

INTERNATIONAL STUDENT GROUP MEDICAL INSURANCE

(國泰人壽)

★ 門(急)診醫療保險金

Outpatient/Emergency Treatment Benefit :

While this Policy is still effective, if the Insured suffers an illness or injury and receives outpatient or emergency treatment at a hospital/clinic, the company will reimburse all medical expenses incurred (including registration, diagnosis, prescription, medicine, examination or X-ray inspection, etc.). **The payment of benefit shall not exceed the limit of NT\$1,000 per visit.** 被保險人於本契約有效期間內（如於本契約生效後加保之被保險人，則係指加保之翌日起）因疾病或傷害，而於醫院或診所接受門(急)診診療者，本公司按醫院或診所實際收取之門(急)診醫療費用（包含診察、處方、醫藥、檢驗或X光檢查等之全部費用），給付「門(急)診醫療保險金」，但每次最高給付金額以 1,000 元為限。

★每日病房費用保險金

Room and Board Benefit :

While this Policy is still effective, if the Insured suffers an illness or injury and receives treatment at a hospital as an inpatient, the company will reimburse the following expenses incurred:

1. Ward fees of upgrade hospital rooms excessive of National Health Insurance supplemented.
2. Meals, except for fees of tube feeding.
3. Nursing care fees excluding special nurses fees

The payment of benefit shall not exceed the limit of NT\$1,000 per day. The maximum days per hospital stay is 180 days. 被保險人於本契約有效期間內（如於本契約生效後加保之被保險人，則係指加保之翌日起）因疾病或傷害而住院診療時，本公司按該被保險人住院期間內所發生之下列各項費用核付「每日病房費用保險金」，但每日最高給付金額以 1,000 元為限：

1. 超等住院之病房費差額。
2. 管灌飲食以外之膳食費。
3. 特別護士以外之護理費。

★ 住院醫療費用保險金

Hospital Miscellaneous Medical Expenses Benefit:

While this Policy is still effective, if the Insured suffers an illness or injury and receives treatment at a hospital as an inpatient, the company will reimburse the following expenses incurred.

The payment of benefit shall not exceed the limit of NT\$120,000 per hospital stay. The maximum days per hospital stay is 180 days. 被保險人於本契約有效期間內（如於本契約生效後加保之被保險人，則係指加保之翌日起）因疾病或傷害而住院診療時，本公司按該被保險人住院期間內所發生之下列各項費用核付「住院醫療費用保險金」，但被保險人同一次住院最高給付金額以 120,000 元為限：

※Note :

1. The above information is for reference only. For details of the terms and conditions, please refer to the policy contract (Chinese version).
2. The terms and conditions of insurance policy (Chinese version) shall prevail if there is any inconsistency between the above information and the insurance policy.
3. However, if the insured applies for the Daily Hospital Indemnity benefit, she/he cannot apply for Room and Board benefit and Hospital Miscellaneous Medical Expenses benefit for the same hospital stay.
4. The above coverage includes accidents caused by illness or injury.
5. All clinics and hospitals need to be on the registry for contracted facilities with the Ministry of Health and Welfare that are eligible for medical treatment and apply for insurance claims.

註 1. 以上保障內容均含因疾病或傷害所致之事故。

註 2. 凡符合健保特約診所、醫院均可就診。