

# Guidelines for Compensation and Payment

## Student Group Insurance

### Year 2016 & Year 2017

#### A. Qualifications :

Essentially everyone who has paid the premium can file claims on incidents of illness, injuries caused by accidents, hospitalization, surgeries, clinic treatments, disabilities, and even death within two years of the occurrences. To file claims, students should present Medical documents, diagnosis & prescriptions, and other related information at the Guidance Section desk

#### B. Guidelines as what to do and what to prepare to file a claim for compensations

1. Fill out 「 Claim Application 」, 「 Report of Injury 」 及 「 Report of illness and accidents 」, four pages altogether.
2. Verification of Diagnosis (Hospital Seal required)  
\* Receipts from different institutes, should attached with verifications of the subject institutes.
3. All receipts have to have seals on.
4. Copy of the covers of Banking Passbooks -- For fund transferring
5. X-ray film/CD of Fractures °

#### C. Filling out application form :

1. 「 Sender 」 and 「 School Insured 」 are filled out by the agency and TKU, students are responsible for completing the rest of the form
2. Choose 「 wire transfer 」 so a copy of passbook of a saving account should be attached °
3. Column 「 Beneficiary 」 : For the operational convenience, students filled in with their own names. In a cases of death, names to be filled in this column are advised in the following order: 1.spouse 2.children 3.parents 4.legal heir (for example: fill in parents' names, attach a copy of their passbook of the savings account along with their signatures and personal stamps, if the beneficiary are parents.
4. Contact information of a person who can be called upon in case of any problems, such as mobile number, landline, or address of a mailbox, must be provided.

#### D. Others :

1. In any duration of time the claim can be filed, or when the expenses have reached the max amount of compensation. The maximum length of time is two years. Beyond that, cases are no longer valid. When Treatment is longer than half of a year, filing can be divided into several batches. However, all the paper work should be individually complete ° Reminders : In cases of being hospitalized more than 7 days, qualified for officially the disabled, or death, Funds of “Academic and Industry” are available to applications within three months of the occurrence. Check with the person in Charge for more information.
2. Apply compensations for fractures – Regardless Western or Eastern Medicine, X-ray films or CDs are required. Compensation for out-patient is multiplied by an index, according the “Fracture Daily Compensation” chart; for in-patient, number of hospitalization should be subtracted before multiplying with the class code.
3. Accidental Dental breakage is based on “accident clinics”: Maximum is 5,000NTD. Fractures are paid with extra. If conditions come along with Fractures and Hospitalization, then the compensations are calculated separately.
4. Common visits to clinics for frequent seen disorders such as a cold, fever, dental cavities,,,,,, etc. earn no compensations. Disorders and surgeries caused by accidents with a mark indicating self-deductible, can receive maximum of 5,000 as compensation; If the surgery is funded by the National General Health Insurance, no compensation is available.
5. First time filing claims for Cancer – biopsy report is required. The agency might need to get a verification of the medical chart.
6. Filing claim for Death: Death Certificate, household record with the dead person's entry stricken out, and a relationship verification of the beneficiary are required. If parents are the beneficiary, the application form should bear the names and account information of the parents. The completed application form should be submitted along with a photo copy of their bank passbook.
7. If it is Overseas accident , English version of Death Certificate or Diagnosis Statements are required.
8. In case of accidents, detailed report is required: such location, type of the accidents, injuries, etc. As for illness, basic information, transferring locations and follow-up details are sufficient.
9. If not visiting preferred providers, or visits without General Health Card/Status, the compensation will

be discounted by 36% of the maximum.

10. Students with leave-of-absence, should regularly turn in insurance premium to keep themselves covered.

E. Fund Transferred/Paid : It takes four weeks to process with complete information. ◦ It takes two weeks for the school to collect all documents and send them to the agency. It takes another two weeks for the company to complete the process and transfer the fund

F. Contact Information :

1. Location for submission: General Services Office at Students Affairs Division, Room B418

2. Taipei Campus: Room D106

3. Lan Yang Campus: General Administrative Office CL312 ◦

Mailing Address:

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Applicant can also visit the website: <http://spirit.tku.edu.tw/Guidance> to download the insurance information

4. Cathay Insurance Website : <https://www.cathaylife.com.tw/bc/B2CStatic/index.html>

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