『 Foreign Student Insurance coverage 』

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

1.Medical expenses would be covered up to **KRW150,000** per day **(Except for Non-severe conditions)**

2. Deductible clause

- Benefit(Covered by NHI) expenses

▶ Clinic or hospital: Cost will be greater of 20% of the actual medical fee and the National health insurance copay rate and KRW10,000/DAY

▶ General specialized hospital or university hospital: Cost will be greater of 20% of the actual medical fee and the National health insurance copay rate and KRW20,000/DAY

- Non-benefit(Not covered by NHI) expenses

▶ **For severe conditions: Cost will be greater of 30% of the actual medical fee and KRW30,000/day.**

For non-severe conditions: Cost will be greater of 50% of the actual medical fee and KRW50,000/day (Covered up to KRW 200,000 per day)

※ If the reimbursed amount exceeds the maximum limit, you are responsible for the remaining amount

II. Injury or Sickness medical Reimbursement (Inpatient)

1. Medical expenses would be covered up to all total **KRW30,000,000 (Except for Non-severe conditions)**

. Deductible clause

▶ 20% of the benefit expenses and 30 % (Severe), 50% (Non-severe) of the Non-benefit expenses

▶ Non-severe inpatient treatment (Up to KRW10,000,000/ Year, KRW3,000,000 /1Time)

▶ For upper-class room hospitalization, only 50% of the difference between the upper-class room rate and the standard room rate is covered (up to a maximum of KRW100,000 per day)

Ex) in case upper-class room : KRW450,000, standard room: KRW150,000 , The difference: KRW 300,000

Although the room rate difference is KRW 300,000, only KRW 100,000 would be covered due to the daily limit

▶ Cost of issuing hospital documents, medical aids (crutches, wheelchairs, prosthetic limbs, etc.)

III. Not covered list

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

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

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

■ Dental care and Herbal remedies (Benefit expenses would be covered)

■ Pregnancy, childbirth (Including caesarean), postpartum hospitalization ((Benefit expenses would be covered)

■ 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 bill first at the hospital and then ask them to issue the claim documents required for make an insurance claim.

■ You can submit all your documents by uploading document files through our website. Alternatively, you could also file a claim using KAKAOTALK and Fax

■ In case of hospitalization (Over KRW1,000,000) 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 Receipt of treatment

② Detailed statement of medical expenses

■ Prescription (Medicine)

① Receipt of pharmacy (Not a 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 form by click the blue disc image below the "Download Claim Report"

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 (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 for hospitalized: An amount equivalent to 20% of medical benefit expenses under the National health insurance law
- Deductible for outpatient: Cost will be greater of 20% of the actual medical fee and the National health insurance copay rate and 20,000won/day (150,000won/day, 100 times)

▶ 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 (Non-benefit): Severe max 30,000,000won, Non-severe max 10,000,000won 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 for Severe hospitalized: 30% of medical expenses eligible for Copayment Relief Program
- Deductible for Non-severe hospitalized: 50% of medical expenses excluded from Copayment Relief Program (Max 3,000,000won/per 1time)
- Deductible for Severe outpatient: Cost will be greater of 30% of the actual medical fee and 30,000won/day (150,000won/day, 100 times)
- Deductible for Non-severe outpatient: Cost will be greater of 50% of the actual medical fee and 50,000won/day (200,000won/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)