

THE INSURANCE POLICY PROCEDURES OF KOICA

Upon arrival in Korea, all participants are covered by an *Overseas Travel Accident Insurance Policy* setup by KOICA. Please refer to the attached document to see, in more detail, what the policy covers and what it does not.

In the event of an accident, sickness, or emergency, please find the appropriate steps to take below:

1. In the event of injury or sickness, the participant should notify a program officer at school immediately.
2. The program officer shall immediately notify KOICA of the situation.
3. The participant is advised to visit a hospital to get diagnosed by a doctor. If the injury or sickness is serious, someone from the school shall accompany the participant.
4. The participants shall pay the expenses in advance and submit the appropriate documents (receipt, prescription, bank information) for indemnity to a program officer.
5. The program officer shall submit the documents to KOICA.
6. KOICA shall make a claim with the insurance company.
7. If the claim is approved, KOICA shall reimburse the payment directly to the bank account of the participant.
8. If the claim is not approved, the payment is at payer's expense.
9. Each claim has certain limitation.

Please Note: The following **ARE NOT** covered by the Overseas Travel Accident Insurance policy:

1. Medical treatments for pre-existing illnesses.
2. Medical treatments related to, or resulting from, pregnancy or childbirth.
3. Expenses for dental bridgework or cosmetic surgery.
4. Brain disease or mental illness.
5. Immunization or routine medical examinations and vaccinations.
6. Medical treatment for illness or injury caused by willful misconduct.

ADDITIONAL INSURANCE

If a participant would like to supplement the insurance policy provided by KOICA, he/she is eligible to obtain additional insurance, at their own expense, for incidents and disease not covered by the KOICA policy. The additional insurance is an optional insurance that provides greater coverage and utilizes a different payment system. The additional insurance is provided by the National Health Insurance Cooperation (<http://www.nhic.or.kr>) and is a policy independent from the policy provided by KOICA.

If a participant would prefer additional coverage at their own expense, he/she should take the following steps:

1. Carefully read the attached guidelines for the insurance policy or visit the NHIC English website.
2. To register for an insurance policy, the participant should visit a branch of the NHIC, in person.
3. To find the closest branch of the NHIC, check their website, or call their service center at 1577-1000. English is available.