『Foreign Student Insurance [Coverage Limit & Not Coverage List]』

[Coverage Limit]

■ Accidental Death and Permanent Disability : Max 50,000,000 won

Coverage is provided for death or permanent disability resulting from a sudden and accidental external injury while staying in Korea.

(Coverage applies only if the accident occurs during the insurance period.)

■ Illness-Related Death and Permanent Disability : Max 10,000,000 won

■ Covered Medical Expenses for Injury and Illness : Max 30,000,000 won (Max Outpatient Benefit : 150,000 won)

When the insured receives outpatient treatment or is hospitalized at a medical institution in Korea due to an injury or illness, medical expenses covered by the National Health Insurance, including treatment and prescription medication, will be reimbursed up to the policy coverage limit

■ [Severe] Non-covered Medical Expenses for Injury and Illness : Max 30,000,000 won

Covers medical expenses, up to the policy limit, if the insured receives non-covered medical treatment or non-covered prescription medication for a disease eligible for the Special Care Designation while hospitalized or receiving outpatient treatment at a medical institution in Korea due to an injury or illness incurred during the insured's stay in Korea.

■ [Non-Severe] Non-covered Medical Expenses for Injury and Illness : Max 6,000,000 won (Max Outpatient Benefit : 150,000 won)

Covers medical expenses, up to the policy limit, if the insured receives non-covered medical treatment or non-covered prescription medication for a disease "not" eligible for the Special Care Designation while hospitalized or receiving outpatient treatment at a medical institution in Korea due to an injury or illness incurred during the insured's stay in Korea.

▶Coverage: Up to KRW 3,000,000 per hospitalization at a primary care hospital.

■ Personal Liability Coverage : Max 10,000,000 won

Covers legal liability, up to the policy limit, for accidental bodily injury or property damage caused to a third party during daily activities

Excludes motor vehicle accidents, homestays, dormitories, and other policy exclusions.

▶ Deductible : 20,000won

■ Overseas Inpatient Medical Expenses : Max 30,000,000 won

Covers inpatient medical expenses incurred at an overseas medical institution when the insured is hospitalized for treatment of an injury or illness diagnosed in Korea, up to the policy limit.

■ Emergency Evacuation and Repatriation Coverage : Max 30,000,000 won

☞ Covers repatriation of remains expenses if the insured dies due to an injury or illness during the policy period, including transportation costs exceeding the standard fare, as well as escort expenses for a physician or nurse, incurred by the insured's legal heirs.

☞ Covers search and rescue expenses if the aircraft or vessel on which the insured was traveling goes missing, or if the insured requires rescue while mountaineering.

☞ Covers transportation expenses for up to two rescuers and accommodation expenses for up to two rescuers for a maximum of 14 days if the insured dies or requires hospitalization for 14 days or more due to an injury or illness.

■ [Severe] Optional Non-covered Coverage

① [Non-Covered] Manual Therapy / Extracorporeal Shock Wave Therapy / Prolotherapy Expenses : Max 3,500,000 Won(10 ~50 times)

Might be covered up to 50 times depending on the results of first 10 times report

② [Non-Covered] Injection Therapy Expenses : Max 2,500,000 Won (50 times)

③ [Non-Covered] MRI/MRA Medical Expenses: Max 3,000,000won

♣ Deductible: The greater of KRW 30,000 per outpatient visit or 30% of the covered medical expenses.

■ [Non-Severe] Non-covered MRI/MRA Medical Expenses: Max 2,000,000won

Covers actual non-covered MRI/MRA examination expenses incurred by the insured as an inpatient or outpatient for the treatment of an injury or illness (excluding diseases eligible for the Special Care Designation), after the applicable deductible, up to the policy limit.

♣ Deductible: The greater of KRW 50,000 per outpatient visit or 50% of the covered medical expenses.

[Deductible]

■ Covered Medical Expenses for Injury or Illness

- (Inpatient) 20% of the covered medical expenses (Deductible: Max 2,000,000won).
- (Outpatient) The greater of the following three amounts: "10,000won (clinic/hospital) / 20,000won (advanced general hospital/general hospital)", "20% of the covered medical expenses", or "covered medical expenses × the applicable National Health Insurance copayment rate".

♣ Please contact the National Health Insurance Service for information on the National Health Insurance copayment rate. (T. 1577-1000)

■ [Severe] Non-covered Medical Expenses for Injury or Illness

- (Inpatient) 30% of the covered medical expenses (Deductible: Max 5,000,000won).
- (Outpatient) The greater of KRW 30,000 per outpatient visit or 30% of the covered medical expenses.

■ [Non-Severe] Non-covered Medical Expenses for Injury or Illness

- (Inpatient) 50% of the covered medical expenses
- (Outpatient) The greater of KRW 50,000 per outpatient visit or 50% of the covered medical expenses.

[Not Coverage List]

■ In case of the insured or contractor doing something intentionally and pretending that it is an accident

■ Exclusions due to pre-existing conditions or policy violations, including overseas injuries and prior medical records.

■ 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, eye surgery for vision correction, gum surgery, rhinoplasty, breast augmentation or reduction, liposuction, rhytidoplasty, etc
- 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

■ Article which is not covered in the insurance policy (terms)