

PICC Insurance Consent form for NIFTY-Pro

Dear Customers:

Thank you for choosing BGI Non-invasive prenatal testing (NIFTY-Pro, test includes Trisomy 21, Trisomy 18, Trisomy 13, other chromosomal numeric abnormalities and 84 kinds of microdeletion/duplication syndromes, NIFTY-Pro report takes the standard, and for microdeletion/duplication syndromes, PICC covers only when variant fragments are > 5M and fall in the range of what NIFTY-Pro bioinformatic system analyzes). The insurance cover is underwritten by PICC Health Insurance Company Ltd. Shenzhen Branch. To ensure you understand the insurance cover provided, please read the below details carefully. The insurance duties are as follows:

1. "Positive"

- If the test result is "high risk"/ "positive"/ "detected" or other description indicates the aneuploidy of other chromosomes, you are eligible for financial reimbursement towards the cost of prenatal diagnostic testing including but not limited to amniocentesis, chorionic villus sampling (CVS), umbilical cord, karyotyping analysis, auxiliary molecular genetics testing (such as FISH), chromosomal microarray analysis including array CGH, SNP array, QF-PCR, NGS, etc. The reimbursement will be up to maximum RMB 5000 per person for singleton. PICC will end all the insurance responsibilities for the testee and the fetus once the compensation goes into effect. Testee will not be able to ask BGI, PICC, clinic/hospital for any more compensation.

2. "False Negative"

- If the test result is "low risk"/ "negative"/ "not detected", but that later your baby is born and diagnosed with any disease included in NIFTY-Pro (except for mosaic chromosomal abnormality) by a qualified healthcare professional within one year after delivery, you are eligible for compensation of RMB 400,000 for singleton. PICC will end all the insurance responsibilities for the testee and the fetus once the compensation goes into effect. Testee will not be able to ask BGI, PICC, clinic/hospital for any more compensation.
- If the test result is "low risk"/ "negative"/ "not detected", but that later your fetus is diagnosed with any disease included in NIFTY-Pro (except for mosaic chromosomal abnormality) by a qualified healthcare professional before delivery, and you have terminated the pregnancy, you are eligible for compensation of RMB 20,000 for singleton. PICC will end all the insurance responsibilities for the testee and the fetus once the compensation goes into effect. Testee will not be able to ask BGI, PICC, clinic/hospital for any more compensation.

Documents for compensation application

Positive	Application form (medical costs), NIFTY-Pro report provided by clinic/hospital, invoice/bill, diagnostic/confirmation report, copy of ID card and bank account information (includes but not limited to Name of policy holder (need to be testee), Account Number, Bank Name, Bank Address, Swift Code (testee should sign on the copy files and write down the account information), other documents needed by PICC and BGI for paying and verifying.
False Negative (before childbirth)	Application form (specific diseases), NIFTY-Pro report provided by clinic/hospital, pregnancy termination report, diagnostic/confirmation report, copy of ID card and bank account information (includes but not limited to Name of policy holder (need to be testee), Account Number, Bank Name, Bank Address, Swift Code (testee should sign on the copy files and write down the account information), other documents needed by PICC and BGI for paying and verifying.
False Negative (after childbirth)	Application form (specific diseases), NIFTY-Pro report provided by clinic/hospital, diagnostic/confirmation report, certificate of diagnosis, certificate of childbirth, paternity test report, copy of ID card and bank account information (includes but not limited to Name of policy holder (need to be testee), Account Number, Bank Name, Bank Address, Swift Code (testee should sign on the copy files and write down the account information), other documents needed by BGI and PICC for paying and verifying reasons, degree and other aspects of the accident.

I have received and read the insurance consent form of NIFTY-Pro. I understand that the information of pregnant woman needs to be true and be same as that of testee. I will take responsibilities when PICC refuses to provide compensation because of the inconsistent information between the real identify and what was provided when purchasing the insurance. I will provide all the documents needed by PICC when applying for the compensation.

* Signature of Testee: _____

Date _____ Month _____ Year _____