

[2019 Fall] Information on KU Health Insurance and Health Center

Health Insurance and Health Center

Dear GSIS Students,

Greetings from sunny Seoul!

This is Administration Office of Graduate School of International Studies at Korea University! Hope you've been well.

Today, we would like to give you more details about **Health Insurance and Health Center**. Unexpected health care expenses may create barriers toward completing a degree. Please read the following information thoroughly as the health and well-being of our student is our priority.

I. HEALTH INSURANCE

The Ministry of Education, South Korea requires all international students to have health insurance during their stay in Korea.

In order to follow the regulation set by the Ministry of Education and to ensure students are well prepared for medical situations that could create barriers to their learning, Korea University requires students to carry qualifying health insurance. Therefore, you must submit a copy of your insurance **every semester** to GSIS Administration Office in person or by email to gsis@korea.ac.kr.

Please be informed about the KU insurance policy on international students and find out various insurance options available.

Also, please note that even if the coverage period is more than 6 months (one semester), you must provide a copy of the same insurance to GSIS Administration Office every semester in order to prove that you have one under your name.

*** Approved Insurance: Insurance that covers medical expenses in Korea**

(consultation and prescription fees, hospital charges and so on)

* Travel insurance, Insurance that covers only death or medical expenses only in your home country, Any insurance that does **not** cover medical expenses in Korea will not be approved.

It is MANDATORY to submit a copy of your insurance certificate to GSIS Administration Office in person at the beginning of every semester until you graduate. We will also inform you by email in advance and upload a notice on our website (<https://gsis.korea.ac.kr>) every semester.

Proof of Insurance Submission Period for Students of 2019 Fall Semester

*** It should cover AT LEAST for the WHOLE SEMESTER of 2019 Fall. (2019. 9.2. -2019. 12. 31)**

2019.09.16. (Mon.) – 2019.09.23. (Mon.) (Monday through Friday, 9:00 – 17:30)

Please submit a copy of your health insurance certificate **in English or Korean** with your NAME / Student ID number.

If it is **not** in English or Korean, please translate the name of the insurance product, coverage details, and the validity period.

This submission is very **vital to facilitate the process of all the visa-related works of all the international students in KU.**

Location: #223, GSIS Administration Office, International Studies Hall on Humanities and Social Science campus, Korea University

A) If you already HAVE health insurance that takes effect in Korea, please submit a copy of your insurance certificate to GSIS Administration Office. The certificate must include your name, validity period, coverage details.

eg. Insurance purchased from your home country

eg. Insurance purchased in Korea

As for NHIS(National Health Insurance Service), only 자격득실확인서 can be accepted. No other certificate will be accepted.

B) If you DO NOT HAVE one, you MUST purchase ANY ONE from the following:

- ① **Group Private Health Insurance by Joongang Ins. Korea (*highly recommended)**
- ② Mutual Health Aid Association offered by Korea University (*limited coverage only)
- ③ Any private health insurance of your choice

① **Group Private Health Insurance by Joongang Ins. Korea**

This private insurance is a lot cheaper when compared to other private insurances, as it is offered at a discounted group rate.

To be well prepared for any medical situation, we encourage you to consider this plan.

Period: 2019.09.01 - 2020.03.01 (Fall semester, 6 months)

Price: 70,000 KRW

Application link: <http://n.foreignerdb.com/korea> -> Please click on 'Insurance Applications' and proceed.

 가입문의 : Information : 申请咨询	 TALK
한국어 서비스 ☎ 02-722-3200 English Service ☎ 02-776-8500 中文服务 ☎ 02-3481-2133	English kakao Talk ID : INSCLAIM 中國語 kakao Talk ID : CLAIMS

** Please submit a copy to GSIS Administration Office after the purchase.*

② **Mutual Health Aid Association (Medical benefits)** offered by Korea University (***limited coverage only**)

(exempted from submission in case that you paid for this fee in Fall Semester of 2019.)

If you think buying private health insurance is excessively expensive, you can opt for university insurance that is cheaper but has VERY LIMITED coverage. Please pay the Mutual Health Aid Association fee given as one of the optional fees on your tuition invoice in order to buy a partial form of insurance that provides minimum medical coverage to KU international students.

How to apply: Pay the Mutual Health Aid Association fee along with your tuition.

Contact: Medical Benefits office + 82-2-3290-1573

It plays a role of insurance only at the following hospitals and clinics:

※ Designated Hospital & Clinic Information (Seoul Campus)

1. Korea University Anam Hospital (Seongbuk-gu, Anam-dong) ☎ +82-2-920-5114

(<http://anam.kumc.or.kr/language/ENG/main/index.do>)

2. Korea University Guro Hospital (Guro-gu, Guro-dong) ☎ +82-2-2626-2040

(<http://guro.kumc.or.kr/language/ENG/main/index.do>)

3. Saramin Dental Clinic (Seongbuk-gu, Anam-dong) ☎ +82-2-929-2857

4. Anam With Dental Clinic (Seongbuk-gu, Anam-dong) ☎ +82-2-925-2875

*Korea University Ansan Hospital is not included in the list.

* We know that there are many students who paid for Mutual Health Aid Association fee for this semester, but **we strongly recommend you to buy private insurance for your safety**, since medical coverage of the Mutual Health Aid Association is highly limited compared to private health insurance.

*Maximum amount of medical benefits, indicated as discounts, you can receive is strictly limited to 2,000,000 KRW per semester. (400,000 KRW for outpatients, 1,600,000 KRW for inpatients)

*Medical benefits will vary depending on various kinds of treatment, so there is no specific percentage of discounts we can guarantee.

③ Any private health insurance of your choice

You can choose any kind of private health insurance.

Please make sure to submit a copy of your insurance to GSIS Administration Office via email or in person.

II. HEALTH CENTER

The health center at Korea University provides quality preliminary care to support the pursuit of academic excellence for Korea University.

If you have paid the health center fee, one of the optional fees on your tuition invoice, you can use the center free of cost. (Please note that there are fee-charging services even for those who paid the health center fee, but it will be available at a very low rate.)

For those who paid the health center fee, emergency medicines such as tablets for headache, fever, stomach upset and for some ointments and bandaids for small bruises will be available free of cost. However, even for those who did not pay, the health center offers the above medicines at a much lower rate than local pharmacies.

The health center also has 'InBody room' for physical exam including body composition, blood pressure and stress test. (2,000 KRW for those who did not pay the health center fee)

The health center promotes good health and well-being through preventative medical care in order to keep your health. If you get sick, please visit the center first.

There are two health centers on KU Seoul campus, one on the Humanities and Social Sciences campus near Korea University station line 6 and the other on the Sciences campus near Anam station line 6.

1) Humanities and Social Sciences Health Center (9:00 – 17:30, Mon – Friday)

Location: Central Square B1 Floor #112

Tel. +82-2-3290-1571

2) Sciences Health Center (9:00 – 17:30, Mon – Friday)

Location: Hana Square B1 Floor #102

Tel. +82-2-3290-1572

Thank you for your kind cooperation.

Should you have any inquiries, please do not hesitate to contact us.