

Guidelines for Student Group Insurance

Approved at the Executive Meeting on May 3, 2016
Ratified by the University President on June 1, 2016

Article I. The Guidelines for Student Group Insurance (hereinafter referred to as the Guidelines) were formulated in accordance with Article 34 of the University Act, Article 43 of the Junior College Act, and the MOE Directions Governing Subsidies for Student Group Insurance Programs of Private Colleges.

Article II. All the students (including interns) may participate in student group insurance (hereinafter referred to as “the Insurance”). They shall possess student status, except for interns.

Article III. A call for applications to participate in the tender for the Insurance will be conducted by the University. The President or Acting President will be the insurer, and the beneficiary of various insurance policies will be an insured person himself/herself. The beneficiary of an accident insurance policy will be a legal or designated inheritor.

Article IV. If an insured dies, becomes disabled, or is injured due to an illness or an accident during the validity period of his/her insurance policy, he/she is covered by the Insurance (excluding outpatient treatment).

Article V. Regarding the amount of insurance coverage each insured has, that stated in the University’s student group insurance policy shall prevail. Benefits, benefit amounts, and exclusions shall be clearly stated in the provisions of the insurance policy.

Article VI. A subsidy for the premium to be paid by an insured shall be given in accordance with the regulations of the Ministry of Education, and the rest of the premium shall be paid by the insured in two installments every year: half of it to be paid at registration in the fall semester and the other half in the spring semester. Those who choose not to participate in the Insurance will not receive a premium subsidy from the Ministry of Education, and must sign a declaration in person (or ask their parents to sign a declaration if they are under 20 years of age) within the time specified in their registration notice; the declaration shall be submitted to the Health Section for future reference. However, those listed below shall have their supporting documents reviewed by the University and receive the maximum premium subsidy in accordance with the regulations of the Ministry of Education. Nevertheless, premium deficiencies shall still be borne by an insured person himself/herself.

I. Students who are exempt from paying tuition and miscellaneous fees (including those from low-income families, with severe or extreme

disabilities, and whose parents have severe or extreme disabilities; excluding state-funded students)

II. Indigenous students

III. Students whose special conditions have been approved will receive a subsidy payment equal to one-half of or full premium cost from the University.

Article VII. The validity period of the Insurance is from August 1st to January 31st in the fall semester, and from February 1st to July 31st in the spring semester. For students who participate in the Insurance (including those newly admitted in the current academic year) and pay their premiums at registration after August 1st in the fall semester and February 1st in the spring semester, their insurance policy shall be effective retroactive to August 1st and February 1st. For students who will graduate from the University before July 31st, their insurance policy shall remain effective until July 31st.

Article VIII. The validity of the Insurance when an insured suspends his/her studies or is expelled from the University and the notification obligation:

- I. When an insured who has participated in the Insurance suspends his/her studies or is expelled from the University, his/her premium will not be refunded in the corresponding semester, but he/she still enjoys the insurance coverage.
- II. When an insured suspends his/her studies, the University shall notify him/her that he/she still has the right to participate in the Insurance. If he/she wishes to continue to participate in the Insurance, he/she shall pay his/her premium within the specified time. The insurer shall submit his/her name and student number to the insurance provider for future reference according to the actual premium paid. If he/she chooses not to participate in the Insurance, he/she shall sign a declaration and submit it to the Health Section for future reference.

Article IX. The University shall add “student group insurance premium” to the list of items on the receipt for premium collection while collecting miscellaneous fees at registration every semester. The University shall submit premiums to the insurance provider within 60 days after registration every semester. The insurance provider will issue a receipt for student group insurance premiums to the University, which shall keep it for its records.

Article X. Matters not covered by the Guidelines shall be processed in accordance with clauses in an insurance policy approved by the Insurance Bureau of the Financial Supervisory Commission under the Executive Yuan and other insurance laws.

Article XI. The Guidelines become effective after being approved at the Executive Meeting and ratified by the University President. Amendments must follow the same procedure.