

## Group Health Insurance for International Students

### 外籍學位生團體保險

- International students are qualified to apply for the “National Health Insurance” only after 6 months from the date of students' Resident Visas issued. Therefore, ISC will apply for the “Group Health Insurance of Students” for you, covering the first 6 months according to the regulations of MOE.  
當外籍學生取得居留簽證滿 6 個月後才可以申請「全民健保」。因此依教育部規定，於報到開學日起算 6 個月，將幫同學加保「學生團體保險」。
- The insurance fees are NT\$3000 for 6 months (one semester), and the cover of insurance includes outpatient treatment, daily hospital room benefit and the hospital miscellaneous benefit.
- 保險費用為新台幣 3,000 元整每一個學期 (6 個月)，保險範圍包括「門診醫療費、急診醫療費、每日病房費用、住院醫療費用保險金」。
- When seeing a doctor, please pay all the fees by yourself first. Please remember to apply for the medical certificate and the receipt with treatment details from the clinic or hospital.  
至醫院或診所就醫，須先自行付醫療費用。請務必向醫院申請「醫療診斷書 ( 醫生診斷書 )」與「醫療費用收據及明細表」。
- **For the insurance claims, bring the following documents to ISC :**  
至國際學生中心辦申請理賠，請準備以下文件：
  1. Application form 申請書 1 份
  2. Medical certificate (or Medical record / Diagnostic certificate)  
醫療診斷書 ( 醫生診斷書 ) 1 份
  3. Receipt with treatment details (the expense receipt)  
醫療費用收據及明細表 1 份
  4. A copy of your passport 護照影本 1 份
  5. A copy of your students ID card (Both sides)正反面學生證影本 1 份
  6. A copy of your postal passbook saving account 郵局存簿影本 1 份

- ISC will help you deliver all documents to the insurance company, please bring all documents to ISC. If your documents are complete and within the coverage policy, the insurance company will transfer the claims payment into your post office account in about 4 weeks.  
國際學生中心檢查文件齊全後，將交由保險公司，待保險公司理賠部門確認文件齊全並為該保險理賠項目，約 4 週後核定理賠金額匯款至您的郵局帳戶。
  
- Please note: for the same symptoms, the insurance company covers only one visit per day. The maximum coverage per visit is TWD 1,000, but does NOT include the following:
  1. Hospital or clinic registration fee.
  2. Total amount exceeding the maximum coverage TWD 1,000 per day.請留意：門診給付相同症狀每日以一次為限，每日一次理賠上限為新台幣 1,000 元，且不包括下列費用：
  1. 掛號費。
  2. 每日看診總費用超過新台幣 1,000 元上限。
  
- Insurance Coverage
  1. Outpatient/Clinic:  
Physicians and specialists consultations, medical treatment and surgery  
Prescribed medicines and injection  
Diagnostic laboratory tests and surgical appliances保險醫療給付項目如下：
  1. 門診：  
診療、處置或手術。  
藥劑、注射。  
治療所必需之材料及檢驗、檢查。

## 2. Hospitalization

Physicians and specialists consultations, medical treatment and surgery

Prescribed medicines and injection

Diagnostic laboratory tests and surgical appliances

Basic room and board including general nursing care

## 2. 住院：

診療、處置或手術。

藥劑、注射。

治療所必需之材料及檢驗、檢查。

護理、三等病床及膳食之供應。

## 3. Policy Coverage:

Insurance covers accidents or sickness occurring in the Taiwan area. Accidents or sicknesses that require specialized medical care or that have occurred before the insurance policy was taken out will not be covered.

## 3. 保險給付範圍：

限於臺灣地區之醫療行為。投保前之傷病及保險公司規定之特殊疾病及醫療行為不給付。

○ Remarks:

This policy does NOT cover medical treatment incurred by the following situation or personal behavior:

1. Suicidal behavior, alcohol abuse, drug abuse, overdose, any sickness or damage result from illegal behavior and warfare
2. Complication incurred by vibriosis, pregnancy, miscarriage or labor
3. Health exams, optical correction, inoculation, elective cosmetic surgery, dental scaling, denture, prosthesis, ocular prosthesis
4. Ambulance, diagnosis statement, the fee for assigning doctors, special nursing, any costs not relevant to the treatment
5. Systemic lupus erythematosus, Hemophilia, Hyperhidrosis, AIDS-Acquired Immunodeficiency Syndrome, sexually transmitted disease, congenital disorder, vasectomy, organ transplant, and any disease diagnosed before the insurance policy taken out
6. Hospitalized patients with dental therapies, medical care, and rehabilitation

○ 備註：投保之國際學生因傷病事故必須就醫醫療時，皆可就診，但有下列情形者承保機構不負給付之責：

1. 自殺行為、酗酒、吸食違禁藥品或犯罪行為和戰爭變亂所致之傷害或疾病。
2. 不孕症、懷孕、流產或分娩及其所引致的併發症。
3. 健康檢查、視力矯正、預防注射、外科整型美容、洗牙、假牙、義肢、義眼或其他附屬之裝置。
4. 救護車、診斷證明書、指定醫師費、特別護士看護、陪伴費、非治療之用品費
5. 紅斑性狼瘡（先天性）、血友病、多汗症、愛滋病、性病、先天性疾病、結紮手術、器官移植、投保前之傷病。
6. 牙科患者、單純之療養、靜養或復健者，不得給予住院治療。