

## Student Group Insurance Q&A

Q1: Where should I go to apply for student group insurance compensation?

A: Please visit the **Health Care Section**, located in **Room D107, 1st Floor, Building D (Food Science and Technology Building)**.

Q2: Which insurance company is underwriting the student group insurance for the 115-116 academic years?

A: It is underwritten by Mercuries Life Insurance Co., Ltd. (The coverage period is from August 1, 2026, to July 31, 2028 ).

Q3: What are the items eligible for claims/compensation?

- A: (1) Accidental Injuries: Outpatient medical care, Daily benefit for inpatient medical care.
- (2) Illnesses/Diseases: Daily benefit for inpatient medical care (Outpatient care for illnesses is not covered).
- (3) Surgery Fees: Outpatient, inpatient, and major surgery benefits.
- (4) Disability, initial diagnosis of cancer allowance, major burns, etc.
- (5) Death benefit.

Q4: What is the time limit for filing an insurance claim?

A: Claims must be submitted within two years from the date of the accident.

Q5: What documents are required to apply for insurance compensation?

- A: (1) Insurance Claim Application Form (For the filled-out template, please refer to Appendix 1).
- (2) Medical Diagnostic Certificate.
- (3) Medical Expense Receipts (Original or copy; copies must be stamped with the official seal of the medical institution).
- (4) A photocopy of the student' s own bank or post office passbook cover.
- (5) For fracture cases, X-ray films from the hospital must be attached.

Q6: Does the claim application form require a parent's signature?

A: For students under 18 years old, the legal guardian (or custodian) section of the application form must be signed by a parent, and their ID number must be filled in (no stamp needed). If the student is 18 years old or older, this section does not need to be filled out.

Q7: What should I pay attention to when getting a medical diagnostic certificate?

A: Provide one diagnostic certificate per hospital, which must clearly state the dates of outpatient visits and the number of days hospitalized.

Q8: How is the surgery fee insurance benefit compensated?

A: The item "Surgery Fee" must be explicitly listed under the out-of-pocket expenses on the medical receipt, and it will be compensated according to the policy clauses.

Q9: How is the benefit calculated for a fracture without hospitalization?

A: For fractures without hospitalization, X-ray films must be provided. According to the policy terms: A fracture refers to a complete break of the bone. In the case of an incomplete fracture, benefits are paid based on 1/2 of the complete fracture days. For bone cracks/fissures, benefits are paid based on 1/4 of the complete fracture days. The number of payable days is subject to Attached Table 2 of the policy terms.

Q10: Can the insurance claim benefit be paid by check?

A: If you do not have a financial institution passbook, you may choose to receive a check. The student must bring their ID card in person to the designated bank to cash it.

Q11: Can I apply for compensation for pregnancy and childbirth?

1. Natural delivery (vaginal birth) is not eligible for the daily inpatient medical benefit.
2. Cesarean sections (C-sections) deemed medically necessary can apply for the daily inpatient medical benefit and medical examination fee compensation.

Q12: Can I apply for insurance compensation for plastic surgery?

A: No. Plastic surgery outpatient visits and surgeries fall under the non-compensable scope.

Q13: If I experience a needlestick injury during a hospital internship, can I apply for compensation?

A: For needlestick injuries occurring during hospital internships, the initial emergency or outpatient visit for the accidental injury is eligible for compensation. However, subsequent outpatient follow-ups for the injury are not covered.

Q14: Can I authorize someone else to submit the insurance application documents on my behalf?

A: Yes. The application documents can be submitted by a proxy, but the insurance application form must be filled out and signed by the student themselves.

Q15: What documents should be attached if the applicant has changed their name?

A: A Household Registration Transcript must be attached.

Q16: Do overseas/international students need to provide extra documents?

A: Yes, a photocopy of the Alien Resident Certificate (ARC) or passport must be attached.

Note: The relevant scope of compensation is strictly subject to the contract terms of Mercuries Life Insurance.

Prepared by the Health Care Section — May 2026