

PICC Insurance Consent form for NIFTY-FOCUS and NIFTY-Twin



中國人民保險集團公司
THE PEOPLE'S INSURANCE COMPANY (GROUP) OF CHINA

Dear Customers:

Thank you for choosing BGI Non-invasive prenatal testing NIFTY-Focus (test includes Trisomy 21, Trisomy 18, Trisomy 13 and Sex Chromosome Abnormalities (XO, XXY, XXX, XYY)) or NIFTY Twin (test includes Trisomy 21, Trisomy 18 and Trisomy 13). BGI offers an insurance scheme with provision of the NIFTY-Focus and NIFTY-Twin test. 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" or "positive" for "Trisomy21", "Trisomy18" or "Trisomy13" "Sex Chromosome Abnormalities (XO, XXY, XXX, XYY)", you are eligible for financial reimbursement towards the cost of invasive, confirmatory prenatal diagnostic testing including but not limited to amniocentesis, chorionic villus sampling (CVS), umbilical cord puncture sampling, karyotyping analysis, chromosome fluorescence in situ hybridization and FISH. The reimbursement will be up to maximum RMB 2500 per person in the case of a singleton pregnancy. In the case of a twin pregnancy the maximum reimbursement amount is set as RMB 4000.

Please Note that: PICC will not provide any compensation for any baby born with any of the conditions outlined in this section to any clients who did not undertake any follow up confirmatory invasive prenatal diagnosis after receiving a high risk result for any of the conditions listed within this section.

2. "False Negative"

If the test result is "low risk" or "negative", but that later your baby is born and diagnosed with any disease included in NIFTY-Focus/NIFTY-Twin (except for mosaic chromosomal abnormality), either Trisomy 21, Trisomy18, Trisomy 13 or "Sex Chromosome Abnormalities (XO, XXY, XXX, XYY)" by a qualified healthcare professional within one year of baby's birth date, you are eligible for compensation up to a maximum amount of RMB 400,000.

3. "False Negative in the Event of Diagnosis and Termination Before Live Birth"

In the event that your NIFTY-Focus/NIFTY-Twin test result is reported as "low risk" or "negative" but that later your baby is diagnosed before birth with any disease NIFTY-Focus/NIFTY-Twin (except for mosaic chromosomal abnormality) either Trisomy 21, Trisomy 18, Trisomy 13 or "Sex Chromosome Abnormalities (XO, XXY, XXX, XYY)" by a qualified healthcare professional and you have terminated pregnancy, you are eligible for compensation. The compensation amount is set at a maximum amount of RMB 20,000. All above insurance liability is subject to the terms outlined within this section, and shall be terminated after compensation.

Documents for compensation application

Positive	Application form (medical costs), NIFTY-Focus/NIFTY-Twin 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-Focus/NIFTY-Twin 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-Focus/NIFTY-Twin 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-Focus/NIFTY-Twin. 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 _____

