

## STEP 1. Going to hospital

Thank you for your application of our international student insurance. We will inform you our services for your comfortable stay as an international student. During your stay in Korea, you might undergo unexpected problems when you go to a hospital by sudden accidents or diseases. In this case, we can help you!

### ▶ How to call SOS international

- 1) SOS international that only forms a partnership with KB insurance offers 24hours-multilanguage service.
- 2) Here are the services in detail.

Medical Assistance	1. Telephone Medical Advice (EN, CH)                      2. Medical Service Provider Referral 3. Arrangement of Appointments with Local Doctors for Treatment
Claim Assistance	1. Information on Necessary Documents for Claims    2. Information on Claims Procedure

3) You can call KB call center of which number is written on the back side of KB Card. If you press number 6, It automatically connects to SOS international.

- ※ In case of Chinese-service, it might take a bit long time to connect because we choose three-way calling for professional medical aid.
- ※ This service is available all regions in South Korea (If you have a problem in other region that you do not reside, you can call us.)



▶ Inquiring of the KB insurance manager whose department is Aju University.

1) We supervise a manager with each university to prepare unexpected circumstances.

2) If you have any inquiries, call following managers.

※ Managers : Kim Sung Hwan(010-3217-5062)

※ If you fail to call, Please leave a text message. We will immediately call you after checking it.

## STEP 2. Preparing documents / Claiming insurance benefit



If you finish all treatments in a hospital, you need to prepare documents. The documents divide into two types, the documents from a hospital and the private documents.

( [www.soskb.co.kr](http://www.soskb.co.kr) assist with the preparation and claim insurance )

### The documents from a hospital

- 1) Medical expense report
- 2) Medical expense receipt
- 3) Medical certificate (Only inpatient)

※ When you pay your medical expense, you could offer that you need the documents for insurance benefit.

Then the person in charge at the hospital will give you all the documents.



### The private documents

- 1) claim form of Insurance benefit
- 2) Copy of passport
- 3) Copy of bankbook

※ The form of insurance benefit will be provided by site ([www.soskb.co.kr](http://www.soskb.co.kr))



### Sending documents to company

[www. soskb.co.kr](http://www.soskb.co.kr)

Within 3days after you send documents to a manager, your insurance benefit will be paid in your account..

▶ In process of preparing documents or claiming insurance benefit, you can always access “[www.soskb.co.kr](http://www.soskb.co.kr)”

▶ Multilanguage service is available during the process of preparing documents or claiming insurance benefit

- Contractor : \*\*\* University
- Policy-Number: 2016-21\*\*\*\*\*
- Insurance Period : 2016.09.01~2017.09.01
- warranty scope

Sort	Specifics (Valid during insurance period)
<b>Accident Death</b> <b>(100,000,000WON)</b>	In case of death immediately caused by accident, TSI(total sum insured)will be given.
<b>Accident Disability</b> <b>(100,000,000WON)</b>	In case of disability immediately caused by accident, TSI(total sum insured)will be given partitively depending on disability-conditions.
<b>Disease Death &amp; Disability</b> <b>(20,000,000WON)</b>	In case of death immediately caused by disease, TSI(total sum insured)will be given. In case of disability immediately caused by disease, TSI(total sum insured)will be given partitively depending on disability-conditions.
<b>Medical expense Inpatient</b> <b>(50,000,000WON)</b>	The amount equal to 90% of the sum of 'the patient's share out of the <u>treatment fees</u> specified under the <u>National Health Insurance law</u> or medical benefits under the Medical Care Assistance Act' and 80% of the sum of the 'non-payable expenses(excluding amount differences for higher grade sickrooms)' -However, if the amount equal to the remaining 10% exceeds 2 million won for one year from the date of <u>contract</u> or each anniversary of the date of <u>contract</u> , the exceeding amount will be compensated -The amount of 50% of the amount difference between the sickroom actually used during <u>hospitalization</u> and the <u>standard sickroom</u> .(However, the amount will be limited to the amount calculated based on the daily average amount of 100,000 won at the maximum and the daily average amount is to be calculated by dividing the total of the higher grade sickroom charge for the entire <u>hospitalization</u> period by the entire days of <u>hospitalization</u> .)

Sort	Specifics (Valid during insurance period)
<p><b>Medical Expense Out Patient (250,000WON)</b></p>	<p>The amount of the sum of 'the patient's share out of the <u>treatment fees</u> specified under the <u>National Health Insurance law</u> or medical benefits under the Medical Care Assistance Act' and the 'non-payable expenses' less &lt; Table 1 amounts to be deducted by item &gt; will be compensated per visit up to the insured amount for ambulatory treatments <sup>note)</sup>(up to 180 visits per year from the date corresponding to the date of <u>contract</u> in each year)-</p> <p>deductible : health center (bigger amount of Won10,000 and 10% of Medical expenses)                      General hospitals, oriental hospitals (bigger amount of Won15,000 and 10% of Medical expenses),                      Superior general hospital (bigger amount of Won20,000 and 10% of Medical expenses),</p>
<p><b>Medical Expense Prescription (50,000WON)</b></p>	<p>The amount of the sum of 'the patient's share out of the <u>treatment fees</u> specified under the <u>National Health Insurance law</u> or medical benefits under the Medical Care Assistance Act' and the 'non-payable expenses' will be compensated per prescription up to the insured amount for <u>expenses for prescription filling</u> <sup>note)</sup>(up to 180 prescriptions per year from the date corresponding to the date of <u>contract</u> in each year)</p> <p>- deductible : bigger amount of Won 8,000 and 10% of Medical expenses</p>