[Not Coverage List]

1. Voluntary Accident (On purpose)
2. Violation of the insurance contract (Previous illness)
   – Injuries caused by accidents overseas or diseases being treated previously
3. Dental care (Disease codes K00~K08) : cavity/tooth (wisdom) extraction/scaling/whitening...
4. Herbal (oriental) treatment medical expenses
5. The clinical care and checkup cost which is not related to the doctor's observations
6. The cost of medicine without a doctor's prescription
7. Checkup, Vaccination, Nutritional supplements
8. Unrelated medical expenses (Crutches, Wheelchair, Artificial limb, etc.)
9. 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
10. Non inflammatory disorders of female genital tract caused by habitual abortion, infertility and artificial insemination (Disease codes N96~N98)
11. Pregnancy, childbirth (including caesarean), postpartum hospitalization (Disease codes O00~O99)
12. Congenital brain disease (Disease codes Q00~Q04)
13. Mental disease and behavior disorder, depression... (Disease codes F04~F99)
14. Sexually transmitted diseases and urinary tract infections (Disease codes A50~A64, N39, R32)
15. Rectal or anal diseases do not correspond to the national health insurance law or medical care benefits (Disease codes I84, K60~K62, K64)
16. Accidents due to alcohol / Traffic Accidents / Motorcycle accidents / Ambulance
17. Medical records before the start date of the policy
18. Article which is not covered in the insurance policy (terms)

[Coverage Limit]

- Death or Permanent disability by Accident : 100,000,000 KRW
- Death or Above 80% Permanent disability by Disease : 50,000,000 KRW
- Inpatient Medical Expenses (in Korea) by Injuries or Diseases : 50,000,000 KRW
  # Deductible : 20% of compensable Medical expenses)
- Outpatient Medical Expenses (in Korea) by Injuries or Diseases : 250,000 KRW per day
  # Deductible : The large amount of these two things, '20% of the medical expenses' and 'hospital deductible rating'
  # Hospital deductible rating : 10,000won for a clinic, 15,000won for a hospital, 20,000won for a general specialized hospital
- Outpatient clinic (prescription compounding) (in Korea) by Injuries or Diseases : 50,000 KRW per once
  # Deductible : The large amount of these two things, '20% of the medical expenses' and 'hospital deductible rating')
  # Basic Deductible amount : 8,000won
- Evacuation / Repatriation : 20,000,000 KRW
- Liability in Everyday Life : 100,000,000 KRW
- [Nonpayment] Special Contract :

① [Nonpayment] Manipulation /Extracorporeal shock wave / Prolotherapy expenses(in Korea) : Max 3,500,000 Won

② [Nonpayment] Injection expenses(in Korea) : Max 2,500,000 Won

③ [Nonpayment] MRI/MRA expenses : Max 3,000,000 Won

Deductible : The large amount of these two things, '20,000won for one visit' and '30% of the medical expenses'

CHOSUN UNIVERSITY
2019 외국인 유학생 보험
Foreign Student Insurance

ins
중앙인스코리아(주)

Phone Korean • English 02.776.8500
Chinese 02.3481.2133

Kakao KOREAN, CHINESE SERVICE ID : CLAIMS
ENGLISH SERVICE ID : INSCLAIM

E-mail info@insclick.com

I. About Insurance Website

http://n.foreignerdb.com/chosun

Login on the website using your student number or Passport number or Alien registration number and Password

If University apply for group insurance instead of you, Temporary password is 「111111」

「My information」

Print out Insurance Certificate

≫ **Download Insurance Claim report**

≫ **Upload Insurance Claim documents**

「Insurance coverage limit/not coverage list」 & 「Claim insurance payment」 Check out about insurance information

II. Mid-term Cancellation

1. Requirement for mid-term cancellation :
   - Minimum one month of remaining policy period
   - No record of Claim

2. It calculates from the date you ask cancellation, it takes 2~3 working days

3. Send us Email for cancellation with documents below :
   - Cancellation form (ask to office)
   - University acceptance letter / University dropout letter / Korea National insurance certificate / Flight ticket
   - Office Email address: info@insclick.com

III. Claim for payment (hospital, medicine)

1. Using KAKAO for claim
   - KOREAN , CHINESE SERVICE ID : CLAIMS
   - ENGLISH SERVICE ID : INSCLAIM

2. Using Website for claim
   - Login on website then upload all documents on 「My information」
     # If there is nothing problem with your documents, you can get your payment in minimum 3~5days (except weekend, holiday)
     If there is more needed document, then will contact you to request the document additionally

IV. 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
- **Inpatient treatment (Including surgery)**
  ① Confirmation of hospitalization and discharging (It must be included disease code or name)
  ② Receipt of treatment (not credit card receipt)
  ③ Detailed statement of medical expenses
  ④ Confirmation of surgery(In case of taking surgery)
- **Outpatient treatment**
  ① Receipt of treatment (not credit card receipt)
  ② Detailed statement of medical expenses
  ③ Medical records/outpatient confirmation/prescription/medical chart/doctor's opinion paper 中 1 (It must be included disease code or name)
- **Prescription (medicine)**
  ① prescription
  ② Receipt of pharmacy (not credit card receipt)

[Insurance Claim FAQ]

1. Inpatient Medical Expenses

Q. I got surgery and inpatient treatment while playing basketball. Hospital fee total KRW5,000,000. How much can I get?

A. 70~80% of total cost. If you are hospitalized due to hospitalization or surgery– Uncompensated terms, documentation costs, medical equipment aids and premium room wage differentials are excluded from coverage.

2. Outpatient Medical Expenses

Q. . I visited a university hospital and paid 200,000 won for daily outpatient medical expenses. How much could I get for claim?

A. your medical expense's 20% is 40,000 won and university hospital's deductible amount is 20,000 won. The large amount of these two thing is 40,000. So, you can get 200,000–40,000=160,000 won.

3. Prescription Medical Expenses

Q. . I paid for medicine fee 30,000 won. How much could I get for claim?

A. your medicine fee's 20% is 6,000 won and basic deductible amount is 8,000 won. The large amount of these two thing is 8,000. So, you can get 30,000–8,000=22,000 won.