
International Students Insurance Guidelines for Fall semester 2021

[2021. 7. 26.]



Pusan National University

PNU International

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< 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(Sept. 1st). We recommend students to individually prepare an insurance for the time that is not being covered by PNU group insurance ★
- ★Students without NHIS will have PNU group insurance services limited ★

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

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

Notice regarding International students mandatory subscription to NHIS(P.22) (From 2021) NHIS & Private Insurance(Personal or PNU group insurance)

1. International student with D2 visa or overseas Korean is subject to the statutory subscription to National Health Insurance Service(NHIS) from March 1st 2021. (Subscription date can be different to the visa types)
2. To have various categories covered, all PNU international students must possess both NHIS and private insurance(personal or PNU group insurance).
3. There will be disadvantages at your VISA if you do not pay NHIS insurance fee
* 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 info. (TEL: 033-811-2000 ①ENG ②CHN ③VIET ④UZB)

Division	NHIS registration
Students who have not completed ARC registration (ex. new students)	From the moment ARC registration is completed * Registration completion need few more weeks after your application
Students who have completed ARC registration already	From the moment ARC registration is completed * Continue your payment * Apply for address change if there is any change(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, and check email reception. For the NHIS inquiries related to leave of absence, please contact NHIS

ex. Tuition & Insurance fee paid in fall 2021 → if a student applies for a leave of absence in fall 2021.

- ① tuition : will be kept for the returning semester,
- ② insurance : if refund is not applied, the service will continue until winter/summer vacation
※ Any Inquiry related to NHIS regarding the leave of absence : 033-811-2000 ※

1. Insurances to register :

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

※ All PNU international students must be registered in both NHIS and a private insurance(PNU group insurance 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 classes online in other countries SHOULD NOT REGISTER IN PNU group insurance and submit evidence documents (ex. visa refusal letter)

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

- **ONE-year Registration** : All New students (including undergraduate waiting applicants), Enrolled student, Returning student after the leave of absences, Re-enrolling students
- **ONE-semester Registration** : Students in additional semester(delaying graduation)
- **ONE-semester Registration(optional)** : Candidates of Master's/Ph.D., Researchers
 - ※ The students delaying graduation, the candidates of Master's & Ph.D. and researchers are subject to one semester registration even if the plan is to stay more than one semester in Korea
 - ※ Insurance registration is optional for the candidates of Master's/Ph.D. degrees, and researchers. If you wish to register in PNU group insurance, please make payment within the designated period(p.7)
 - ※ PNU group insurance inquiry : insurance@pusan.ac.kr(must include your full name, student number)
(National Health Insurance inquiry: TEL: 033-811-2000 (ENG, CHN, VIET, KOR, UZB available))

► Insurance Registration Period Change(from Fall 2021)

(Before) Insurance purchase **every semester** ⇒

(After) Insurance purchase **every year**

[Benefits of Change]

1. Eliminates the inconvenience of having to register for insurance every semester.
2. Reduces 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 %.

3. PNU group insurance coverage periods and prices:

- **ONE YEAR** registration (2021. Sept. 1. ~ 2022 Aug. 31.) :
KRW 65,070 for Male & Female
- **ONE SEMESTER** registration (2021. Sept. 1. ~ 2022. Feb. 28.) :
KRW 45,540 for Male & Female

4. PNU group insurance registration method : Make 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)

※ Students paying from overseas : Check P.7, 9-12

(10. How to pay overseas remittance, [Attachment-1] Use of personal information collection and provide consent form)

※ Researchers and re-enrolling students : make application following the method in P.7

5. VERY IMPORTANT!! ☆ ☆

- All international students MUST register in a private insurance(school 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)

(ex) 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, 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 on Korea's Time)

※ Insurance fee payment schedule is different from tuition payment schedule. Please refer to the information below and pay within the designated period.

※ KOICA, exchange/visiting and students planning to have a leave of absence are not subject to this payment

Regular Bill Printing & Payment Period			
Payment in Korea	New students	1st period	<u>2021. Aug. 2. (Mon) 10:00 ~ 8. (Sun) 23:00</u> ※ Bill printout & payment for the above period ONLY ※ Internet banking and CD/ATM deposit: Available 24 hours from 10:00 Aug.2.(Mon) ~ 7.(Sat) (Deadline by 23:00 on the last day(Aug.8(Sun)))
	Transfer students		
	Enrolled students	2nd period	<u>2021. Aug. 23. (Mon) 10:00 ~ 26.(Thu) 23:00</u> ※ Bill printout & payment for the above period ONLY ※ Internet banking and CD/ATM deposit: Available 24 hours from 10:00 Aug.23.(Mon) ~ 25.(Wed) (Deadline by 23:00 on the last day(Aug.26(Thu)))
	Re-enrolling		
	Delayed graduation		
Payment from Overseas	Re-admitted		※ 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> .
	Candidates of Ph.d./Master's		<Insurance registration method for researchers and Re-enrolling Students> - In case of you wish for the insurance registration, send an email to insurance@pusan.ac.kr a week before the first or the second payment period above. - Email title: Re-enrolling/researchers insurance application (name, student number, department) - Expected re-enrolling student: Email us after obtaining permission to return to school
	Researcher & Re-enrolling		
Payment from Overseas	New students		<u>Accepts only if the fee arrives by Aug. 26.(Thu) 23:00</u> ※ <u>DO NOT PRINT OUT THE BILL!!!! Check overseas remittance information in P.9-12</u> ※ Overseas payment may take more than a week, and the deposit will be accepted only until 23:00 on Aug. 26 (Thu.). ※ Waiting applicants of undergraduate degree can make oversea payment after admission is confirmed ※ "Agreement on collection & usage of personal info. for the registration to group insurance(Att-1)" must be sent for your registration. (P.12) ※ IMPORTANT!! : Change sender's name to student number (new student : application number)
	Transfer students		
	Enrolled students		
	Re-enrolling		
	Delayed graduation		
Payment from Overseas	Re-admitted		
	Candidates of Ph.d./Master's		

Additional Period for Bill Printing & Payment		
※ Disadvantages in course registration and dormitory cancellation caused by missing “regular payment period” are in students’ responsibility ※ Additional payment period is for the students who could not pay during the regular payment period ※ Oversea payment UNAVAILABLE ※		
Payment in Korea	New students Transfer students Enrolled students Re-enrolling Delayed graduation Re-admitted Candidates of Ph.d./Master's Researchers Re-enrolling	2021. Sept. 8.(Wed) 10:00 ~ 12.(Sun) 23:00 ※ Insurance coverage period for the students paying in this period : 1 year coverage: '21. Sept.15.(Wed) ~ '22. Aug.31.(Tue) 24:00 1 semester coverage: '21.Sept.15.(Wed) ~ '22.Feb.28.(Mon) 24:00 ※ Internet Banking& CD/ATM Transfer : 2021. Sept. 8.(Wed) 10:00 ~ 11(Sat) Available for 24hrs (Last Day(Sept. 12.(Sun)) : until 23:00) ※ For the time you are not registered in school insurance, please individually register in other insurance services.
		Researchers : (Application Email to insurance@pusan.ac.kr a week before the payment period) ※ Email title : Researcher's insurance registration (full name/ student number/ dept.) ※ Re-enrolling : please contact us after obtaining the approval to return from school.

7. Insurance Fee Payment after Regular Payment Period

- 1) Students who do not pay the insurance fee by the first day of a semester(Sept. 1st), or after the beginning of a semester, will not receive get the benefit of the group insurance discount.
- 2) The coverage period for the students who make 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 (discount unavailable)
- 6) Insurance Coverage Period & Additional Payment Period
- 7) 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)” Tab → Click “고지서출력(Print out my bill)” → Click “외국인 유학생 보험료 고지서(PNU group insurance invoice for international students)” → Print out the invoice
 - ※ New Students : Application Number & Password : Six-digits of birth date (ex. 1990. Jan. 01. : 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
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 Nonghyup Bank in PNU main campus.
 - ※ If any problem occurs, please contact Nonghyup Bank in PNU Campus (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 printout :

Log in at E-onestop → Click “등록(Enrollment)” Tab → Click “납부확인(영수증출력)(Confirm my payment(print out the receipt))” → check the result

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

10. How to Pay from Overseas

1) Payment amount : **Insurance Fee (calculated based on the sending date's exchange rates) + 100,000 KRW (banking charge)**

- ※ If you don't include the banking charge, the amount that arrives to us will be less than the amount you need to pay. In such case, you cannot register in PNU group insurance. So please make sure to transfer the insurance fee including banking charge. The refund of the price difference will be **refunded in October**.

- 2) It takes about a week for the transaction to be completed so please pay in advance. (You must pay at least a week before the last day of the insurance payment period, so that it arrives within time)
(only the payments made by Aug. 26th(Thu.) 23:00 will be accepted)
- 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).
- 4) 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 30
Swift Code : NACFKRSEXXX
Branch Name : PUSAN NATIONAL UNIVERSITY BRANCH
Account No. : 301-0089-0443-01
Account Name : PNU International, Pusan National University

- ※ This account is not for the tuition and dormitory fee payment
- ※ This account does not provide IBAN, BIC Code
(Must send from banks that does not require IBAN, BIC)

- 5) Agreement on collection & usage of personal information for the registration to group insurance.
 - students must print out, fill in and submit "Agreement on collection & usage of personal information for the registration to group insurance"(Att.-1; p.12) together with an overseas payment notification email. **(IMPORTANT!!) DON'T FORGET TO SIGN!**
- 6) You must notify ISC after paying insurance fee from overseas
 - Period : within **one week** after payment (No email = No confirmation)
 - Reply will be sent within **two weeks** from the confirmation of payment. **(NO REPLY = NOT CONFIRMED)**

[Notification Email Format]

Address : insurance@pusan.ac.kr
Title : Oversea insurance payment(full name, application no./student no., dept.)
Content : Hi, I've paid my insurance fee from overseas.
 - Student no./application no., full name, gender, contact no., bank and account info use for overseas payment, and payment amount
Att. files : 1. Receipt(jpg/pdf)
 2. "Att.-1(p.12)" : Agreement on usage of personal information for the registration to group insurance(pdf)

7) Refund of the Price Difference

- Submit a copy of your bankbook via EMAIL(insurance@pusan.ac.kr) within the designated period below.

Bankbook Copy Submission Period	Refund Time
Sept. 6.(Mon) 10:00 ~ 30.(Thu) 16:00	Refund in October

[Submission Email Format]

Title : Bankbook copy submission - overseas insurance fee payment(full name/ student number/ dept.)

Content : Hi, my name is AAA(student number/dept.). I wish to submit a copy of bankbook as I made an overseas payment for the insurance fee.

Attachment : a copy of your bankbook(file name : bankbook_student number_full name) (jpg. or pdf.) ***a bankbook made in your name only**

- If you do not own a bank account in Korea, make one at a bank in Korea and submit.
- ※ For the new students, exchange/visiting students, an account application form for HANA BANK will be provided from PNU International after the beginning of a semester (Details will be provided from the orientation material)

[Att.-1] Agreement on collection & usage of personal info. for the registration to group insurance

Agreement on collection & usage of personal information for the registration to group insurance.

For PNU international students' group insurance registration, personal information is being collected, used and provided to the 3rd 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 number, name, gender, nationality, enrollment date, contact info.(email address, mobile number), alien registration number	Registration to 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 3rd party

Recipient of information	Purpose of provision	Items to be provided	Period of retention
DB insurance	Registration to group insurance	Name, alien registration number	until the expiration of insured period

※ You have the right to disagree on the provision of personal information to the 3rd 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 group insurance	Alien registration number	[Insurance business act enforcement ordinance] Article102 paragraph 5 item 4, [Commercial act] Article75, 3(group insurance)

Agreement on provision of personal information to the 3 rd party	<input type="checkbox"/> Agree <input type="checkbox"/> Disagree
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Date(Year. Month. Date): _____

Full Name : _____ (Signature) _____

To Pusan National University

11. Insurance Refunds

NHIS Inquiries related to leave of absence, withdrawal, etc. :

TEL: 033-811-2000 ①ENG ②CHN ③VIET ④UZB (Mon~ Fri (9:00 ~ 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 info.

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.

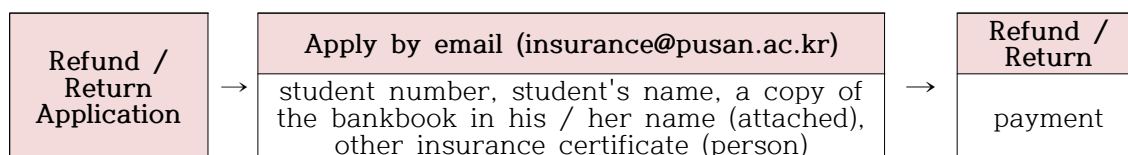
※ If the insurance service is not wanted while on a leave of absence, students must apply for a refund

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)	1st: By two weeks before the semester finishes 2nd: within 15 days before next semester starts	1st: the time when the semester finishes 2nd: within 30 days before next semester starts	※ Collection by procuration 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 procuration 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 procuration 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 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.

II

PNU Group Insurance Information

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

1. 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 20 universities in Korea and has been handling insurance for international student for nearly 10 years.
- 3) Service in Korean, English, Chinese, Vietnamese language service available

< Insurance Coordinators >

Language	Name	Telephone	E-mail Address & Kakaotalk ID
ENG & KOR	Mr. Park, Won-il	010-2537-4495 080-116-4949	aigrookie@naver.com (Kakaotalk ID:chartis4949)
CHN	Ms. Park, A-young	010-3351-2967 080-088-0077	baoxiangongsi@gmail.com (Kakaotalk ID: Claim4949)
VIET	Ms. Nguyent Thi Moon	010-5817-2236	nguyet101ta2k6@gmail.com (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 Korean National Insurance by our government	50,000,000
	Medical Expenses (Out-patient & pharmacy in Korea) ※ It will be covered only 40% if you do not have Korean National Insurance by our 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 Korean National Insurance by our government	50,000,000
	Medical Expenses (Out-patient & pharmacy in Korea) ※ It will be covered only 40% if you do not have Korean National Insurance by our 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 illness only. It does not cover injuries caused by vehicle accidents(ex. car, motorcycle, electric kickboard 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 this is a school group insurance, 40% of treatment fee will be covered only for the students who ARE NOT REGISTERED IN NHIS.
- 2) example :

	Students with NHIS & PNU group insurance	Students with PNU group insurance ONLY (Not registered in NHIS)
In-patient medical expenses	<p>Total treatment fee when you are hospitalized due to knee fracture : KRW 60,000,000</p> <p>(1) Personal charge when you use NHIS & PNU group insurance KRW 2,000,000</p>	<p>Total treatment fee when you are hospitalized due to knee fracture : KRW 60,000,000</p> <p>*PNU group insurance: Students without NHIS receive 40% of the treatment fee covered</p> <p>(1) PNU group insurance will cover KRW 24,000,000</p> <p>(2) Personal charge when you use PNU group insurance only : KRW 36,000,000</p>
Out-patient medical expenses	<p>Total treatment fee for visiting a doctor due to cold : KRW100,000</p> <p>(1) Personal charge when you use NHIS & PNU group insurance : KRW10,000</p>	<p>Total treatment fee for visiting a doctor due to cold : KRW100,000</p> <p>*PNU group insurance: Students without NHIS receive 40% of the treatment fee covered</p> <p>(1) PNU group insurance will cover KRW 40,000</p> <p>(2) Personal charge when you use PNU group insurance only : KRW 60,000</p>

- ※ Above are example 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 school

4. Claim Procedure : Email

- 1) You MUST receive receipts from the hospitals & pharmacies
 - You have to get both “medical record (초진기록지)” & “a 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 / [CHN] baoxiangongsi@gmail.com
[VIET] nguyet101ta2k6@gmail.com

Title : Insurance Claim(PNU / Full name)

Content : 1) Student's name, 2) Birth dates(YMMDD),
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)” & “a statement of medical bill details(진료비상세내역서)” if the medical expenses are KRW100,000 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 “Insurance certificate” 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:
 - ① Payment in Korea : If you agree on the pop-up “Agreement on collection & usage of personal information for the registration to 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 Payment from Overseas : You must attach “Agreement on collection & usage of personal information for the registration to group insurance” (Att.-1) in the notification email of your oversea payment(p.12)
- 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 number, name, gender, nationality, enrollment date, contact info.(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 group insurance

For PNU international students' group insurance registration, personal information is being collected, used and provided to the 3rd 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 number, name, gender, nationality, enrollment date, contact info.(email address, mobile number), alien registration number	Registration to 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 3rd party

Recipient of information	Purpose of provision	Items to be provided	Period of retention
DB insurance	Registration to group insurance	name, alien registration number	until the expiration of insured period

※ You have the right to disagree on the provision of personal information to the 3rd 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 group insurance	Alien registration number	[Insurance business act enforcement ordinance] Article102 paragraph 5 item 4, [Commercial act] Article75, 3(group insurance)

Agreement on provision of personal information to the 3 rd 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 insurance or already had other insurances

- ※ This information do not apply to exchange/visiting students
- ※ “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 a PNU group insurance or private insurance

2. Submission Period : By 2021. Aug. 31. (Tue.) 23:00 KST

3. Submit via Email Like Below :

- 1) Email Address : 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

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

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

Attachment : 1. Insurance Certificate (Other insurance)
2. NHIS certificate (if you are registered)

※ File name format : insurance company name_student's name_student 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 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. 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 2022. Aug. 31(Wed) 24:00
 - 1 semester Insurance coverage: valid until 2022. Feb. 28(Mon) 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 Korean National Insurance by our government	50,000,000
	Medical Expenses (Out-patient & pharmacy in Korea) ※ It will be covered only 40% if you do not have Korean National Insurance by our 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 Korean National Insurance by our government	50,000,000
	Medical Expenses (Out-patient & pharmacy in Korea) ※ It will be covered only 40% if you do not have Korean National Insurance by our 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:

- ※ The NHIS is not recognised 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

PNU International Student Service Hospital Guide

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

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. 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.

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, 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

※ Interpreter/Medical Coordinator : (Tel) 051-550-9373

- General : 051) 554-1233
- Reservation : 051) 554-2121
- Comprehensive Medical Examination : 051) 555-1231
- Internet Reservation : 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 need few more weeks after your application

1. International student with D2 visa or overseas Korean is subject to the statutory subscription to National Health Insurance Service(NHIS) from March 1st 2021. (Subscription date can be different to the visa types)

2. To have various categories covered, all PNU international students must possess both NHIS and private insurance(personal or PNU group insurance).

3. PNU group insurance service starts from the first day of a semester(Sept. 1st). We recommend students entering Korea early to possess an insurance to prepare for any health problem.

* 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 info. (TEL: 033-811-2000 ①ENG ②CHN ③VIET ④UZB)

Division	NHIS registration
Students who have not completed ARC registration (ex. new students)	From the moment ARC registration is completed * Registration completion need few more weeks after your application
Students who have completed ARC registration already	From the moment ARC registration is completed * Continue your payment * Apply for address change if there is any change(call NHIS)

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

70% discount in year 2021, and the discount will be reduced by 10% every year

- 2021 Mar. ~ 2022. Feb : 70% discount (KRW 40,000/month)
- 2022 Mar. ~ 2023. Feb : 60% discount (KRW 50,000/month)
- 2023 Mar. ~ : 50% discount (KRW 60,000/month)

※ Students with annual income above KRW 3,600,000 cannot receive above discount

※ Insurance fee amount is different according to Visa type(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 dormitory address to receive the bill, please be cautious not to lose the bill)

2) Make 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 25th every month. There will be some disadvantage in using medical services and your stay if you do not pay the insurance fee.

4. How to Use NHIS

- 1) Visit a bank 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 in any hospital 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(ex. a clinic and small hospital in your village) ~ a secondary hospital(ex. Daedong) and then visit a tertiary hospital(ex. 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 30th 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
- ※ To **REGAIN** eligibility as you enter Korea again, you MUST to contact NHIS after entering Korea

* 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 info

TEL: +82-33-811-2000 (Language: ①ENG/KOR ②CHN ③VIET ④UZB)

Work Hours : Mon.~Fri. 9:00 ~ 18:00(KST)


6. NHIS Certificate Issuance Method

※ **Name of the certificate** : Certificate of qualification for Health Insurance
(국민건강보험 자격득실확인서)

Division	How to
Fax/Email	<ol style="list-style-type: none"> 1) Call NHIS Center (Tel : 033-811-2000) 2) Select Language (①ENG/KOR ②CHN ③VIET ④UZB) 3) Provide Personal Info. (Name, ARC number, etc.) 4) Request for "Certificate of Qualification for Health Insurance(건강보험자격득실확인서)" 5) Provide Fax Number/Email address ※ Please use personal fax/email

Division	How to
Internet	1) NHIS Webpage (https://www.nhis.or.kr/nhis/index.do) 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
Certificate Issuance Machine	1) Located in “community service center(주민센터)” or “public facilities” * Near PNU : 3F, NC department store 2) Enter personal information, make payment, print the certificate

7. NHIS Center (Geumjung-gu)

<p>[Inquiries with different languages] Tel : 033-811-2000 ①ENG/KOR ②CHN ③VIET ④UZB</p> <p>[Geumjung-gu NHIS Center] Tel : 051-580-8122 ~ 7</p>	 <p>1925, Jungang-daero, Geumjeong-gu, Busan, Republic of Korea</p>
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1. When will I be registered in NHIS?

- As soon as your alien registration card registration is completed.(ARC registration need 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) Oversea 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 15th Feb. 2021, you need to pay self-employed insurer's amount for Feb, and employee insurer's amount from Mar.
- (2) If you are employed on 1st Feb. 2021, 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: ①ENG/KOR ②CHN ③VIET ④UZB)
Work Hours : Mon.~Fri. 9:00 ~ 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. (ex. France)
 - ② In case your country pays for the overseas medical fee of nationals(ex. Japan)
- Application method : call NHIS

8. I'm not living in the address in ARC so I cannot receive the bill. Can use university address to get the bill? Can make 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 lost your bill if you register 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
Fax/Email	1) Call NHIS Center (Tel : 033-811-2000) 2) Select Language (①ENG ②CHN ③VIET) 3) Provide Personal Info. (Name, ARC number, etc.) 4) Request for "Certificate of Qualification for Health Insurance (건강보험자격득실확인서)" 5) Provide Fax Number/Email address ※ Please use personal fax/email
Internet	1) NHIS Webpage (https://www.nhis.or.kr/nhis/index.do) 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
Certificate Issuance Machine	1) Located in "community service center(주민센터)" or "public facilities" 2) Enter personal information, make payment, 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 (Main. Admin. Bldg. 2F, 051-510-1271) ※

1. For Whom :

All PNU Students including 2021 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(급여신청 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 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 : KRW 3,331,150
 - Paid medical expenses : KRW 2,000,000
 - 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 hospital specialized in knee for professional athlete then had surgery.