『About Foreign Student Insurance』

I. Injury or Sickness Medical Reimbursement (outpatient & Prescription medicine)

1.Medical expenses would be covered up to **Max 150,000 KRW** for 1 day (Prescription medicine included)

2. Deductible clause

- Benefit(covered by NHI) expenses

▶ Clinic or hospital: Will deduct the larger amount of these two, “20% of the medical expenses” and “10,000 KRW for 1 day”

▶ General specialized hospital or university hospital: Will deduct the larger amount of these two, “20% of the medical expenses” and” 20,000 KRW for 1day”

-Non-benefit(Not covered by NHI) expenses

▶ Will deduct the larger amount of these two, “30% of the medical expenses” and” 30,000 KRW for 1day”

※ If the medical expenses exceeds 150,000 KRW, You have to pay the rest amount by yourself

ex) Even If you pay more than 1,000,000 KRW, Only 150,000 KRW would be reimbursed by insurance.

II. Injury or Sickness medical Reimbursement (Inpatient)

1. Medical expenses would be covered up to all total **30.000,000 KRW** each

. Deductible clause

▶ 20% of benefit expenses and 30 % of Non-benefit expenses in your hospital receipt

▶ If you use an upper grade hospital room, It will be covered only 50% from the difference amount (Max.100,000 KRW a day)

III. Not covered list

■ Violation of the insurance contract (Previous illness) - Injuries caused by accidents overseas or diseases being treated previously

■ Medical checkup and cost for tests without a doctor's order

■ Mental disease and behavior disorder, depression… (Disease codes F04~F99)

■ Dental care and Herbal remedies (If the medical expenses are included in benefit parts which is under the national health insurance law, Then it would be covered)

■ Pregnancy, childbirth (including caesarean), postpartum hospitalization

■ Medical expenses incurred due to treatment aimed at improving appearance

■ Article which is not covered in the insurance policy (terms)

■ Any charges for issuing the insurance documents, Unrelated medical expenses

IV. How to make a claim

■ Please pay the medical bills first at the hospital and ask them to issue the claim documents for make an insurance claim.

■ You can send all your documents by uploading document files through our website. Or you could also make a claim using KAKAOTALK and Fax

■ In case of hospitalization (over 1,000,000KRW) insured could ask for the payment guarantee but we need to get a permission from hospital.

「Language service」

♣ Korean•English : 02-776-8500 / Kakao ID : INSCLAIM

♣ Korean•Chinese : 02-3481-2133 / Kakao ID : CLAIMS

♣ Korean•vietnamese : 070-4254-8501 / Kakao ID : INSVIETNAM

♣ Fax : 02-776-1313 / E-mail : info@insclick.com

V. Needed documents for claiming

■ Common documents

① Claim form+ Personal data processing agreement (Download on website)

② Copy of your Alien registration card

③ Copy of your bank book

■ Outpatient treatment

① Medical records (Outpatient confirmation/prescription/medical chart/doctor's opinion paper)
Disease code or Diagnosis must be included

② Receipt of treatment

③ Detailed statement of medical expenses

■ Prescription (Medicine)

① Receipt of pharmacy (not card receipts)

■ Inpatient treatment (Including surgery)

① Confirmation of hospitalization and discharging (It must be included disease code or name)

② Receipt of treatment

③ Detailed statement of medical expenses

④ Confirmation of surgery (In case of taking surgery)

VI. How to download claim form

■ Enter the **http://n.foreignerdb.com/yonsei**

■ You can Login with your student ID or Passport number or alien registration number and password “111111”

■ Download the claim from by click the blue disc image below the "Download Claim Report" section

Foreign Student Insurance [Coverage Limit & Not Coverage List]

☎ 02-722-3200

[Coverage Limit]

■ **Accidental death and Disability : Maximum 50,000,000 won**

Accidents caused by sudden and foreign interferences that result in death or disability.

(Death or disability that occurs within Insurance period)

■ **Sickness death : Maximum 10,000,000 won**

■ **Injury or Sickness Medical Reimbursement (Domestic, Benefit) : Maximum 30,000,000 won each**

When the insured visit a doctor or hospitalized in a domestic medical institution in order to receive a medical treatment for injury or sickness, Benefit medical expenses such as prescription medicine , outpatient, hospitalization expenses would be covered within a set of insurance limits,

▶ Deductible :

- Deductible of hospitalized: An amount equivalent to 20% of medical benefit expenses under the National health insurance law
- Deductible of outpatient treatment: The larger amount of these two, '20% of the medical expenses' and 'hospital deductible rating' (150,000KRW/day)

▶ Hospital deductible rating: 10,000won for a clinic and hospital, 20,000won for a general specialized hospital and University hospital

■ **Injury or Sickness Medical Reimbursement (Domestic, Non-benefit) : Maximum 30,000,000 won each**

When the insured visit a doctor or hospitalized in a domestic medical institution in order to receive a medical treatment for injury or sickness, Non-benefit medical expenses such as prescription medicine, outpatient, hospitalization expenses would be covered within a set of insurance limits,

▶ Deductible :

- Deductible of hospitalized: An amount equivalent to 30% of medical benefit expenses defined by National health insurance law
- Deductible of outpatient treatment:: The larger amount of these two, '30,000 won per a visit' and '30% of the medical expenses' (150,000KRW/day, 100 times)

■ **Evacuation / Repatriation : Maximum 30,000,000 won**

· In case of death incurred by an accident or illness within Insurance period, the costs of transportation, search and rescue, airfares will be refunded to the legal heir (Repatriation of remains)

· In case of disappearance, the costs of search and rescue by plane or ship will be refunded

· In case of death or If the insured is hospitalized over 14 days due to an accident or illness, there is a relief cost of transportation and accommodation that will be refunded.(2 guests/within 14days)

[Not Coverage List]

■ In case of the insured or contractor doing something intentionally and pretending that it is an accident

■ Violation of the insurance contract (Previous illness)

- Injuries caused by accidents overseas or diseases being treated previously

■ Dental care(Disease codes K00~K08) : cavity/tooth(wisdom) extraction/scaling/whitening...

■ Herbal(oriental) treatment medical expenses

■ The clinical care and checkup cost which is not related to the doctor's observations

■ The cost of medicine without a doctor's prescription

■ Checkup, Vaccination, Nutritional supplements

■ Unrelated medical expenses (Crutches, Wheelchair, Artificial limb, etc.)

■ Medical expenses incurred due to treatment aimed at improving appearance

- Eyelid surgery, gum surgery, rhinoplasty, breast augmentation or reduction, liposuction, rhytidoplasty, etc
- Glasses, contact lenses, eye surgery for vision correction
- Freckles, hirsutism, baldness, poliosis, rhinophyma, moles (birthmarks), warts, acne, hair loss

■ Non inflammatory disorders of female genital tract caused by habitual abortion, infertility and artificial insemination (Disease codes N96~N98)

■ Pregnancy, childbirth (including caesarean), postpartum hospitalization (Disease codes O00~O99)

■ Congenital brain disease (Disease codes Q00~Q04)

■ Mental disease and behavior disorder, depression... (Disease codes F04~F99)

■ Sexually transmitted diseases and urinary tract infections (Disease codes A50~A64, N39, R32)

■ Rectal or anal diseases do not correspond to the national health insurance law or medical care benefits (Disease codes I84, K60~K62, K64)

■ Accidents due to alcohol / Traffic Accidents / Motorcycle accidents / Ambulance

■ Medical records before the start date of the policy

■ Article which is not covered in the insurance policy (terms)