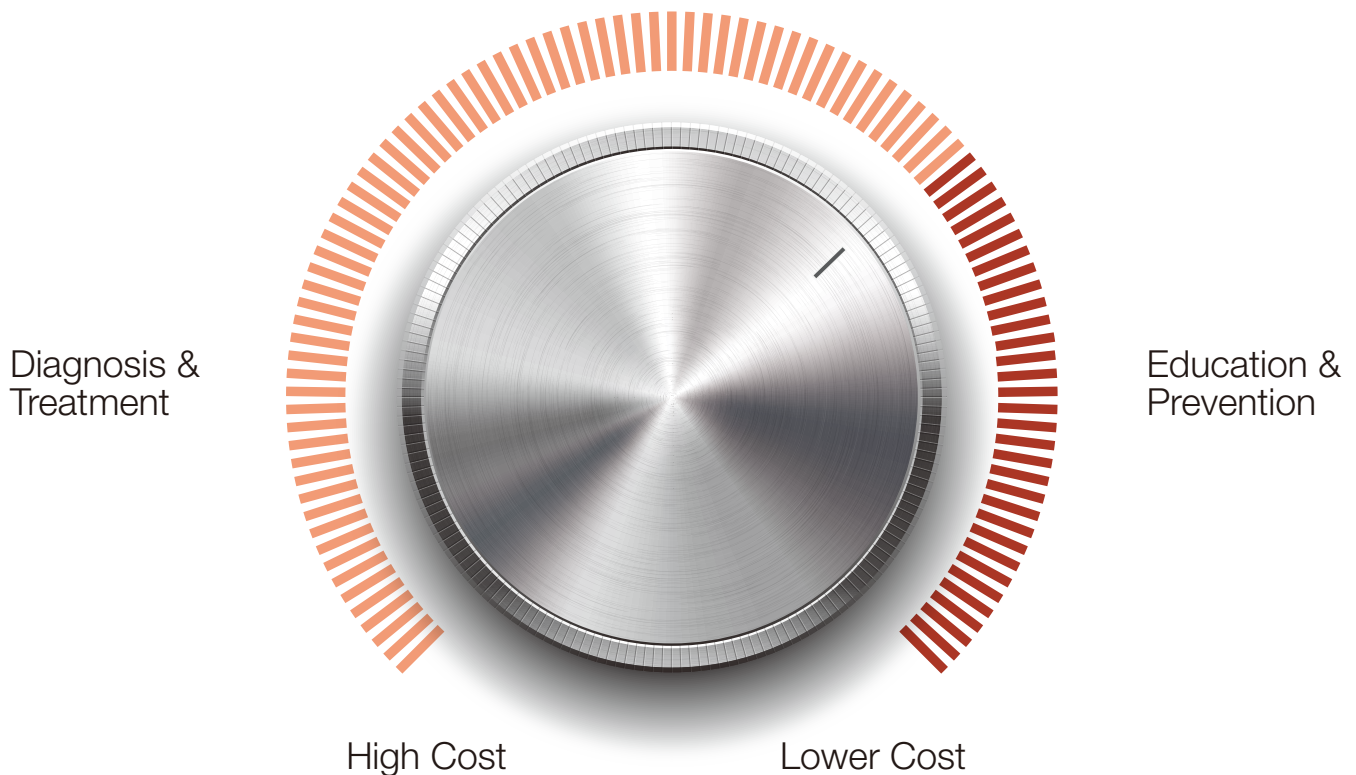
### Individual quotation – up to 53% OFF

Currency: RMB

Census Information	DOB	Nationality	Residence	Existing vendor	PingAn Pooling	Aetna Individual	Now Individual
Employee	24/07/1979	Australia	Shanghai	48,787	23,091	31,048	37,176

Benefit request: Worldwide excluding US with dental benefits, full cover in high-cost hospitals

# Corporate Health Management



## Diagnosis & Treatment

Current approach in China is not working

- Rising cost with rising claims
- Decline in employee health
- Increasing dissatisfaction with employee benefits

## Education & Prevention

JLT Essential's Health Management Services

- Lower cost for employer as claims are prevented and reduced
- Improved productivity as sick leave declines
- Increased employee satisfaction with employee benefit programs



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

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

## JLT Essential

JLT Essential is a subsidiary company of the JLT Group in China. The JLT Group is the largest broker listed in London stock exchange, providing high-quality and innovative employee benefit solutions that help lower cost and improve employees' health. JLT Essential's services include insurance broking (under JLT Lixin Insurance Broker Corp. Ltd.), health check administration, health management consulting, and employee benefits services.

[www.jltessential.com](http://www.jltessential.com)

[www.jltasia.com](http://www.jltasia.com)



T: +86 21 6149 0600

F: +86 21 6149 0601

E: [mip@austchamshanghai.com](mailto:mip@austchamshanghai.com)

W: [www.austchamshanghai.com](http://www.austchamshanghai.com)

Office 2E, 668 Huai An Road Jing'An District, Shanghai 200041

上海市静安区淮安路 668 号安垦绿色 2E 室 邮编：200041

