

# Contents

## Insurance Guidelines for PNU International Students in Fall Semester 2022

[2022. 6. 1.]

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**Pusan National University**  
**PNU International**

## < Important Notice for Insurance >

- ★Insurance Guideline is written every semester. Please check it every semester.★
- ★PNU group insurance service starts from the first day of a semester month (Sept. 1<sup>st</sup>).  
We recommend students to individually prepare an insurance for the period that is not being covered by PNU group insurance.★
- ★Students without NHIS will have PNU group insurance services partially limited.★

Pusan National University always puts students' health as a priority. Therefore, even if international students possess National Health Insurance, we request for a private insurance (PNU group or Personal insurance) too. There may be some disadvantages if you do not have the private insurance.

- Students who do not pay for/ submit an insurance by the first day of semester (Sept. 1st) will have their course registration result not finalized and time table unavailable.
- Students who do not pay for/ submit an insurance by the last day of course add/drop period will have their course registration result deleted. Please make a payment or submit a certificate within time.

### Mandatory Subscription to NHIS for all International Students

**(From 2021) NHIS & Private Insurance (PNU group or Personal insurance)**

1. International student with D-2 visa or overseas Korean is subject to the statutory subscription to National Health Insurance Service (NHIS) from March 1<sup>st</sup> 2021 (subscription date can differ depending on visa types).
  2. In order to have a variety of coverage, all PNU international students must possess **both NHIS and Private Insurance (PNU group or Personal insurance)**.
  3. Non-payment of contributions will result in restrictions on your visa.
    - \* In accordance to the "Act on the protection of personal information" law, **inquiries related to NHIS must be individually made with NHIS for the protection of personal information.**
- NHIS Tel. 033-811-2000 ① ENG/ KOR ② CHN ③ VNM ④ UZB

Subject Types	Enrollment Period
Students who have not completed their ARC registration (e.g. new students)	Contribution payment commences once the ARC is issued. * Issuance of ARC may require several weeks after the application.
Students who have their ARC issued already	* Subject to a mandatory subscription to NHIS from March 1 <sup>st</sup> 2021. * Change of address has to be reported to NHIS (call NHIS).

- ※ PNU group insurance service for the students on a leave of absence **WILL NOT automatically stop, and will be provided only for the terms of policy.**
- If you do not need the insurance due to a leave of absence, you must apply for refund to [insurance@pusan.ac.kr](mailto:insurance@pusan.ac.kr) and check email reception. For the NHIS inquiries related to leave of absence, please contact NHIS.
- e.g. Tuition & Insurance fee paid in Fall 2022 → If a student applies for a leave of absence in Fall 2022.
- ① Tuition: Will be kept for the returning semester.
  - ② Insurance: If refund is not applied, the service will continue until the end of insurance period.
- ※ Any inquiry related to NHIS: 033-811-2000

## PNU Group Insurance Registration

### 1. Insurances to register

**[Register in NHIS & Private Insurance (PNU group or personal insurance)]**

- ※ All PNU international students must be registered in both NHIS and private insurance (PNU group or personal insurance), so that there is no uncovered categories.

### 2. Students who need to register in PNU group insurance

**※ Students who will take courses online from overseas or who plan to take a leave of absence: PLEASE DO NOT PAY FOR THE PNU GROUP INSURANCE FEE ※**

PNU group insurance is only valid in "R.O.K". Therefore, students who take courses online in other countries SHOULD NOT REGISTER in PNU group insurance and submit evidence documents (e.g. visa refusal letter).

- ※ Depending on COVID-19 situation, classes can be converted into offline classes. Any disadvantages caused by non-entry to Korea will be in students' responsibility.

- **ONE-year Registration:** All new students (including undergraduate waiting applicants), enrolled students, returning students after a leave of absence, re-enrolling students.
- **ONE-semester Registration:** Students in additional semester (delaying graduation), exchange/ visiting students.
- **ONE-semester Registration (optional):** Candidates of Master's/ Ph.D. researchers.
  - ※ The students delaying graduation, candidates of Master's & Ph.D. and researchers are subject to one semester registration, even if the plan to stay is more than one semester in Korea.
  - ※ Insurance registration is optional for candidates of Master's/ Ph.D. and researchers. If you wish to register in PNU group insurance, please make a payment within the designated period (p.7).
  - ※ PNU group insurance inquiry: [insurance@pusan.ac.kr](mailto:insurance@pusan.ac.kr) (must include your full name, student ID number) (NHIS Tel. 033-811-2000 ① ENG/ KOR ② CHN ③ VNM ④ UZB available)

### ► Insurance Registration Period Change (from Fall 2021)

(Before) Insurance purchase **every semester**

⇒

(After) Insurance purchase **every year or every semester depending on the status**

#### [Benefits of Change]

1. **Eliminating the inconvenience** of having to register for insurance every semester.
2. **Reducing the period not covered by insurance** for students who do not pay during regular payment periods and register after the semester begins.
3. Insurance fee discount increase: Compared to insurance fee per semester, yearly contract has **higher discount rate, about 4-5%**.

### 3. PNU Group Insurance coverage periods and prices

- **ONE-year** registration (Sept. 1<sup>st</sup> 2022 ~ Aug. 31<sup>th</sup> 2023);  
**KRW 65,070 for Male & Female**
- **ONE-semester** registration (Sept. 1<sup>st</sup> 2022 ~ Feb. 28<sup>th</sup> 2023);  
**KRW 45,540 for Male & Female**

### 4. PNU Group Insurance registration method: Make a payment within the designated period.

- \* **Students paying in Korea:** Check p.7-9  
 (6. Insurance fee payment period, 8. How to print the insurance invoice, 9. How to pay in Korea)
- \* **Researchers and re-enrolling students:** Make application following the method on p.7.

### 5. ☆☆VERY IMPORTANT!!☆☆

- All international students MUST register in private insurance (PNU group or personal insurance) as there are some categories that NHIS do not cover (for the requirement of other private insurances: Check p.18-19).
- PNU group insurance only covers 40% of the treatment fee if the student does not possess NHIS (for the details: p.14-15).

e.g. If the treatment fee for knee injury is KRW 10,000,000:  
 If the student does not possess NHIS and registered in PNU group insurance, only KRW 4,000,000 will be returned.  
 ※ Above is an example only, the treatment fee vary by the hospitals.

### 6. Insurance Fee Payment Period (\* All schedules are based in Korean time)

- \* Insurance fee payment schedule is a bit different from tuition payment schedule. Please refer to the information below and pay within the designated period.
- \* **KOICA, students planning to take courses online in other country, and a leave of absence are not subject to this payment.**

Regular Bill Printing & Payment Period	
Payment in Korea	<b>1<sup>st</sup> period</b> <b>Aug. 1<sup>st</sup> 2022 (Mon) 10:00 ~ 7<sup>th</sup> (Sun) 23:00</b> ※ Bill print out & payment for the above period ONLY. ※ Internet banking and CD/ ATM deposit: 24 hours available from 10:00 Aug. 1 <sup>st</sup> (Mon) ~ 6 <sup>th</sup> (Sat) <b>(Deadline by 23:00 on the last day (Aug. 7<sup>th</sup> (Sun)))</b>
	<b>2<sup>nd</sup> period</b> <b>Aug. 23<sup>rd</sup> 2022 (Tue) 10:00 ~ 26<sup>th</sup> (Fri) 23:00</b> ※ Bill print out & payment for the above period ONLY. ※ Internet banking and CD/ ATM deposit: 24 hours available from 10:00 Aug. 23 <sup>rd</sup> (Tue) ~ 25 <sup>th</sup> (Thu) <b>(Deadline by 23:00 on the last day (Aug. 26<sup>th</sup> (Thu)))</b>
	※ <b>The payment periods are carried out <u>twice</u> in order to help your course registration result confirmation. Please choose one from above periods and pay <u>ONLY ONCE</u>.</b>

※ Overseas payment is UNAVAILABLE ※

Additional Period for Bill Printing & Payment	
※ Disadvantages in course registration and dormitory cancellation caused by missing "payment period" are in students' responsibility. ※ Additional payment period is for the students who could not pay during the regular payment period.	
Payment in Korea	<b>Sept. 14<sup>th</sup> 2022 (Wed) 10:00 ~ 17<sup>th</sup> (Sat) 23:00</b> ※ Insurance coverage period for the students paying in this period: - 1 year coverage: Sept. 19 <sup>th</sup> 2022 (Mon) ~ Aug. 31 <sup>th</sup> 2023 (Thu) 24:00 - 1 semester coverage: Sept. 19 <sup>th</sup> 2022 (Mon) ~ Feb. 28 <sup>th</sup> 2023 (Tue) 24:00 ※ Internet banking and CD/ ATM deposit: 24 hours available from 10:00 Sept. 14 <sup>th</sup> (Wed) ~ 16 <sup>th</sup> (Fri) <b>(Deadline by 23:00 on the last day (Sept. 17<sup>th</sup> (Sat)))</b> ※ For the time you are not registered in PNU group insurance, please individually register in other insurance services.

※ Overseas payment is UNAVAILABLE ※

### 7. Insurance Fee Payment after Regular Payment Period

- 1) **Students who do not pay the insurance fee by the first day of a semester month (Sept. 1<sup>st</sup>) or after the beginning of a semester will not receive the benefit of the group insurance discount.**
- 2) The coverage period for the students who make a payment during additional payment period is different from the coverage period of the students who paid in regular payment period.

- 3) Penalty for Late-payment Insurance Purchasers: Cancellation of course registration and dormitory move-in.
- 4) Registration Method: Pay the insurance fee during the additional payment period after the semester begins.
- 5) Payment Fee: Check the invoice
- 6) Invoice printing, payment method, insurance claim procedures, and insurance coverage are the same with regular payment period.

## 8. How to Print the Insurance Fee Invoice

### 1) Print out from 'Student Support System (E-onestop)'

- E-onestop (<http://e-onestop.pusan.ac.kr>) → Log in → Click “등록 (Enrollment)” → Click “고지서 출력 (Print out my bill)” → Click “외국인 유학생 보험료 고지서 (PNU group insurance invoice for international students)” → Print out the invoice
  - \* New students - ID: Application number & Password: Six-digits of birth date (e.g. 1990. Jan. 1<sup>st</sup>: 900101)

### 2) In case you cannot print out the invoice

- (a) **(Important!!)** Check the payment period once again (bill printing is available only during the designated period).
- (b) Check if you have agreed on the content of pop-up that appears when you enter the invoice printing webpage (please unblock pop-ups and try again).
  - Inquiry: Email [insurance@pusan.ac.kr](mailto:insurance@pusan.ac.kr)  
Content: **Student/ Application number, name, contact number**

## 9. How to Pay in Korea

### 1) Print out insurance invoice → pay the fee using the virtual bank account number on the bill

- Internet/ ATM transfer available: If you are paying in person, please go to NH (Nonghyup) bank in PNU main campus.
  - \* If any problem occurs, please contact NH bank in PNU main campus (Tel. 051-519-2407).
- **Every student gets a different virtual account number for each payment period. So please pay using the correct account number.**
- **Insurance fee is NOT included in the tuition fee.**
- It is available to pay the insurance fee by attorney since the payment is recognized by the student's virtual account.

### 2) Your invoice must be newly printed out every period

- A new virtual account number is given every payment period, so **your invoice from the previous period cannot be used to pay in the next period.**

### 3) Confirmation after payment to virtual account and receipt print out

Log in at E-onestop (<http://e-onestop.pusan.ac.kr>) → Click “등록 (Enrollment)” → Click “납부 확인 (영수증 출력)(Confirm my payment (print out the receipt))” → Check the result

- \* **If you paid to Hana, NH, Busan bank, you can check results right after payment, other banks will take about 2~3 days.**

## 10. Insurance Refunds

### NHIS inquiries related to leave of absence, withdrawal, etc.:

Tel. 033-811-2000 ① ENG/ KOR ② CHN ③ VNM ④ UZB (Mon~Fri, 09:00~18:00 KST)

\* **Due to the law: “Act on the protection of personal information”, inquiries related to NHIS must be individually made to NHIS for the protection of personal information.**

### 1) Subject Students

- Refund: In case you wish for the termination of insurance during the semester.
- Return: In case you wish for the return of payment before the semester begins.

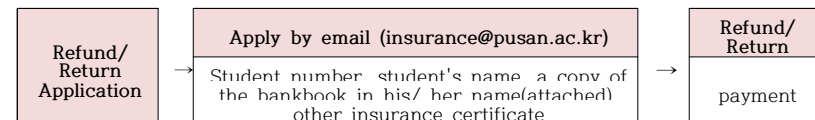
\* **If the insurance service is not wanted while on a leave of absence, students must apply for a refund.**

### 2) Refund/ Return Regulation: Base on the regulation of insurance company.

### 3) Application Period & Process

Application Division	Application Deadline	Refund and Return Date	Notes
Student status change (Graduation)	1 <sup>st</sup> : By two weeks before the semester finishes 2 <sup>nd</sup> : Within 15 days before next semester starts	1 <sup>st</sup> : The time when the semester finishes 2 <sup>nd</sup> : Within 30 days before next semester starts	* Collection by procurator is not allowed and the money can only be sent to the domestic bank account of the insurer's name. * If the application deadline is exceeded, the refund process will be delayed and you have to apply directly to the insurance company. However, the bank account not in your name is not accepted.
Student status change (Leave of absence, expulsion)	Before 1/2 of the semester	Within 2 weeks after application	* Collection by procurator is not allowed and the money can only be sent to the domestic bank account of the insurer's name. * If the application deadline is exceeded, the refund process will be delayed and you have to apply directly to the insurance company. However, the bank account not in your name is not accepted.
New students (Drop out, final fail of admission)	Within 2 weeks from the date of accident occurrence	Within 2 weeks after application	* Collection by procurator is allowed. * In case of the refund to an overseas account, the relay fee will be your own expense.
Registered in other insurances	Occasional	Within 2 weeks after application	* Collection by procurator is not allowed and the money can only be sent to the domestic bank account of the insurer's name.

### 4) Procedures of Refund and Return



\* The qualification of insurance for the semester will be lost if you apply for a refund/ return.

## II

## PNU Group Insurance Information

Pusan National University always considers international students' health as a priority. Therefore, even if international students already have NHIS, they are required to apply for a private insurance (PNU group or Personal insurance) to avoid any disadvantages.

### 1. Insurance Company

#### Dongbu (DB) Insurance - Inbound Insurance for International Students

- 1) Dongbu Insurance Company has been PNU's Group Insurance partner since fall 2014.
- 2) Dongbu is currently in contract with 20 universities in Korea and has been handling insurance for international students for nearly 10 years.
- 3) Language services in Korean, English, Chinese, and Vietnamese available.

#### < Insurance Coordinators >

Language	Name	Telephone	E-mail Address & Kakaotalk ID
ENG & KOR	Mr. Park, Won-il	010-2537-4495	<a href="mailto:aigrookie@naver.com">aigrookie@naver.com</a> (Kakaotalk ID: chartis4949)
CHN	Ms. Park, A-young	010-3351-2967 080-088-0077	<a href="mailto:baoxiangongsi@gmail.com">baoxiangongsi@gmail.com</a> (Kakaotalk ID: Claim4949)
VNM	Ms. Nguyen Thi Moon	010-5817-2236	<a href="mailto:nguyet10lta2k6@gmail.com">nguyet10lta2k6@gmail.com</a> (Kakaotalk ID: moonlight168)

### 2. Insurance Benefits

	Coverage	Limit (KRW)
Accident	Death	100,000,000
	Permanent Disability	100,000,000
	Medical Expenses (In-patient in Korea) * It will be covered only 40%, if you do not have NHIS by Korean government.	50,000,000
	Medical Expenses (Out-patient & Pharmacy in Korea) * It will be covered only 40%, if you do not have NHIS by Korean government.	200,000
Sickness	Death	50,000,000
	Medical Expenses (In-patient in Korea) * It will be covered only 40%, if you do not have NHIS by Korean government.	50,000,000
	Medical Expenses (Out-patient & Pharmacy in Korea) * It will be covered only 40%, if you do not have NHIS by Korean government.	200,000
	Non-payment MRI/ MRA Expenses for foreigners in Korea	3,000,000
	Manipulation Therapy/ Extracorporeal shock wave Therapy/ Prolotherapy Expenses (in Korea)	3,500,000
	Nonpayment Injection Expenses (in Korea)	2,500,000
	Rescuer's Expense (Repatriation after death & Medical treatment)	50,000,000

- \* This insurance coverage is for accidents and illnesses only. It does not cover injuries caused by vehicle accidents (e.g. car, motorcycle, electric kick-board, etc.). So students should personally purchase vehicle insurance (especially motorcycle or scooter insurance) if necessary.
- \* Coverage categories for dental treatment are limited. Please contact the insurance company before visiting hospitals.
- \* 20-30% personal charge exists in each treatment.

### 3. NOTES (VERY IMPORTANT!!)

- 1) Although having the PNU group insurance, 40% of treatment fee will be covered only for the students **WHO ARE NOT REGISTERED IN NHIS**.
- 2) Examples

	Students with NHIS & PNU Group Insurance	Students with PNU Group Insurance ONLY (not registered in NHIS)
In-patient Medical Expenses	Total treatment fee when you are hospitalized due to knee fracture: <b>KRW 60,000,000</b>  (1) Personal charge when you use NHIS & PNU group insurance: <b>KRW 2,000,000</b>	Total treatment fee when you are hospitalized due to knee fracture: <b>KRW 60,000,000</b> * PNU group insurance: Students without NHIS receive 40% of the treatment fee covered  (1) PNU group insurance will cover: <b>KRW 24,000,000</b> (2) Personal charge when you use PNU group insurance only: <b>KRW 36,000,000</b>
Out-patient Medical Expenses	Total treatment fee for visiting a doctor due to cold: <b>KRW 100,000</b>  (1) Personal charge when you use NHIS & PNU group insurance: <b>KRW 10,000</b>	Total treatment fee for visiting a doctor due to cold: <b>KRW 100,000</b> * PNU group insurance: Students without NHIS receive 40% of the treatment fee covered.  (1) PNU group insurance will cover: <b>KRW 40,000</b> (2) Personal charge when you use PNU group insurance only: <b>KRW 60,000</b>

- \* Above are examples only. There will be difference in treatment fee by the hospital visiting.
- \* If PNU group insurance coverage is not sufficient, you can register in other private insurances and submit an insurance certificate to [insurance@pusan.ac.kr](mailto:insurance@pusan.ac.kr)

#### 4. Claim Procedure: Email

- 1) You MUST receive receipts from the hospitals & pharmacies.
  - You have to get both “Medical Record (초진기록지)” & “Statement of Medical Bill Details (진료비상세내역서)” if the medical expenses are KRW 100,000 or over.
- 2) Send an email with the contents & attachments in the box below.
- 3) Insurance company will send the reimbursement to the designated bank account number within 3~4 weeks.

< How to write an Insurance Claim Email >  
 Address: [ENG/ KOR] [aigrookie@naver.com](mailto:aigrookie@naver.com)/ [CHN] [baoxiangongsi@gmail.com](mailto:baoxiangongsi@gmail.com)  
 [VNM] [nguyet101ta2k6@gmail.com](mailto:nguyet101ta2k6@gmail.com)  
 Title: Insurance Claim (PNU/ Full name)  
 Content: 1) Student's name, 2) Birth dates (YYMMDD), 3) Reason for the visit of hospital (diagnosis), 4) Contact number (mobile phone)  
 Attachments: 1) Scanned files of all the receipts from the hospitals & pharmacies  
 ※ Needs “Medical Record (초진기록지)” & “Statement of Medical Bill Details (진료비상세내역서)” if the medical expenses are KRW 100,000 or over.  
 2) A scanned file of Alien Registration Card (ARC)  
 3) A scanned file of bankbook (File name: bankbook\_birthdate\_name)

#### 5. Insurance Certificate

Insurance card issuance is suspended. You can use a “Certificate of Insurance” to prove your PNU group insurance registration.

- ※ Students can use insurance services without insurance certificate or card.
- ※ Students must individually contact insurance company for the insurance certificate.

#### 6. Agreement on Usage of Personal Information

- 1) Confirmation of agreement for providing personal information
  - Payment in Korea: If you agree on the pop-up “Agreement on collection & usage of personal information for the registration to PNU group insurance” (Att.-2) which appears when you print out your insurance bill, it will be considered as you have agreed on the use of your personal information.
- 2) Purpose of the collection and the use of personal information: PNU Group Insurance registration and the provision of information.
- 3) Data to be collected: Degree, department, major, student ID number, name, gender, nationality, enrollment date, contact information (email address, mobile number), ARC number
- 4) Period of retention: 10 years (but if necessary, data can be kept during the designated period according to the relevant regulations)
- 5) If you do not agree on personal information agreement, you cannot register in PNU group insurance, cannot receive related notices, and may have disadvantages (students should personally purchase insurance and submit proofs of insurance document).

#### [Att. - 2]

### Agreement on collection, usage and provision of personal information for the registration to PNU group insurance

For PNU international students' group insurance registration, personal information is being collected, used and provided to the 3<sup>rd</sup> party like below. Please carefully read below and decide, if you want to accept the terms.

#### Collection & Usage of Personal Information

Items to be collected	Purpose of Collection	Period of Retention
Degree, department, major, student ID number, name, gender, nationality, enrollment date, contact information (email address, mobile number), ARC number	Registration to PNU group insurance	10 Years

※ You have the right to refuse the collection & usage of personal information. However, group insurance registration is unavailable if you disagree.

Agreement on collection & provision of personal information	<input type="checkbox"/> Agree <input type="checkbox"/> Disagree
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#### Provision of Personal Information to the 3<sup>rd</sup> party

Recipient of Information	Purpose of Provision	Items to be provided	Period of Retention
DB insurance	Registration to PNU group insurance	Name, ARC number	until the expiration of insured period

※ You have the right to disagree on the provision of personal information to the 3<sup>rd</sup> party. However, registration to group insurance is unavailable if you disagree.

#### <Notice for the collection & usage of personal information without the agreement of information subject>

According to Article 24-2, clause 1 item 1 of personal information protection act, ID number can be collected and used without the agreement of information subject.

The reason for the usage	Item	Based law
Registration to PNU group insurance	ARC number	[Insurance business act enforcement ordinance] Article 102 paragraph 5 item 4. [Commercial act] Article 75, 3 (PNU group insurance)

Agreement on provision of personal information to the 3 <sup>rd</sup> party	<input type="checkbox"/> Agree <input type="checkbox"/> Disagree
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### III

## Submission of Insurance (Other Insurance Holders)

**1. Subject Students:** Students who wish to register in other insurances instead of PNU group insurance or already had other insurances

- \* "Other insurances" replace "PNU group insurance" ONLY. They do not replace NHIS.
- \* All PNU international students must register in both NHIS and PNU group insurance/private insurance. As there are some categories that NHIS do not cover, students must possess PNU group insurance or private insurance.

**2. Submission Period:** By 2022 Aug. 31<sup>th</sup> (Wed) 23:00 KST

**3. Submit via Email below**

- 1) Email Address: [insurance@pusan.ac.kr](mailto:insurance@pusan.ac.kr)
- 2) Write an email with an attachment like follow:

**< How to write an Insurance Certificate Submission >**

**Address:** [insurance@pusan.ac.kr](mailto:insurance@pusan.ac.kr)

**Title:** Submission of Insurance Document (name/ student ID number or application number/ department)

**Content:** 1. Student's name

2. Student number or application number
3. Available contact (mobile phone)

**Attachment:** A certificate of insurance (other insurance)

- \* File name format: Insurance company name\_student's name\_student ID number or application number
- \* Accepting file format: pdf

**4. Conditions of Acceptable Certificates**

- 1) We accept documents issued in recent 6 months only.
- 2) The scanned copy of insurance document must have full name of insurance holder (student) & coverage period & coverage categories.
  - \* Confirmation email will be sent within a week after submission.  
(No reply means insurance NOT CONFIRMED)
  - \* Students will take all responsibility for cancellation of course registration and dormitory admission caused by failure to submit proof of insurance within the designated period.
  - \* Students who have submitted the insurance certificate do not need to pay the insurance fee even if the insurance fee bill is printed.

**5. Other Insurances should meet the three conditions below:**

- 1) Cover all accidents or illnesses occurring in Korea.
- 2) Coverage Period
  - 1 year insurance coverage: Valid until **2023 Aug. 31<sup>th</sup> (Thu) 24:00**
  - 1 semester insurance coverage: Valid until **2023 Feb. 28<sup>th</sup> (Tue) 24:00**
- 3) Minimum Coverage

	Coverage	Limit (KRW)
Accident	Death	100,000,000
	Permanent Disability	100,000,000
	Medical Expenses (In-patient in Korea) * It will be covered only 40%, if you do not have NHIS by Korean government.	50,000,000
	Medical Expenses (Out-patient & Pharmacy in Korea) * It will be covered only 40%, if you do not have NHIS by Korean government.	200,000
Sickness	Death	50,000,000
	Medical Expenses (In-patient in Korea) * It will be covered only 40%, if you do not have NHIS by Korean government.	50,000,000
	Medical Expenses (Out-patient & Pharmacy in Korea) * It will be covered only 40%, if you do not have NHIS by Korean government.	200,000
	Non-payment MRI/ MRA Expenses for foreigners in Korea	3,000,000
	Manipulation Therapy/ Extracorporeal shock wave Therapy/ Prolotherapy Expenses (in Korea)	3,500,000
	Nonpayment Injection Expenses (in Korea)	2,500,000
	Rescuer's Expense (Repatriation after death & Medical Treatment)	50,000,000

**6. VERY IMPORTANT!!!!**

**NHIS is not recognized as "other insurance" or "personal insurance".**

- \* This means insurance sold by insurance companies such as AIG, KB Insurance, and Samsung & Marine Insurance other than NHIS.
- \* We only accept insurances which fulfill all three conditions above.

## IV Hospital Service for PNU International Students

When students with PNU group insurance visit Daedong hospital, they do not need to claim treatment fee and simply pay personal charges at the hospital. Students can use other hospitals in Korea with PNU group insurance.

※ If you are registered in other insurances, please inquire at the companies for the hospitals in service.

### i . Note on Visiting Hospital

#### 1. What to Bring

- PNU Group Insurance (DB Insurance) Registration: Alien Registration Card (ARC)
- Other Insurance Holders (excluding NHIS): Insurance policy document, copy of passport, PNU student ID card

#### 2. Insurance Coverage

Please contact insurance company directly. It is not necessary for PNU Group Insurance holders who go to Daedong Hospital to apply for the insurance claim by themselves.

#### 3. Note

Insurance coverage of other insurance holders, payment method, and billing process may differ from PNU group insurance. It is strongly advised to ask your insurance company firstly.

### ii . Daedong Hospital

#### 1. Window Desk for International Students

- Language: English, Chinese, Japanese, Indonesian
- Mon~Fri, 08:30~16:30, 2F Reception Desk
- Saturday, 08:30~11:30, 2F Reception Desk
- After Service Hours: Emergency Center Desk (Emergency Front Gate)
  - ※ Morning treatment: Doctor examinations will start at 09:00 a.m.  
(Last examination application time is 11:30 a.m.)
  - ※ Afternoon treatment: Doctor examinations will start at 13:30 p.m.  
(Last examination application time is 16:30 p.m.)
  - ※ After Service Hours (Emergency): Weekdays - after 17:30, Saturday - after 12:30

## 2. Contact Information

※ Interpreter/ Medical Coordinator: Tel. 051-550-9373

- General: 051-554-1233
- Reservation: 051-554-2121
- Comprehensive Medical Examination: 051-555-1231
- Online Reservation: [www.ddh.co.kr](http://www.ddh.co.kr)

## 3. Divisions

### - General Departments

Department of Internal Medicine, General Surgery, Obstetrics & Gynecology, Pediatrics, Orthopedic Surgery, Neurosurgery, Plastic Surgery, Anesthesiology, Otorhinolaryngology, Urology, Dermatology, Neurology, Mental Health Medicine, Family Medicine, Rehabilitation Medicine, Dentistry, Radiology, Pathology, Laboratory Medicine, Department of Emergency Medicine

### - Specialized Center

Kidney Center, Cardiovascular Center, Artificial Kidney Center, Spinal Center, Artificial Joint Center, Arthroscopic Center, Foot Clinic, Rehabilitation Center, Pediatric Clinic, Surgical Clinic, Comprehensive Health Check-up Center

## 4. How to get to Daedong Hospital

- Address: 187, Chungnyeol-daero, Dongnae-gu, Busan, Korea (Myeongnyun-dong)
- By Subway
  - Line 1 or 4: Get off at Dongnae Station (동래역) → Exit 2
- By Bus (name of the bus stops to get off for each bus)
  - Daedong Hospital: 44, 46, 50, 57, 100-1, 144, 148, 183, 200, 210, 307
  - Dongnae Telephone Station: 36, 49, 51, 100, 110-1, 179, 1002
  - Dongnae Subway Station: 31, 43, 77, 121, 129-1, 130, 144, 189, 506, 1008

[Map to Daedong Hospital]





### 1. Subject Students:

Students who have completed Alien Registration (ARC)

\* ARC registration completion needs few more weeks after your application.

1. International student with D-2 visa or overseas Korean is subject to the statutory subscription to National Health Insurance Service (NHIS) from March 1<sup>st</sup> 2021 (subscription date can differ depending on visa types).
2. In order to have a variety of coverage, all PNU international students must possess **both NHIS and Private Insurance (PNU group or Personal insurance)**.
3. Non-payment of contributions will result in restrictions on your visa.
  - \* In accordance to the "Act on the protection of personal information" law, **inquiries related to NHIS must be individually made with NHIS for the protection of personal information.**

Tel. 033-811-2000 ① ENG/ KOR ② CHN ③ VNM ④ UZB

Subject Types	Enrollment Period
Students who have not completed their ARC registration (e.g. new students)	Contribution payment commences once the ARC is issued. * Issuance of ARC may require several weeks after the application.
Students who have their ARC issued already	* Subject to a mandatory subscription to NHIS from March 1 <sup>st</sup> 2021. * Change of address has to be reported to NHIS (call NHIS).

### 2. Insurance Fee of D-2 Visa Holder (self-employed insured)

60% discount in year 2022, and the discount will be reduced by 10% in year 2023.

- Mar. 2022 ~ Feb. 2023: 60% discount (KRW 50,000/ month)
- Mar. 2023 ~: 50% discount (KRW 60,000/ month)

\* Students with annual income above KRW 3,600,000 cannot receive discount.

\* Insurance fee amount is different according to visa types (inquiry: NHIS).

### 3. Insurance Fee Payment

1) Insurance fee bill will be sent to the address on ARC every month.

\* The bill can be lost easily when the bill address is set to PNU.

(If you are registering the dormitory address to receive the bill, please be cautious not to lose the bill)

2) Make a payment using account number on the bill within the dates.

3) Payment Method (choose one from below)

Payment Method	Information
Automatic Withdrawal/ APP	Visit or Make a call to NHIS for the application
Bank Visit	Visit any bank in Korea with the bill within service hours
Internet/ ATM	Transfer the amount written on the bill

\* Students need to pay next month's insurance fee by 25<sup>th</sup> every month. There will be some disadvantages in using medical services and your stay if you do not pay the insurance fee.

### 4. How to Use NHIS

- 1) Visit a hospital and arrange a meeting at reception desk.
- 2) Hospital will check your NHIS availability, and request for the payment of personal charges after applying NHIS. \* Available any hospitals in Korea.
- 3) Even if you are registered in NHIS, you need to get a written opinion of a doctor from a primary hospital/ clinic (e.g. a clinic and small hospital in your village) → a secondary hospital (e.g. Daedong), and then visit a tertiary hospital (e.g. PNU hospital).

**(IMPORTANT!!)** Your examination in a tertiary hospital can be rejected or you will not be able to use the insurance, if you do not have a written opinion from a doctor.

### 5. NOTES - Cancellation & Loss of Eligibility & Re-acquisition of Qualification (re-registration) (IMPORTANT!!)

\* Students will lose NHIS eligibility on a day after 30<sup>th</sup> day of leaving Korea.

\* If the students wish to register in NHIS again after entering Korea, the students will either pay the insurance fees you did not pay while your were overseas or you need to stay in Korea for 6 months (D-2 visa holders are exempted from paying unpaid charges).

\* To **REGAIN** eligibility as you enter Korea again, you MUST contact NHIS after entering Korea.

\* In accordance to the "Act on the protection of personal information" law, **inquiries related to NHIS must be individually made with NHIS for the protection of personal information.**  
Tel. 033-811-2000 ① ENG/ KOR ② CHN ③ VNM ④ UZB  
Service Hours: Mon~Fri, 09:00~18:00 (KST)


### 6. NHIS Certificate Issuance Method

\* **Title of the certificate:** Certificate of Qualification for Health Insurance (국민건강보험 자격득실확인서)

Division	How to
Fax/ Email	1) Call NHIS center (Tel. 033-811-2000) 2) Select language (① ENG/ KOR ② CHN ③ VNM ④ UZB) 3) Provide personal information (name, ARC number, etc.) 4) Request for a "Certificate of Qualification for Health Insurance (건강보험자격득실확인서)" 5) Provide fax number/ email address * Please use personal fax/ email

Division	How to
<b>Internet</b>	1) Go to NHIS Website ( <a href="https://www.nhis.or.kr/nhis/index.do">https://www.nhis.or.kr/nhis/index.do</a> ) 2) Click “자격득실확인서 발급” (issue my insurance certificate) 3) Log-in as private/ company user * You need “Official Certificate (공인인증서)” to log-in. You need to visit your bank in Korea individually to get the certificate issued.
<b>Certificate Issuance Machine</b>	1) Located in “Community Service Center (주민센터)” or “Public Facilities” * Near PNU: 3F at NC Department Store 2) Enter personal information, make a payment, and print the certificate

## 7. NHIS Center Geumjung-gu)

<p><b>[Inquiries with different languages]</b>          Tel. 033-811-2000          ① ENG/ KOR ② CHN ③ VNM ④ UZB</p> <p><b>[Geumjung-gu NHIS Center]</b>          Tel. 051-580-8122~7</p>	 <p>1925, Jungang-daero, Geumjeong-gu, Busan,          Republic of Korea</p>
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# VI National Health Insurance Service (NHIS) Q&A

## 1. When will I be registered in NHIS?

- As soon as your alien registration card registration is completed (ARC registration needs few more weeks after your application). Students (D-2) who have been staying in Korea with ARC registration completed will be automatically registered from March 2021.

## 2. Do I have to visit NHIS by myself for the registration?

- It is automatic registration.
  - \* However, in below cases, you need to contact/ visit NHIS.
    - (a) If you wish to pay your family (spouse, children)'s NHIS fee altogether.
    - (b) Overseas Korean and Students with F-4 visa wish for NHIS.
    - (c) If you have changes in your address, passport number and visa type.

## 3. What services do NHIS provide?

- You can receive the same insurance service like Koreans do.
  - \* With 20% personal charges for in-patient treatment fee, 30-60% personal charges for out-patient, the remaining will be paid by NHIS.
  - \* Treatment Fee: Non-benefit categories will not be covered by NHIS.

## 4. I'm leaving Korea for my vacation or leave of absence. Do I need to pay the fee?

- You need to pay the insurance fee if you are staying in Korea.
- But, if you stay overseas for more than a month, you will be excepted from the fee payment.

## 5. I have a part-time job or full-time job. Do I have to pay the amount as self-employed insurer?

- (1) If you are employed on or after 15<sup>th</sup> Feb. 2022, you need to pay self-employed insurer's amount for Feb, and employee insurer's amount from Mar.
- (2) If you are employed on 1<sup>st</sup> Feb. 2022, you need to pay employee insurer's amount from Feb.

## 6. I'm leaving Korea as I have finished my studies. What should I do to end NHIS service?

- Make a call at NHIS and report your expected leave date.  
 TEL. +82-33-811-2000 (Language: ① ENG/ KOR ② CHN ③ VNM ④ UZB)  
 Service Hours: Mon~Fri, 09:00~18:00 (KST)

**7. What should I do to be excepted for NHIS registration?**

- In below cases, you can apply for NHIS registration exception. Please make a call at NHIS for the application.
  - ① In case an agreement between countries are made to provide exception in automatic registration (e.g. France).
  - ② In case your country pays for the oversea medical fee of nationals (e.g. Japan).
- Application Method: Call NHIS

**8. I'm not living in the address on ARC so I cannot receive the bill. Can use university address to get the bill? Can make a payment through university?**

- A1: The bill can be lost very easily if you register university address to receive the bill.  
 \* Please be careful not to lose your bill if you register the dormitory address for the bill.  
 \* You can pay easily if you apply for email, mobile bill or automatic transfer.  
 (application: Call NHIS)
- A2: You must pay directly at NHIS.
- A3: Change your ARC address and call NHIS to report address change.

**9. How can I apply for Certificate of Qualification for Health Insurance?**

Division	How to
<b>Fax/ Email</b>	1) Call NHIS Center (Te. 033-811-2000) 2) Select Language (① ENG/ KOR ② CHN ③ VNM ④ UZB) 3) Provide personal information (name, ARC number, etc.) 4) Request for a "Certificate of Qualification for Health Insurance (건강보험자격득실확인서)" 5) Provide fax number/ email address *Please use personal fax/ email
<b>Internet</b>	1) NHIS website ( <a href="https://www.nhis.or.kr/nhis/index.do">https://www.nhis.or.kr/nhis/index.do</a> ) 2) Click "자격득실확인서 발급" (issue my insurance certificate) 3) Log in as private/ company user * You need "Official Certificate (공인인증서)" to log in. You need to visit your bank in Korea individually to get the certificate issued.
<b>Certificate Issuance Machine</b>	1) Located in "Community Service Center (주민센터)" or "Public Facilities" 2) Enter personal information, make a payment, and print the certificate * Near PNU: 3F, NC department store

**VII PNU Student Medical Mutual Aid Fee**

PNU Student Medical Mutual Aid Fee is one of welfare policy from Student Insurance Union for PNU students having injury or illness to support medical expenses (it is paid regardless of your insurance company).

**Department in charge & Inquiries & Document submission:**  
 Student Affairs Office (Main Administration Bldg. 2F, 051-510-1271)

**1. For Whom:**

All PNU students including 2022 fall semester new students, transfer students, undergraduate, graduate (special and professional school), students who delayed graduation  
 \* Exchange/ Visiting students cannot register for this service.

**2. Payment Period:** Same with the tuition payment period

**3. Fee: KRW 3,000**

**4. How to use:**

- 1) Apply from online: E-onestop (<http://e-onestop.pusan.ac.kr>) → Log in → Campus life (대학생활) → Student Medical Mutual Aid (학생의료공제회) → Application & Confirmation (급여 신청 및 확인)
- 2) Submit required documents
  - Medical certificate or medical information, receipt for medical expenses (original copy of the receipt from the hospital)
  - A receipt for medicine and/ or medical accessories  
 \* It is mandatory for you to submit medical certificate. In case of submitting the receipt without the medical certificate, it is not accepted.
  - Submission Place: Student Affairs Office, Main Administration Bldg. 2F, #205

**5. Inquiry: Student Affairs Office (Tel. 051-510-1271)**

**6. An Example Case**

- 1) Student injured while taking a course.
  - Claim Medical Expenses: KRW 3,331,150
  - Paid Medical Expenses: KRW 2,000,000
  - Details of An Accident

I had knee injury during basketball practice game with high school students. After that accident, I had a difficulty with daily life. I had severe pain while walking and raising injured leg. I got complete medical examination and was recommended to take MRI scan. Then I went to different hospital to take MRI scan and had the result as anterior cruciate ligament rupture. I also had same diagnosis from a hospital specialized in knee for professional athlete then had surgery.