

Southern Taiwan University of Science and Technology

Group Insurance Operation Guidelines

Adopted by Student Affairs Meeting on Apr. 28, 2010

Revised and Adopted by Student Affairs Meeting on Dec. 27, 2012

Adopted by Student Affairs Meeting on Apr. 15, 2015

Article 1: Southern Taiwan University of Science and Technology (hereinafter referred to as STUST) has drafted the guidelines for students to acquire financial funding during the enrollment period due to disease or accidental injury that require death, disability or need for hospitalized treatment, in accordance with the “Ministry of Education Funding for Public and Private University and College with Student Group Insurance Operation Principles.”

Article 2: The Student Affairs Office Health Insurance Section shall submit the STUST student group insurance (hereinafter referred to as the Insurance) to the General Affairs Office Affair Section to invite tender in accordance with the provisions specified in the Procurement Act once in every 2 years. Winning insurance company will be the undertaking agency while President or agents shall be the applicant and the parents or legal guardian indicated on the information of the insured as the beneficiary.

Article 3: The Ministry of Education shall subsidize the insurance premium to be paid by the insured in the amount of NT50 per person per semester (for 1st and 2nd semesters with NT100 per academic year). The remaining amount shall be paid by the parents or legal guardian of the insured in two payments, namely one half per person at the registration of each semester. Nonetheless the following insured shall be reviewed by STUST for proof documents and list in the letter to the Ministry of Education. Nonetheless each person can receive maximum NTD313 (for 1st and 2nd semester), namely NTD156 and NT157).

- (1) Students exempt from payment for tuition and fees (referred to low-income household with proof by the local townships, town, city, or district office where the household is registered; students and children of severe and highly severe disability, excluding students on public expenditure).
- (2) Students of aborigines.

Article 4: The coverage of insurance shall include the death benefits or permanent disability benefits due to disease or accidents, or medical expense benefits, excluding outpatient treatment for disease.

Article 5: Enrolling students (including students from Extension Division) shall participate in insurance. Nonetheless the parents or legal guardian of students who do not renew insurance for some reason or on leave shall sign the letter of affidavit. Adult and minor students who have been married shall be signed by the students or agents. The school will issue a letter of students not participating in the insurance to notify the family or legal guardian.

Article 6: The validity of insurance starts from every August 1st and ends on July 31. Students participating in this insurance and registering after August 1st, the insurance validity then enters into effect since August 1st. The students graduating before July 31st shall have insurance validity until July 31, 2016.

Article 7: Students on leave or withdrawal:

(1) Handling standards for students on leave.

1. The insurance contract for students on leave will remain valid, where the insurer shall notify the name and student number of the student on leave to the undertaking agency for review. The students must fill out the letter of affidavit in case the student insists not to participate in student group insurance.
2. No insurance premium will be refunded when the students apply for on leave after registration. The insurance contract remains valid.

(2) Handling standards for students on withdrawal.

1. No student group insurance premium needs to be submitted for withdrawal before registration.
2. No insurance premiums refund for withdrawal after registration. The insurance contract remains valid.

Article 8: Matters not mentioned herein shall be processed in accordance with the insurance clauses and relevant laws and regulations related to insurance policy promulgated by the Ministry of Finance.

Article 9: The guidelines are adopted by Student Affairs Meeting, and announced and implementation after approval by the President. The same procedures apply to revision.