**保險須知**

**一、境外生健康保險 (國泰人壽保險)**

依據「外國學生來臺就讀辦法」規定，第22條外國學生註冊時，新生應檢附已投保自入境當日起至少六個月效期之醫療及傷害保險，保險證明如為國外所核發者，應經駐外館處驗證。在校生應檢附我國全民健康保險等相關保險證明文件。

**無全民健保新生必須被強制參加本校提供之「境外學生醫療保險」，目前由國泰人壽保險公司承保(**[**保單規則及內容**](http://www.oieie.tku.edu.tw/files/archive/1210_d22e14a4.pdf)**)，6個月保費共計新台幣3,000元（將列於註冊費內一併繳交）。**

**＊理賠注意事項：
門診給付相同症狀每日以一次為限，每日一次理賠上限為新台幣1,000元。**
保險給付範圍：限於臺灣地區之醫療行為。投保前之傷病及保險公司規定之特殊疾病及醫療行為不給付。

1. 至鄰近醫療院所就診：具有全民健康保險之診所。
2. 門診費用須先行自付並保留所有門診費用相關收據正本。看診完畢後務必申請診斷證明書。
3. 請檢附下列文件至學務處辦理理賠。
4. 所有就診收據正本(請貼在A4空白紙上)。
5. 診斷書正本。
6. 銀行存摺影本。
7. 居留證影本。
8. [保險理賠申請書](http://www.oieie.tku.edu.tw/files/archive/1209_bd775b79.pdf)(或至境外學生輔導組索取填寫) 。
9. [國泰保險個人資料同意書](http://www.oieie.tku.edu.tw/files/archive/1208_9d75470d.pdf)。
10. 以上文件齊全後，保險公司理賠部門確認文件齊全並為該保險理賠項目，約4週後核定理賠金額匯款至受益人個人指定帳戶。

 **二、全民健康保險**

台灣政府法令規定凡外籍學生來台就學者，擁有居留證後並在臺居留滿六個月，指進入臺灣地區居留後，連續居住達六個月或曾出境一次未逾三十日，其實際居住期間扣除出境日數後，併計達六個月後，需在其就讀之學校或居住地區公所辦理參加全民健保，每個月須繳交NT$749。

另外，外籍人士可依附於有工作的配偶或直系血親，請至其配偶或直系血親的投保單位，以眷屬身分補辦理投保。

**全民健康保險係屬強制性保險，凡符合投保條件的民眾均應依規定參加全民健康保險。若不依規定參加保險，處新台幣三千元以上一萬五千元以下的罰鍰，並追溯合於投保條件之日起補辦投保；於罰鍰及保險費未繳清前，暫不予保險給付。上述罰鍰，經書面通知限期繳納，屆期仍未繳納者，移送強制執行。**

(全民健保局：http://www.nhi.gov.tw/)

**＊依附學校加保注意事項**

1. 加保:
2. 第一次加保之外國留學生，於取得居留證滿6個月後，攜帶2吋照片一張、居留證正本和正、反面影本以及連續在台居住六個月證明文件-"[外國人居留證明](http://www.oieie.tku.edu.tw/files/archive/1219_ead51e5f.doc)"（向移民署申請），至學務處辦理加保手續。
3. 如你是要轉入景文科技大學投保，請向原單位申請轉出證明單並攜帶居留證正本和正、反面影本至學務處辦理加保手續。
4. 依附學校投保外籍學生，第1學期需繳交當年9月至次年2月的健保費用，第2學期繳交3月至8月的健保費用(每月NTD749健保費\*6個月=NTD4,494)。
5. 退保:

因畢業、休學、退學等情形將離境者，請至學務處申請辦理退保與退費手續。

1. 轉出:

因畢業將留台工作之同學或轉學，請向學務處申請辦理健保轉出手續。

1. 如果遺失了健保卡，怎麼辦呢?

如果資料變更或遺失，須換發健保IC卡者，請攜帶2吋照片一張至郵局或中央健康保險局申辦，並繳交工本費200元。

1. 就醫方式

外國留學生於加保後，將會取得「健保卡」。同學們可憑「健保卡」及居留證至各健保特約醫院或診所就醫，惟仍須自行負擔掛號費及部分醫療費用。

**International Student-Insurance**

1. **International student medical insurance (Cathay Life Insruance Company)**

Following article 22 of’ International Students Undertaking Studies in Taiwan’. At the time of registration a new international student shall present proof of a medical and injury insurance policy which is valid for at least 6 months from the date the student enters Taiwan. Current student shall present written proof that they have joined Taiwan’s the National Health Insurance Plan. The abovementioned written proof of insurance issued in foreign country shall be verified by the ‘Overseas Agencies’.

**If you are failing to provide these documents, you will must be required to join the International student medical insurance provided by JUST University. This insurance is provided by Cathay Life Insurance Company (**[**Contract of Insurance**](http://www.oieie.tku.edu.tw/files/archive/1216_d330a506.pdf)**). The six months fee is NTD3,000.(This fee will be included with tuition payment.)**

**＊Claims information：
For the same symptoms, the insurance company covers only one visit per day. The maximum coverage per visit is TWD 1,000.**

Insurance covers accidents or sickness occurring in the Taiwan area. Accidents or sickness requiring specialized medical care or have occurred before the insurance policy was taken out will not be covered.

1. The hospital or Clinics is join with National Health Insurance

2. All the fee you need to pay by yourself first. Remember to take **all receipt** and apply **the medical certificate**.

3. Hand in all Required documents for applying claims to Office of Student Affairs：

●all original receipt (Please stick in A4 paper)

●medical certificate
●Bank account book copy
●[Claims applying form](http://www.oieie.tku.edu.tw/files/archive/1211_6e09cf0b.pdf)
●[Cathy insurance personal information agreement](http://www.oieie.tku.edu.tw/files/archive/1212_c894d53c.pdf)
※ The money will take around 4 weeks to transfer to your bank account by Insurance company.

1. **National Health Insurance (NHI)**

The international student who, after entering Taiwan and gaining an ARC, has stayed in Taiwan for six consecutive months, or exited Taiwan once for less than 30 days, within the period of stay amounting to six months, after deducting the number of days that he or she has been away from Taiwan, may apply for NHI through the university or the local district office. NHI monthly premiums amounts to NT $749.

Foreign students with relatives who qualify as an insured person under the NHI program can enroll in NHI as dependents. (e.g.: With parents living outside Taiwan but grandparents living in Taiwan, the student may enroll as a dependent of the grandparents.)

**The National Health Insurance Program is mandatory; anyone who qualifies for the Program must enroll. Any qualified person who doesn’t enroll is subject to a fine of NT$3,000 to NT$15,000. In addition, this person is required to pay the full premiums starting from the date he or she should have been enrolled. No benefits will be offered before the premiums are paid in full. If fined, a notice of penalty violation will be delivered in writing and the fine must be paid on time. If the fines imposed remain unpaid, after a given period of time the case will be referred to the courts for compulsory enforcement**

(Bureau of National Health Insurance：<http://www.nhi.gov.tw/>)

**Applying for NHI through the university Notice**

**1)Applying for Coverage**

(1)First time to applying NHI students, please hand in those documents to Office of Student Affairs.
●One 2-inch photos
●Photocopies of both sides of your ARC
●"[ALIEN RESIDENCY RECORD APPLICATION FORM](http://www.oieie.tku.edu.tw/files/archive/1218_b3aa8940.doc)''(Applying from Immigration Agency).

(2)If you want to transfer to Tamkang University, please hand in the transfer report from your original department to International and Mainland Student Guidance Section.

(3) If you join NHI through the university, you will pay six months NHI fee to university every semester. It will be NTD 4,494 via your tuition fee.

**2)Canceling Coverage**

If you graduate, defer studies, discontinue studies, or are suspended from studying at JUST, please go to the International Office to cancel your NHI coverage, and receive refund for payment of NHI premiums

**3) Transfer Coverage**

If you graduate and work in Taiwan or transfer to other university, please do the NHI transfer at International and Mainland Student Guidance Section.

**4) What To Do if You Lose Your Card**

If you lose your NHI card, you can apply for a new one at any post office branch or at the Bureau of National Health Insurance for a fee of NT $200.

**5) Medical Services**

After successfully applying for coverage under NHI, you will receive a NHI card. This card can be used at the vast majority of hospitals and medical clinics around Taiwan to receive a significant discount on the price of medical fees.