# International Students Insurance Guidelines for Spring Semester, 2019

[2018. 12. 10.]



# Pusan National University

**PNU International** 

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# < Important Notice for Insurance >

 $\star$ Course registration & dorm admission will be cancelled for students without insurance  $\star$ 

It is mandatory for all international students to have health insurance for various injuries or illnesses. Insurance is not optional. Korean government's Education Ministry has made it law for international students, and if they don't, their D-2 visa may be cancelled.

If you registered for insurance in fall semester 2018 for one year contract or submitted other insurance documents, you do not need to register or submit them again.

However, students registered for 6 months(one semester) insurance in fall semester 2018, students with one semester remaining, students who delayed graduation, diploma & phd candidates must register again. Also, re-enrolling students after a leave of absence and re-admitted students should get an insurance or submit a copy of other insurances.

Accordingly, new students for 2019 spring semester(including waiting applicants who will be successfully admitted), students who delayed graduation, students with one semester remaining, diploma & phd candidates must choose one of the two options below.

#### \* Choose one of the two options below:

- 1. Purchase PNU Group Insurance (managed by the ISC)
- 2. Purchase other insurance and submit a copy of proof of insurance (ex. National Health Insurance)

After the semester begins(March 4<sup>th</sup>), students who do not have insurance will **have course registration NOT confirmed** and **time schedule UNAVAILABLE** until insurance fee is paid or insurance document is submitted.

After course add/drop period ends, students who do not have insurance will receive **complete** <u>**CANCELLATION**</u> **on course registration**. So Please pay insurance fee or submit document in time.

#### ★The insurance fee and service period for the students on a leave of absence do NOT get carried over, and will be provided only during the terms of policy★

(ex. Tuition & Insurance fee(1yr) paid in fall  $2018 \rightarrow$  if applying for a leave of absence in spring 2019, (Duition: will be kept for the returning semester,

(2) insurance: if not applied for refund, the service will be maintained, and end before fall 2019)

If the insurance service is not wanted while on a leave of absence, students must apply for <u>a refund</u> to <u>insurance@pusan.ac.kr</u>, and check email reception.

#### - International Student Center (ISC) -

# I PNU Group Insurance Registration

# 1. Eligibility

- One-year Purchaser :

New students, enrolled students, Re-enrolling/Re-admitted students

\* Waiting applicants who will be successfully admitted is included as freshmen

#### - One Semester Purchaser (One Semester) :

- 1) Students who delayed graduation; 2) Diploma & Ph.D. candidates;
- 3) Researchers
  - \* Diploma & Ph.D candidates who will stay for one year are also subject to one semester purchase. Students who will complete coursework and become diploma & Ph.D candidates must register too(please ask department office for diploma & phd candidate registration)

Insurance Purchase Period Change (since 2016. 1)

 (Before) Insurance purchased for each semester
 ⇒ (After) Insurance purchased for academic year
 [Benefits of One-year Contract]
 Eliminate the inconvenience of having to register for insurance every semester.

 Reduce 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 with insurance fee per semester, yearly contract has higher discount rate, about 4~5 %.

#### 2. Insurance Fees

- One-year Purchaser : (Male) 115,400 KRW (Female) 119,400 KRW
- One-semester Purchaser : (Male) 72,700 KRW (Female) 71,200 KRW

#### 3. Period of Coverage

- One-year Purchaser : 2019. 3. 1 (Fri) 00:00 ~ 2020. 2. 29 (Sat) 24:00
- One-semester Purchaser : 2019. 3. 1 (Fri) 00:00 ~ 2019. 8. 31 (Sat) 24:00

# 4. Regular Payment Period for Insurance Fee

(\* All schedules are based on Korean Standard Time)

	Bill Printout & Regular Payment Period		
	Freshmen Transfers <b>(Undergraduate)</b> Freshmen Transfers	2018. 12. 18 (Tue) 10:00 ~ 12. 21 (Fri) 23:00 * Internet Banking & CD/ATM Transfer : 2018. 12. 18 (Tue) 10:00 ~ 12. 20(Thu) (24 hours available) (Last Day 12. 21 (Fri) is until 23:00) 2019. 1. 2 (Wed) 10:00 ~ 1. 4 (Fri) 23:00 * Internet Banking & CD/ATM Transfer : 2019. 1. 2 (Wed) 10:00 ~ 1. 3(Thu)	
	(Graduate)	(24 hours available) (Last Day 1. 4 (Fri) is until 23:00)	
Paying in Korea	Undergraduate Waiting applicants who are finally admitted	2019. 2. 20 (Wed) 10:00 ~ 2. 25 (Mon) 23:00 * Internet Banking & CD/ATM Transfer : 2019. 2. 20 (Wed) 10:00 ~ 2. 24 (Sun) (24 hours available) (Last Day 2. 25 (Mon) is until 23:00)	
Enrolled Students Re-enrolling Readmitted		<ul> <li>2019. 2. 19 (Tue) 10:00 ~ 2. 22 (Fri) 23:00</li> <li>** Internet Banking &amp; CD/ATM Transfer : 2019. 2. 19 (Tue) 10:00 ~ 2. 21 (Thu) (24 hours) (Last Day 2. 22 (Fri) is until 23:00)</li> <li>** Re-enrolling students can only pay if they applied and got approved of re-enrollment before Feb. 25<sup>th</sup>(Mon) 18:00</li> </ul>	
	Researchers	2019. 1. 2 (Wed) 10:00 ~ 1. 4(Fri) 23:00 (Visit ISC Bldg 1 <sup>st</sup> floor or mail to insurance@pusan.ac.kr)	
Payment from Overseas	Freshmen Transfers Enrolled Students	<ul> <li>2018. 12. 18(Tue) 10:00 ~ 2019. 2. 22(Fri) 23:00</li> <li>** Payment from overseas may take up to 1 week</li> <li>** Waiting applicants for undergraduate degree may pay this period also</li> <li>** Must check P.6 ~ 7 for details</li> </ul>	

\* GKS and KOICA students are not subject to this payment

# 5. Insurance Purchase after Regular Payment Period

- Students who do not purchase insurance by the first day of the semester (Mar. 4<sup>th</sup>), or are purchasing insurance after the semester begins, will not get the benefit of the Group Insurance discount.
- 2) Penalty for Late-Payment Insurance Purchasers: Cancellation of course registration and dormitory move-in.
- 3) How to Purchase: Pay insurance fee during the additional payment period after the semester begins.
- 4) Payment Fee: The discount for PNU Group Insurance will not be available, so insurance fee will be re-calculated based on the unregistered student's number, gender, age (<u>Price could be twice as</u> <u>high as the pre-deadline insurance fee</u>).
- 5) Insurance Coverage Period & Additional Payment Period: Students will be notified later.
- 6) Printout of invoice, payment method, insurance claim procedures, and insurance coverage are the same as for purchasers of PNU Group Insurance (only the payment fee is different).

## 6. How to Register : Pay insurance fee

(no additional application procedure is required)

#### 7. Printout of Insurance Invoice

#### 1) How to print out invoice individually

- Log in 'Student Support System' (<u>http://e-onestop.pusan.ac.kr</u>) Click "등록" Tab Click "등록금고지서출력" Click "외국인 유학생 보 험료 고지서 출력"
- \* Freshmen ID: Application Number & Password : Six-digit birth date (ex. 1990.01.01. will be 900101)

#### 2) How to print out with your tuition bill

- Log in 'Student Support System' (<u>http://e-onestop.pusan.ac.kr</u>) Click "등록" Tab Click "등록금고지서출력"
  - \* For students who are re-enrolling, if you printout tuition bill before Mar. 4<sup>th</sup>, insurance bill will not be printed out with tuition bill, so please printout insurance bill individually.

#### 3) In case printout does not work

- Apply for Invoice : Email <u>insurance@pusan.ac.kr</u> with the heading "Insurance Invoice Request"
- Information Needed : Student/application number, name, contact number
- Invoice Issuance : PDF file will be mailed to the student
- Response takes 2~3 days, so apply 2~3 days before payment period.
- Researchers : Visit the ISC (Main Admin Bldg., 1<sup>st</sup> floor)

#### 8. How to Pay in Korea

- 1) Print out insurance invoice  $\rightarrow$  Pay insurance fee to the virtual bank account number
  - Internet/ATM transfer possible; if paying in person, please go to Nonghyup Bank on PNU's main campus.
    - \* If problems occur, please contact Nonghyup Bank, PNU Campus (051-519-2407).
  - Every student gets a different bank account number, so please pay for your assigned account number.
  - Insurance fees and tuition should be paid individually.
  - It is available to pay the insurance fee by attorney since the payment is recognized as the student's virtual account.

#### 2) Invoice Printout Per 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 invoice printout :

Log in Student Support System - Click "등록" Tab - Click "개인별 등록확인 및 영수증 출력" - check results

 $\ast$  If you paid to Hana, Nonghyup, Busan bank, you can check results right after payment, other banks will take about 2~3 days

## 9. How to Pay from Overseas

- Payment Fee : Insurance Fee (calculated based on the sending date's exchange rates) + 100,000 KRW (banking charges)
  - \* If you don't pay banking charges, the amount that arrives in Korean bank is less than the insurance fee. In such case, your registration will not be successful. So please make sure to pay insurance fee including banking charge. The difference of the amount transferred will be refunded in April.
- 2) It takes about a week for transaction to complete, so please pay in advance. (You must pay at least a week before the last date, so that it arrives within time)
- 3) You MUST make the transaction with YOUR name as the sender (If the transfer is made by a parent or from another person's account, it cannot be identified).
- Please refer to the bank info. below when making transaction from overseas (Again, you must transact with banking charge of KRW100,000)

#### [Bank Information for Overseas Payments]

Bank Name : National Agricultural Cooperative Federation (Nonghyup Bank)Bank Address : KOREA, BUSAN, GEUMJEONG-GU, JANGJEON-DONG SAN 30Swift Code : NACFKRSEXXX

Branch Name : PUSAN NATIONAL UNIVERSITY BRANCH

Account No. : 301-0089-0443-01

Account Name : PNU International, Pusan National University

\* This account is different from tuition and dorm accounts\* This account does not provide IBAN, BIC Code

(Must send from banks that does not require IBAN, BIC)

- 5) You must notify ISC after paying insurance fee from overseas
  - Period : within one week after payment
  - How to : Send an email to insurance@pusan.ac.kr
  - Must include : Student/application number, name, gender, bank name and account number, contact info, amount transferred

- Reply will be sent within <u>two weeks</u> from the confirmation of payment. (NO REPLY = NOT CONFIRMED)
- 6) Refund of the Price Difference
  - Must submit a copy of your bankbook(a bank in Korea) to ISC during the designated period below
  - If you do not own a bank account in Korea, open one at Hana Bank on campus (visit with your passport)

Bankbook Copy Submission Period	Refund Time
Mar. 6.(Wed) 10:00 ~ Mar. 20.(Wed) 16:00	Refund in April

# 10. Insurance Refunds

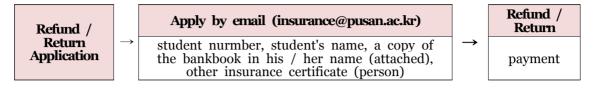
- 1) Object
  - Refund : In case of the termination of insurance during the semester
  - Return : In case of return accidents before the semester starts

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

- 2) Payment Standard : depends on the Insurer's refund process
- 3) Application & Process:

Object	Application Deadline	Refund and Return Date	Notes	
Student status change (Graduation)	<ul> <li>1st: until two weeks before the semester finishes</li> <li>2nd: within 15 days before next semester starts</li> </ul>	<ul><li>1st: the time when the semester finishes</li><li>2nd: within 30 days before next semester starts</li></ul>	<ul> <li>Collection by procuration is not allowed and the money can only be sentto the domestic bank account of the insurer's name.</li> <li>*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.</li> </ul>	
Student status change (Leave, School expulsion)	before 1/2 of the semester	Within 2 weeks after application	<ul> <li>Collection by procuration is no allowed and the money can only be sentto the domestic bank account o the insurer's name.</li> <li>*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 no accepted.</li> </ul>	
final fail of admission or unregistered of Fresh student	Within 2 weeks from the date of accident occurrence	Within 2 weeks after application	<ul> <li>Collection by procuration is allowed</li> <li>In case of the refund to an overseas account, the relay fee will be your own expense</li> </ul>	
Application of other insurance	Occasional	Within 2 weeks after application	* Collection by procuration 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.

# 11. Insurance Benefits

	Coverage	Limit (KRW)
	Death	100,000,000
	Physical Impediment	100,000,000
	Medical Expenses (in Korea)	50,000,000
Accident	Medical Expenses (Out-patient in Korea)	250,000
	Medical Expenses (Out-patient in Korea & pharmacy expenses)	50,000
	In-patient (Overseas)	30,000,000
Sickness	Death	30,000,000
	Medical Expenses (in Korea)	50,000,000
	Medical Expenses (Out-patient in Korea)	250,000
	Medical Expenses (Out-patient in Korea & pharmacy expenses)	50,000
	In-patient (Overseas)	30,000,000
	Personal Liability	5,000,000
	Rescuer's Expense	10,000,000

\* This insurance includes manipulation, MRI, therapy shots cost.

- \* This insurance coverage is for accidents and illness only, not for injuries caused by cars or motorcycles, so students should personally purchase vehicle insurance (especially motorcycle or scooter insurance) if necessary.
  - \* Dental treatment (except for removal of wisdom teeth) is not covered.

## 12. Insurance Company:

#### Dongbu 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 54 universities in Korea and has been handling insurance for international student for nearly 10 years.
- 3) English and Chinese translation documents and services are available for claims procedures.
- Insurance Card Issuance : announcement will be uploaded in March or April (<u>http://international.pusan.ac.kr</u>).

\* Students can request assistance with claims procedures during the insurance coverage period regardless of whether or not they have received the cards.

\* Please refer to notice on PNU International homepage.

\* The insurance company will send e-mails to all registered freshmen students insurance guides individually.

# 13. Claim Procedures - Email

- 1) You MUST receive receipts from the hospitals & pharmacies
- You have to get a "medical record (초진기록지)" if the medical expenses are over KRW 100,000.
- 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 / [CHN] baoxiangongsi@gmail.com
Title : Insurance Claim(PNU / Name)
Content : 1) Student's name, 2) Birth dates(YYMMDD),
3) Reason for the visit of hospital(diagnosis)
4) Contact number(mobile phone or Home)

#### Attachments :

- 1) Scanned files of all the receipts from the hospitals & pharmacies
  - \* needs a "medical record (초진기록지)" if the medical expenses are over KRW 100,000.
- 2) A scanned file of Alien Registration Card (ARC)
- 3) A scanned file of bankbook (File name: bankbook\_birthdate\_name)

#### $\star$ Insurance Coordinators

Language	Name	Tel	E-mail Address
Chinese	Eunseon Lee	080-088-0077	baoxiangongsi@gmail.com
English, Korean & Others	Wonil Park	010-2537-4495	aigrookie@naver.com

# 14. Agreement for Providing Personal Information

- Confirmation of agreement for providing personal information: If students agree on the pop-up <u>"Consent Form for Collection and</u> <u>Usage of Personal Information" (Reference 1)</u>, they will be considered as students agreed on the usage of personal information by university.
- 2) Purpose for collection and use of personal information: To purchase PNU Group Insurance for 2019 and forward data.
- 3) Data collected: Name, gender, alien registration number, contact info.
- 4) Period university keeps and uses personal information: University policy is to discard data after university business is completed, but if necessary data can be kept during the designated period according to the relevant regulations.
- 5) <u>If students do not agree on providing personal information, they</u> <u>should personally purchase insurance and submit proofs of</u> <u>insurance document</u> (Refer to "2. Submission of Insurance: Other Insurance Holders")

# 15. Agreement for Receiving Information

- 1) How to Agree on Receiving Information: Please click "agree" on the pop-up "Agreement on Receiving Information" (Reference 2)
- 2) If you do not agree to receive information updates, you may not receive important insurance notices and other useful information.

#### [Reference 1]

# Consent Form for Collection and Usage of Personal Information

#### 1. Consent to collection and usage of personal information

All personal information given to Pusan National University is collected, stored and processed in accordance with relevant regulations. Personal information is managed according to 「By-laws, Ordinances and Regulations on Personal Information of Public Organizations」, 「Guidelines for Personal Information Protection of Public Organizations」, 「Guidelines for Personal Information Protection of Educational (Administrative) Institutions」 and will be used for the purposes of educational/academic research, management of academic affairs, and legitimate public tasks. Personal information will not be used for anything other than the stated purposes listed above.

Basis for collection: Article 6 ('Keeping Academic Records') of PNU Regulations on Academic Management and PNU Personal Information Protection Policy.

Attachment. PNU Personal Information Protection Policy

#### 2. Consent to Identification Information Usage

I consent that Pusan National University can collect and use my Identification Number (such as the Alien Registration Number or PNU Student Identification Number) for the purposes stated above.

#### 3. Consent to allow provision of information to third parties

- Recipient: Hana Bank, Insurance Companies
- $\circ~$  Purpose of Provision: Issuing student ID cards, registering for insurance
- **Information Provided**: Name, date of birth (resident registration number or alien registration number for insurance registration) gender, department/college, student number, degree type, date of entrance, cell phone number, email address.
- Period of Retention and Usage: Until achievement of purpose

● I Agree ◎ I Do Not Agree

#### [Reference 2]

# **Consent Form to Receive Information**

I agree to receive information from Pusan National University by cell phone and email.

\* If you disagree, you cannot get any information about the selection of scholarship students, leave of absence and re-enrollment through the Internet, class withdrawal, payment of tuition fees, student loans, employment, student services benefits (applying for a deduction for medical expenses), and notices from PNU International (International Service Center).

★Cell phone number:

#### ★E-mail:

(We recommend NOT using a Daum email account as students often experience 'Failure of Delivery' notices)

\* You can change or update your cell phone number or email address online at "Academic Records  $\rightarrow$  Student Life Records  $\rightarrow$  Change Personal Information"

 $\odot$  Agree to Receive  $\bigcirc$  Do Not Agree to Receive

# **II** Submission of Insurance (Other Insurance Holders)

**1. Who :** Other Insurance Holders among international students

(ex. National Health Insurance, Traveler's Insurance purchased overseas)

#### 2. Submission Period : Until 2019. 1. 31 (Thu) 16:00

(\* Schedules are based on Korean Standard Time)

## 3. Submit via Email like below : insurance@pusan.ac.kr

#### <How to write an Insurnace Certificate Submission>

Address : insurance@pusan.ac.kr

**Title :** Submission of Insurance Document (Name / Student number or Application number)

- Contents : 1. Student's Name
  - 2. Student Number or Application Number
  - 3. Available Contact (mobile phone or home)

Attachment : 1. Insurance Certificate

\* File name format : insurance company name\_student's name\_

student number or application number

\* Accepting file format : pdf / jpeg / png...

# 4. Conditions of Acceptable Certificates

#### 1) Only document issued in recent 6 months will be accepted

- 2) The scanned copy of insurance document must have <u>Name of insurance</u> registrator(student) & insurance coverage period
  - \* Confirmation email will be sent within a week after submission.
  - \* Students will take all responsibility for cancellation of course registration and dorm 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 insurance fee even if the insurance fee bill is printed.

# 5. How to Submit an Insurance Certificate of NHIS

- 1) Types of Certificate : Health Insurance Card/Book(건강보험증) or Certificate of Qualification for Health Insurance(건강보험자격득실확인서)
- 2) Certificate Issuance Methods :

Certificate Type	Methods
Health Insurance	1) Visit "NHSIS Center" & Request for the certificate
Card/Book	
(건강보험증)	- Address : 16F, 1925, Jungang-daero, Geumjeong-gu, Busan
	1) Call NHIS Center (Tel : 033-811-2000)
Certificate of	2) Select Language
Qualification for	(①ENG ②CHN ③VIET *KOR = any number)
Health Insurance	3) Provide Personal Info. (Name, ARC number)
(건강보험자격득실	4) Request for "Certificate of Qualification for Health
확인서)	Insurance(건강보험자격득실확인서)
	5) Provide Fax Number

- 3) Submission Method : Same with "3. Submit via Email like below (P.15)"
- 4) Conditions of Acceptable Certificates :

Same with "4. Conditions of Acceptable Certificates(P.15)"

# 6. Insurances other than the National Health Insurance should meet the three conditions below:

- 1) Cover all accidents or illnesses occurring in Korea
- 2) Coverage period :
  - One-year Purchaser : until 2020. 2. 29(Sat) 24:00
  - One-semester Purchaser : until 2019. 8. 31(Sat) 24:00

	Coverage	Limit (KRW)
	Death	100,000,000
	Physical Impediment	100,000,000
	Medical Expenses (in Korea)	50,000,000
Accident	Medical Expenses (Out-patient in Korea)	250,000
	Medical Expenses (Out-patient in Korea & pharmacy expenses)	50,000
	In-patient (Overseas)	30,000,000
	Death	30,000,000
Sickness	Medical Expenses (in Korea)	50,000,000
	Medical Expenses (Out-patient in Korea)	250,000
	Medical Expenses (Out-patient in Korea & pharmacy expenses)	50,000
	In-patient (Overseas)	30,000,000
Personal Liability		5,000,000
	Rescuer's Expense	10,000,000

#### 3) Minimum Coverage

- To check whether your insurance matches the minimum coverage of PNU Group Insurance, please ask your insurance company.
- If your insurance coverage does not match exactly with PNU's requirements, please choose one that will make you feel safe during your time studying abroad.

# III PNU International Student Service Hospitals' Guide

# i. Note on Visiting Hospital

#### 1. What to Bring

- PNU Group Insurance (Dongbu Insurance) Registration: Alien registration card (ARC)
- Other Insurance Holders (excluding Korean National Insurance): Insurance policy document, copy of passport, PNU student ID card
- 2. Regarding your insurance coverage, please contact to insurance company directly. It is not necessary for PNU Group Insurance holders who went to Daedong Hospital to apply for the insurance claim by themselves.
- 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, Indonesian, Chinese, Japanese
- Mon~Fri, 08:30~16:30 2F Reception Desk
- Saturday, 08:30~11:30 2F Reception Desk
- After Work Hours : Emergency Center Desk (Emergency Front Gate)
   \* Morning Treatment : Doctor examinations will start at 9:00 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 Work Hour (Emergency) : after 17:30 (weekdays), after 12:30 (Sat)

# 2. Contact Information

- General : 051) 554-1233
- Make Reservation : 051) 554-2121
- Comprehensive Medical Exam : 051) 555-1231
- Internet Reservation : www.ddh.co.kr
- Interpreter/Medical Coordinator : (Mr.)Hong, Jae-Il (Tel:051-550-9373)

# 3. Divisions

- General Departments

Department of Internal Medicine, Surgery, Obstetrics and Gynecology, Pediatrics, Orthopedic Surgery, Neurosurgery, Plastic Surgery, Otorhinolaryngology, Urology, Dermatology, Neurology, Mental Health Medicine, Family Medicine, Rehabilitation Medicine, Dental, Radiology 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

- By Subway

Line 1/4: Get off at Dongnae Station (동래역)  $\rightarrow$  Exit 2, Go straight take left turn at Angel In Us Cafe and go straight for 100 m (Hospital is on your left)

By Bus (Bus stops to get off at 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 of Daedong Hospital]

# IV 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)

#### 1. For Whom :

All PNU Students including 2019 spring semester freshmen, transfer students, undergraduate, graduate (special and professional school), students in postponement of graduation

## 2. Payment Period :

The time for paying insurance fee is the same with the time of tuition.

## 3. Fee : 3,000 KRW

### 4. How to use :

1) Student Support System (<u>http://e-onestop.pusan.ac.kr</u>) Log in(ID: Student Number, P/W: B-Dates YYMMDD) → Student life(대학생활) → Student Medical Fund(학생의료공제회) → Application &

Confirmation(급여신청 및 확인)

- 2) Required documents:
  - medical certificate or medical information, receipt for medical expenses (original 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.
- 3) Submission Place : Student Affairs Office 2F, Main Administration Bldg.

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

## 6. An Example Case

- 1) Student injured while taking a course
  - Claim medical expenses : 3,331,150 KRW
  - Paid medical expenses : 2,000,000 KRW
  - Details of an accident

I had knee injury during basketball practice game with highschool students. After that accident, I have 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 hospitality specialized in knee for professional athlete then had surgery.