

境外生「全民健康保險」

一、背景與法令規定

依臺灣政府規定，外國學生來臺就學期間取得有效居留證，並在臺居住滿 6 個月後，必須加入全民健康保險（簡稱：健保）。

學生在臺期間尚未加入健保的前 6 個月，必須加入團保團體傷病醫療保險（團保）。

*在臺居住滿 6 個月，係指進入臺灣地區並取得外僑居留證後(以居留證初次核發日期為準)，連續居住達 6 個月，或曾出境 1 次未逾 30 日之實際居住期間，扣除出境日數後，併計達 6 個月。

二、保險費繳納方式及金額

依規定由學校將學生應繳納之健康保險費列入每學期學雜費繳款單，學生需於註冊時一併繳納。

- **已**取得**健保身分**的境外生：健康保險費每月新臺幣 826 元（依健保局現行收費標準），每學期需繳納新臺幣 4,956 元（第一學期：9 月至次年 2 月；第二學期 3 月至 8 月）。
- **未**取得**健保身分**的境外生：新生團保團體傷病醫療保險費每月 500 元。(依國泰保險現行收費標準)一學期以 6 個月計。

三、轉入本校代辦健康保險情形

- **情境一**：新生且未於其他單位投保健保
請於取得有效居留證後，將居留證電子檔及(2 吋)相片 E-mail 至 jap@stust.edu.tw。國際處將依規定於學生取得有效居留證並在臺居住滿 6 個月後，為學生辦理健保加保及健保 IC 卡申請事宜。中央健康保險署負責辦理健保卡核卡及製卡事宜，並寄送至學校，國際處將於收到健保卡後通知學生前來國際處領卡。
- **情境二**：已於其他單位投保，但需轉至學校投保
請先至原投保單位（例如：語言學校、工作單位、鄉鎮市區公所等）辦理健康保險轉出事

宜，並取得全民健康保險的保險對象退保申報表後，再提供文件至國際處辦理健保轉入事宜。

- **情境三**：已於其他單位投保，且不需轉至學校投保（例如：依親、工作單位等）請提供您在外投保證明及告知國際處承辦人，並於每學期初檢查學雜費繳費單以避免重複繳費。

四、轉出或退出本校代辦健康保險情形

- **情境一**：休學、退學、畢業、轉學、工作者請至國際事務處辦理健保退費及退保事宜。
- **情境二**：由本校轉至其他學校/機構就讀或在外工作者請至國際事務處辦理健保退費及轉出事宜。持本校開立之健保轉出單至就讀學校辦理健保轉入事宜。

五、補發或換發健保 IC 卡

如因身分資料變更、毀損、遺失、更換照片等申請換發健保 IC 卡者，請至中央健康保險局繳交工本費新臺幣 200 元及申請表辦理。

六、其它注意事項

1. 境外生姓名、居留證號等如有誤載或變更時，須連同有關證件送至國際事務處辦理變更手續。
2. 境外生於寒暑假期間返回母國，因寒暑假期間未達六個月不符合辦理停保之規定，仍應繳納保險費。返回母國期間若發生緊急傷病，可檢具診斷書、繳費收據明細，於返校後可向健保局申請自墊醫療費用之核退。
3. 全民健康保險係強制性社會保險，凡符合投保規定者均應強制加保，若學生拒絕參加全民健康保險，依據全民健康保險法第九十一條規定，保險對象不依規定參加全民健康保險，處新台幣三千元以上一萬伍千元以下罰鍰，並追溯自合於投保條件之日起補辦投保，於罰鍰及保險費未繳清前，暫不予保險給付。
4. 如因學生未告知實際狀況，致重複收費或依健保規定補辦投保並收費者，損失自行吸收。

詳細相關規定請洽『中央健康保險署南區業務組』

地址：70006 臺南市中西區公園路 96 號

電話：06-2245678

服務時間：星期一至星期五 8:30-17:30；其中 12:00-13:30 為輪值服務時段。

Health Insurance for International Students

I. Background and Legal Requirements

According to Taiwan government regulations, foreign students studying in Taiwan must join the National Health Insurance (NHI) after obtaining a valid Alien Resident Certificate (ARC) and residing in Taiwan for 6 months*.

*Residing in Taiwan for 6 months means continuously living in Taiwan for 6 months after entering the country and obtaining an ARC (based on the initial issue date of the ARC), or having an actual residence period of 6 months after deducting days for one trip abroad not exceeding 30 days.

During the first 6 months before joining the NHI, students must enroll in group medical insurance.

II. Insurance Fee Payment Method and Amount

As per regulations, the school includes the student's health insurance fee in each semester's tuition and fees invoice, which students must pay at the time of registration.

- International students **with ARC** : NHI fee is NT\$826 per month (based on current NHI rates), NT\$4,956 per semester (First semester: September to February of the following year; Second semester: March to August).
- New international students **without ARC** : The group medical insurance premium for new students is NT\$500 per month. (Based on Cathay Insurance's current rates) One semester is calculated as 6 months.

III. Transferring NHI to STUST

- **Situation 1:** For new enrolled students who are currently not registered to NHI elsewhere

After obtaining a valid ARC, please email the electronic copy of your ARC and a 2-inch photo to jap@stust.edu.tw. The Office of International Affairs (OIA) will handle NHI enrollment and NHI IC card application after you have resided in Taiwan for 6 months with a valid ARC. The National Health Insurance Administration will process and issue the NHI card, sending it to the school. The OIA will notify you to collect your card once received.
- **Situation 2:** For students who already registered NHI elsewhere but need to transfer it to STUST

First, please process your insurance transfer-out application at your original insurance unit (e.g., language school, workplace, township office etc.) and obtain the NHI Insurance Withdrawal Application Form. And please submit the NHI Insurance Withdrawal Application Form and documents to the OIA to process the insurance transfer-in.

- **Situation 3:** For students who **already registered NHI elsewhere and don't need to transfer to STUST (i.e. dependents, employed by a company etc.)**

Please provide a certificate/proof of NHI registration at another institution and notify the STUST OIA staff. Please check your tuition invoice at the beginning of each semester to avoid NHI double payment.

IV. Transferring Out or Withdrawing NHI from STUST

- **Situation 1:** Leave of absence, withdrawal, graduation, transfer, or employment

Please visit OIA in person for your NHI deregistration and refund procedure.

- **Situation 2:** Transferring to another school/institution/company

Please visit OIA in person for your NHI deregistration and refund procedure. Please use the NHI transfer-out form issued by STUST and to submit it to your new school/institute/company to process insurance transfer-in.

V. Reissuing or Renewing NHI IC Card

For reissuing NHI IC card due to changes in personal information, damage, loss, or photo update, please apply it at the National Health Insurance Administration with a NTD 200 renewal fee and application form.

VI. Other Considerations

1. If there are any errors or changes in the name, ARC number etc. of an international student, please submit the relevant documents to the OIA to process the changes.
2. International students returning to their home country during winter or summer vacation, they are still required to pay NHI fees, as the vacation period is less than six months and doesn't meet the criteria for suspension of insurance. For students who have emergency medical treatment during their stay in their home country, please keep diagnosis and detailed payment receipts to claim reimbursement from NHI upon return to STUST.
3. The NHI is a mandatory social insurance. All individuals who meet the eligibility criteria are required to be enrolled. If a student refuses to participate in the NHI, according to Article 91 of the

National Health Insurance Act, the individual will be fined ranging from NT\$3,000 to NT\$15,000. Additionally, they will be required to retroactively enroll from the date they qualify for NHI. Insurance benefits are suspended until the fines and premiums are paid.

- 4. If students fail to disclose their actual situation, resulting in duplicate charges or additional insurance enrollment and charges as per National Health Insurance regulations, they will be responsible for absorbing the losses themselves.**

For more detailed regulations information, please contact the "National Health Insurance Administration Southern Division"

Address: No. 96, Gongyuan Rd., West Central District, Tainan City 70006 Phone: 06-2245678

Service hours: Monday to Friday 8:30-17:30; 12:00-13:30 is rotating service period.