

## [Not Coverage List]

1. Voluntary Accident
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 : 30,000,000 KRW
- Inpatient Medical Expenses (in Korea) by Injuries or Diseases : 30,000,000 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 : 30,000,000 KRW
- Liability in Everyday Life : 10,000,000 KRW
- Medical Inpatient Treatments when Abroad : 30,000,000 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 : 30% of the medical expenses

CHUNGBUK UNIVERSITY

# 2019 외국인 유학생 보험

## Foreign Student Insurance

The illustration shows a group of people (men and women) standing around a large, tilted document that represents an insurance policy. One person is pointing at the document, while others look on. A green car and a red first aid kit with a white cross are also visible on the document, suggesting various types of coverage and emergency services.

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

E-mail info@insclick.com

## I. About Insurance Website

Undergraduate & Graduate student

<http://n.foreignerdb.com/chungbuk>

Exchange student

<http://n.foreignerdb.com/chungbuk1>

Korean language school student

<http://n.foreignerdb.com/chungbuk2>

# 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 「11111」

「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.

