

New International Student Group Medical Insurance

Students joining the group medical insurance are supposed to claim the reimbursement of medical expenses following the steps:

1. Go to a [NHI designated hospital or clinic](#) near you for treatment.
2. You need to first pay the full amount of fee for the treatment, and be sure to get both the payment [receipt](#) and your [diagnosis](#).
3. Submit the documents to OIC and sign on compensation application form:
 - a. The original receipts of payment.
 - b. The original diagnosis.
 - c. Photocopy of your First Bank/Post Office passbook cover.
 - d. Passport photocopy.
 - e. ARC photocopy.

OIC will help deliver the applications to the insurance company. The reimbursement will be deposited by the insurance company after they confirm the medical treatments are covered by this insurance program and the applications are complete.

Please note:

1. For the same symptoms, the insurance company covers only one visit per day.
The maximum coverage per visit is TWD 1,000 but **NOT include** the following:
 - A. Hospital or clinic registration fee.
 - B. Total amount exceeding the maximum coverage TWD 1,000 per day.
2. Insurance Coverage
 - A. Outpatient:
 - a. Physicians and specialists consultations, medical treatment and surgery.
 - b. Prescribed medicines and injection.
 - c. Diagnostic laboratory tests and surgical appliances.
 - B. Hospitalization
 - a. Physicians and specialists consultation, medical treatment and surgery.
 - b. Prescribed medicines and injection.
 - c. Diagnostic laboratory tests and surgical appliances.
 - d. Basic room and board including general nursing care.

Policy Coverage:

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.

Remarks:

This policy does **NOT** cover medical treatment incurred by the following situation or personal behavior:

- A. Suicidal behavior, alcohol abuse, drug abuse, overdose, any sickness or damage result from illegal behavior and warfare.
- B. Complication incurred by vibriosis, pregnancy, miscarriage or labor.
- C. Health exam, optical correction, inoculation, elective cosmetic surgery, dental scaling, denture prosthesis, ocular prosthesis.
- D. Ambulance, diagnosis statement, the fee for assigning doctors, special nursing, any costs not relevant to the treatment.
- E. Systematic lupus erythematosus, Hemophilia, Hyperhidrosis, AIDS-Acquired Immunodeficiency Syndrome, sexually transmitted disease, congenital disorder, vasectomy, organ transplant, and any disease diagnosed before the insurance policy taken out.
- F. Hospitalized patients with dental therapies, medical care, and rehabilitation.