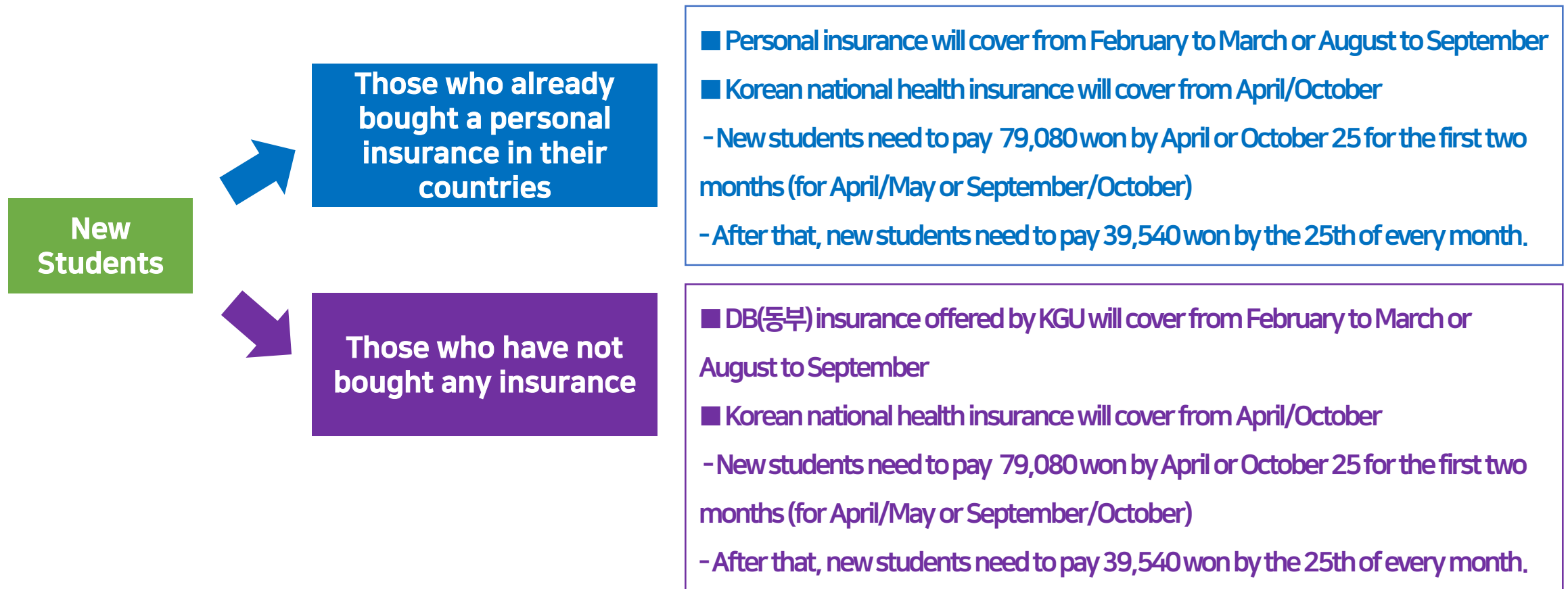


Korean National Health Insurance

- All foreign students studying in Korea will be automatically subscribed to the Korean national health Insurance.
- Even if you already have an international student insurance or health insurance that you bought in your country, you will be compulsorily subscribed to the Korean national health insurance.
- Even though you have your own health insurance, all international students who enter Korea will need to pay for the Korean national health insurance. Enforcement day for the new arrivals will be the date of alien registration (usually the end of March/September).
- However, French students are not required to subscribe to Korean national health insurance according to the social security agreement signed between France and Korea. If there is any French student who does not want to sign up for a mandatory subscription, the French student must separately apply for cancellation of the mandatory subscription. (If any of the French nationals wish to cancel their application, please contact the coordinator at Kyonggi University.)
- The Korean national health insurance fee must be paid every month, and if the payment is overdue, there may be problems with the eligibility of exchange students to stay in Korea.

New Foreign Students

at the request of the Ministry of Justice, every foreign students must have insurance for the entire study period from the moment of arrival to the time of departure. However, new arrivals will be automatically signed up for the Korean national health insurance from alien registration day(usually the end of March for Spring semester/ usually the end of September for Fall semester). Therefore, the new student must buy different insurance in February and March or in August or September.



Insurance Fee Payment and Gradual Increase

<How to pay the Korean National Insurance Fee>

- A bill will be sent to each student's mailing address in Korea by the 10th of each month.
- Insurance fee must be paid by the 25th of each month. If not the insurance benefits will be cancelled from the 1st of the next month.
- You can also apply for e-mail and mobile bills on the Korean National Health Insurance website.
- Insurance fee can be paid at ATMs, bank counters and etc.
- After arriving at KGU, if you have any difficulties paying the fee, you can ask Int'l office staff members how to.

<Announcement of Insurance Fee Increase>

Basic insurance fee for foreigners: KRW 131,790 (100%) per month;

※Foreign students who are staying in Korea not because of study currently pay 100% of basic insurance fee every month, and foreign students will be given exemption benefits.

- March 2021 - February 2022: need to pay only 30% of the basic foreign insurance fee; about KRW 39,540 (the largest reduction benefit will be provided in the first year of enforcement)
- March 2022 - February 2023: need to pay about KRW 52,720 which is 40% of the basic insurance fee.
- From March 2023: need to pay approximately KRW 65,895 which is 50% of the basic insurance fee.

Exemption from Payment and Loss of Qualifications

<Payment Exemption >

■ In the case of leaving Korea during vacations: Insurance fee are exempted if you leave the country and stay abroad for more than a month. If you leave the country and stay abroad for more than a month and re-enter Korea, the Korean national health insurance will be automatically signed up from the re-entry date. If you re-enter Korean within a month from your departure date, you must continue to pay insurance fee. There is no exemption from the insurance fee payment.

<Insurance Disqualification >

■ Insurance premium withdrawal: If the insurance fee is not paid by the 25th of every month, the National Health Insurance will be cancelled immediately from the 1st of the following month. If you pay unpaid bills, you can get benefits right away. **Continuous nonpayment can cause problems with your stay as a student in Korea.**

■ After completing the purpose of stay: International students will lose their national health insurance eligibility the day after they leave Korea if they submit their passports and plane tickets before leaving Korea.

■ Refer to the payment exemption information for a temporary leave during the vacation.

Benefits



How to Claim

There is no specific way to claim the insurance fee. If you show the health insurance card sent with the initial bill at hospitals, the national health insurance will automatically be applied. If you do not have a health insurance card, you may present your alien registration card (identification card issued for foreigners).

benefits

Foreigners can receive the same health insurance benefits as Koreans

1. Burden on oneself: Only part of the hospitalization and outpatient medical expenses must be paid by oneself

※Inpatient care: You should pay only 20% of the medical expenses (non-wage should be paid by the person)

※Outpatient care: A patient pays from 30% to 60% of the medical expenses

2. Health examination : general examination and cancer examination

3. Ease of use: No specific or separate insurance claim after treatment

4. Ease of access to hospitals: available in most clinics, hospitals and pharmacies in Korea

DB Insurance offered by KGU



Insurance Claim

Every student must pay 100% of the medical treatment fee at the hospital and can ask for insurance claim by preparing the following materials

- When the treatment fee is over KRW 200,000
 - Issue the first medical record(초진기록지) and the detailed statement about the medical expenses (치료비내역서) at the hospital
 - Keep a paper bag which you receive from the pharmacy
 - Prepare the copies of your bank account book and alien registration card
 - Need to submit @the first medical record, @the detailed statement about the medical expenses, @the paper bag , @the copies of your bank account book and alien registration card to the coordinator Geuna Park.
 - Need to explain why you visited the doctor
- When the treatment fee is less than KRW 200,000
 - Need to submit @the detailed statement about the medical expenses, @the paper bag , @the copies of your bank account book and alien registration card to the coordinator Geuna Park.
 - Need to explain why you visited the doctor

DB Insurance offered by KGU



Insurance Information(DB Insurance)

- Exceptional Items
 - The DB insurance does not cover the medical treatment related to pre-existing conditions, disabilities and illnesses
 - The DB insurance does not cover the fees for vaccination for any diseases
 - Any treatment related to mental illnesses, pregnancy and childbirth in Gynecology are not covered
 - They also do not cover Dental treatment and any treatment related to Urology and Dermatology
 - Bicycle accidents

Deductible Treatment Fees

- In case of Hospitalization : The insurance company will cover least 20% of total medical treatment fees but the maximum cannot exceed KRW 2,000,000
- Out-patient :
 - Maximum KRW10,000 ~ 15,000 (Small clinics and general hospitals) a day
 - KRW 20,000 (university hospitals and big hospitals) a day
 - Or 20% of total cost a day
- At Pharmacy
 - KRW 8,000 a day

※Every information about DB insurance is only applied to diseases or injuries which incurred in Korea.