**Insurance Policy at Ajou University**

All International students studying at Ajou University are required to purchase health insurance to protect them from unexpected healthcare expenses in the event of an accident, as well as to manage their health while staying in Korea. Also, all international students are required to be enrolled in an insurance plan in line with the Korean government’s policy of mandatory health insurance for international students. The insurance must cover the full study period, from the date of arrival to the date of departure. Please note that it is the student’s responsibility to have the insurance, and the student is also responsible for any issue that may be arise if he/she is not insured.

Students can purchase health insurance from their home countries, or they can purchase it through the Office of International Affairs (OIA) at Ajou. Ajou University has made an arrangement with “Seimnuri” Insurance Company so that students can quickly and conveniently receive health insurance benefits when they receive medical attention at designated medical facilities.

If you plan to purchase the insurance at Ajou University, you are required to apply online at [www.foreign-insurance.kr](http://www.foreign-insurance.kr). After online application, you need to pay the insurance fee directly to the insurance company. The insurance company will be present at the orientation and you may directly pay for the insurance on the date.

We ask that students submit the copy of the insurance contract within the first week of the semester. If a student does not submit a copy of the health insurance, the issuance of documents such as transcripts, Certificate of Enrollment, various verification and participating in E-classes will be restricted.

Before you purchase the insurance, please read the insurance information below at:
[www.ajou.ac.kr/en](http://www.ajou.ac.kr/en) > International > Int’l Student Service > Health Care

**■ International student insurance by Private Company Insurance**

* **Insurance Enrollment Process (“Seimnuri”)**

\* www.foreign-insurance.kr

Orientation

Fill out an online application\*

Make a payment

Insurance policy takes effect (receive insurance card)

Go to designated hospitals

\* bring insurance card

* **Limit of Compensation**

|  |  |  |
| --- | --- | --- |
|  | **Coverage** | **Insurance**  |
| Accident (상해) | Death or Disability  | KRW 10,000,000 |
| Domestic Inpatient | KRW 50,000,000 |
| Domestic Outpatient | KRW 250,000 |
| Domestic Prescription  | KRW 50,000 |
| Sickness (질병) | Domestic Inpatient | KRW 50,000,000 |
| Domestic Outpatient | KRW 250,000 |
| Domestic Prescription  | KRW 50,000 |
| Etc (기타) | General Living Compensation | KRW 10,000,000 |
| Rescuer’s Expenses Indemnity | KRW 10,000,000 |

* **Payment (Premium)**
	+ The cost : 65,000 KRW / 6 months ( Graduate Students)
	+ Insurance Period : Mar 15th ~ Sep 14th, 2015
	+ You can also pay insurance fee when you pay tuition fee in the bank.

**■ Korean National Health Insurance**

Korean National Health Insurance is recommended to students who are enrolled in a long-term program and are staying with family. If you plan to enroll in a Korean National Health Insurance, please refer to the below.

* **Enrollment Process**
	+ Visit the Eastern Suwon Branch Office of the National Health Insurance Corporation in person and enroll in a plan
	+ Required documents: Foreigner registration card, Proof of Entry and Departure (passport), Certificate of Enrollment
	+ Address: 741 Gwonseon-ro, Ingye-dong, Paldal-gu, Suwon (Tel: 031-230-9120)
* **Benefit**
	+ Service Benefit: Health Care Benefits, Health Checkup
	+ Cash Benefit: Refunding Allowance for Health Care, Compensation for Excessive Co-Payment, Appliance Expenses for the Disabled
	+ Payment: approx. KRW 50,000/month