

『 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 expenses(급여)

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

※ in case you have no national health insurance or expired by some reason such as not pay a bill, Only about 30% of medical expenses would be covered by foreign student insurance.

-Non-benefit expenses(비급여)

▶ Will deduct the larger amount of 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 covered.

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, Only 50% would be covered 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

- 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

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/sogang>
- You can Login with your student ID or Passport number or alien registration number and password number
- Download the claim report by click the image below the "Download Claim Report"