

# 『 Foreign Student Insurance Guideline 』

## 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 expenses
      - ▶ Clinic or hospital: The large amount of these two things, “20% of the medical expenses” and “10,000 KRW for 1 day”
      - ▶ General specialized hospital or university hospital : The large amount of these two things, “20% of the medical expenses” and “20,000 KRW for 1 day”
    - Non-benefit expenses
      - ▶ The large amount of these two things, “30% of the medical expenses” and “30,000 KRW for 1 day”
- ※ 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, It will be covered only 150,000 KRW

## II. Injury or Sickness medical Reimbursement (Inpatient)

1. Medical expenses would be covered up to all total **30,000,000 KRW**
- . 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
- The clinical care and checkup cost which is not related to the doctor's observations
- Mental diseases and behavior disorder, depression... (Disease codes F04~F99)
- Dental cares 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 at the hospital first and then submit all your claim documents to us, Then we will hand them over to the claim department for reimbursement.
- In case of hospitalization (over 1,000,000KRW) insured could ask for the payment guarantee but we need to get a permission from hospital.
- Please preparing all your documents and send them to us by fax or scan the documents and upload it through our website. You could also make a claim using KAKAO TALK

##### 「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](mailto:info@insclick.com)

#### V. Needed documents for claiming

- Common documents
  - ① Claim report + 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)  
**It must be included disease code or name**
  - 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 report

- Enter the <http://n.foreignerdb.com/chosun>
- You can Login with your student ID or Passport number or alien registration number and password number
- Download the claim report by click the blue disc image below the "Download Claim Report" section