

NCCU Group Medical Insurance for International Freshmen

✧ Medical Treatment Procedures

If you wish to receive medical treatment, please check the Remarks at the end of this sheet to ensure if your medical treatment is not included from this insurance and follow the procedures:

1. Go to a 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. The documents you need to bring to OIC are as follow:
 - a. The original receipts of payment.
 - b. The original diagnosis.
 - c. Photocopy of your Post Office passbook cover.
 - d. Compensation Application Form
(<http://oic.nccu.edu.tw/data/cathayform.pdf>).
 - e. Passport photocopy.
 - f. ARC photocopy.

Bring all documents listed in point 3 to OIC and OIC will help you deliver them to the insurance company. If your documents are complete and within the coverage policy, the insurance company will transfer the claims payment into your post office account in about 4 weeks later.

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 of 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.