



Prince of Songkla University Announcement

Subject: Health care service and group accident insurance for international students on Hat Yai Campus, Academic Year 2024

In order to provide an expedient and effective health care service and group accident insurance for Prince of Songkla University's international students enrolled at Hat Yai Campus, by virtue of the provisions of Section 39 of the Prince of Songkla University Act B.E. 2559 and Prince of Songkla University Order No. 1569/2565 dated 11 October 2022, Subject: Assigning duties and responsibilities to the Vice Presidents for various divisions to act on behalf of the President, the services in Academic Year 2024 are specified as follows:

Clause 1. This announcement is called "Prince of Songkla University Announcement Subject: Health care service and group accident insurance for international students on Hat Yai Campus, Academic Year 2024"

Clause 2. This announcement takes effect from 6 June 2024 onwards.

Clause 3. Prince of Songkla University Announcement Subject: Health care service and group accident insurance for international students on Hat Yai Campus B.E. 2566, shall be canceled.

Clause 4. In case of contradictions with any other announcement, this announcement prevails. It is effective for students of every year, at both undergraduate and graduate levels.

Clause 5. The Vice President for Student Development and Alumni Affairs is authorized to act in accordance with this announcement, to amend, interpret and predicate any acts not specified or clarified herein, and to allow for leniency in the provisions herein for special cases, as deemed appropriate. The Vice President for Student Development and Alumni Affairs' decision is considered final.

Section 1

Health Care Service

Clause 6. Eligible for health care services are international students at PSU who have paid their healthcare contributions.

Clause 7. The right to health care services includes medical and dental services from Songklanagarind Hospital and the PSU Dental Hospital, Faculty of Dentistry, Prince of Songkla University, and government hospitals in Thailand. However, the total amount does not exceed 3,000 baht per person per academic year. Students must make an advance payment, and then can apply for reimbursement at the Student Welfare and Scholarship Office, Student Development and Alumni Division, Hat Yai Campus. Details for reimbursement are specified in Clause 14.

The right to access health care services is available only to students who were enrolled before Academic Year 2022. Students who applied for health insurance with the insurance company should first file claims for medical expenses through their own health insurance.

Clause 8. Students eligible under Clause 6 agree to provide consent to the doctor or hospital to disclose their health care information to relevant university officials as may be required for the authorization of their claim.

Clause 9. The right to obtain health care services according to this announcement means access to basic medical services, and does not cover the following medical care:

- 9.1 artificial organs
- 9.2 private room charges
- 9.3 special nursing services
- 9.4 Non-essential Drugs (NEDs)
- 9.5 dental services for cosmetic purposes
- 9.6 pregnancy care, prenatal care, abortion, and delivery
- 9.7 medical certificate fee not related to a sickness
- 9.8 physical check-up
- 9.9 cosmetic services
- 9.10 medical care at the Premium Clinic

Clause 10. Students who obtain medical care at Songklanagarind Hospital must strictly follow the hospital's medical regulations.

Clause 11. Students who want to obtain medical care at Songklanagarind Hospital should:

11.1 in case of non-emergencies, present themselves at the relevant clinic;

11.2 in case of an emergency, present themselves at the emergency room available twenty-four hours a day.

Students must show their student ID card and hospital ID card every time they receive medical treatment.

Clause 12. Any student who has provided false information or reported to the university shall face disciplinary action in accordance with relevant student discipline regulations.

Clause 13. Other benefits provided by the university are as follows:

13.1 gift basket on behalf of Prince of Songkla University or faculty, value not exceeding 500 baht, in case of admission at Songklanagarind Hospital

13.2 moving fee for medical treatment: not exceeding 5,000 baht per year domestically; not exceeding 20,000 baht per year internationally.

13.3 In case of death:

(1) sending the remains of the deceased back to hometown: not exceeding 5,000 baht domestically; not exceeding 20,000 baht internationally.

(2) funeral cost support: 10,000 baht

(3) wreath from Prince of Songkla University, not exceeding 1,000 baht

(4) PSU administrator joins to host the funeral ceremony.

Clause 14. Reimbursement under Clause 7, Clause 13.2, and 13.3(1), (2): students or parents involved must present the documents specified below.

14.1 Reimbursement of medical expenses:

(1) original receipt

(2) copy of the student's bank account booklet

14.2 Reimbursement for medical evacuation:

(1) medical certificate

(2) original receipts or receipt voucher or other evidence showing medical evacuation costs

14.3 Reimbursement in case of death:

- (1) copy of death certificate
- (2) copy of passport or student ID card of the deceased
- (3) receipt or receipt voucher for sending the remains of the deceased

back to hometown (if applicable)

(4) copy of national ID card and a copy of house registration or a copy of passport of the person who receives the reimbursement

Clause 15. Any medical treatment not covered in this announcement has to be paid by the student in all cases.

Section 2

Group Personal Accident Insurance

Clause 16. Eligible for Group Accident Insurance services and accident coverage throughout the academic year are international students at Prince of Songkla University who have paid their healthcare contribution and thus are entitled to obtain medical treatment from all public hospitals, private hospitals, polyclinics, and clinics with licensed physicians worldwide.

Clause 17. Worldwide, 24-hour/day accident insurance coverage includes all types of accidents that cause injuries/death.

Clause 18. The coverage is specified as follows:

18.1 medical treatment coverage of not more than 12,000 baht per case (actual cost)

18.2 compensation in case of disability and death from accidents:

- (1) disability: 95,000 baht
- (2) death: 125,000 baht

18.3 compensation in case of death resulting from diseases, including HIV: 30,000 baht

18.4 compensation in case of death resulting from: being murdered or physically assaulted; accidents; driving or riding a motorcycle; in a strike, riot, or anti-government demonstration: 125,000 baht

18.5 compensation in case of death resulting from special accidents (died while using a public vehicle on land; or an elevator, or a theatre, or a hotel, or any other public building): 220,000 baht

18.6 compensation in case of death resulting from accidents on university premises 220,000 baht

18.7 medical evacuation fees: 5,000 baht

The conditions of coverage under Clause 18 shall be in accordance with the Memorandum of Agreement for personal accident insurance (group) for high school students and PSU students; and with the documents attached to the accident insurance policy of Academic Year 2024.

Clause 19. Payment: the insured can submit their insurance card before having medical treatment, and does not have to make any advance payment when having medical treatment at Songklanagarind Hospital and other hospitals that have an agreement with Muang Thai Life Assurance Public Company Limited, such as Bangkok Hospital (Hat Yai), Rajyindee Hospital, and Sikarin Hospital (Hat Yai). Medical treatment at other hospitals that do not have any agreement with Muang Thai Life Assurance Public Company Limited requires the insured to make an advance payment.

Medical reimbursement in case of organ loss and blindness or permanent disability or medical evacuation or death: students can apply for reimbursement at the Student Welfare and Scholarship Office, Student Development and Alumni Division, Hat Yai Campus. The insured or the beneficiary has to prepare the reimbursement documents specified below.

19.1 The medical reimbursement:

- (1) original receipts,
- (2) medical certificate,
- (3) a copy of bank book of the insured.

19.2 Reimbursement for organ loss and vision impairment or permanent disability:

(1) medical documents such as medical certificate, X-ray film, and treatment results

- (2) photos of the organ loss and a full-body photo of the insured
- (3) copy of passport and insurance card of the insured
- (4) copy of police report (if any)

19.3 Reimbursement for medical evacuation:

(1) medical certificate
 (2) original receipts or receipt voucher or other evidence showing medical evacuation costs

19.4 Reimbursement in case of death:

- (1) copy of death certificate of the insured
- (2) copy of doctor's post-mortem examination (if any)
- (3) copy of police report (if any)
- (4) copy of passport
- (5) copy of ID card and house registration or a copy of passport and a copy of the bank book of the beneficiary
- (6) receipt or receipt voucher or other evidence for sending the remains of the deceased back to hometown (if applicable)

Clause 20. Other services provided by the university are as follows:

20.1 "Medical supplies 2" or other medical expenses outside the insurance company coverage are paid in the amount not exceeding 5,000 baht per accident ("Medical supplies 2" refers to medical equipment mainly used externally to the patient, such as orthotics, splints, neck support, staff, crutches, wheelchair, shoes for the disabled, etc.)

20.2 A gift basket, value not exceeding 500 baht, in case of an accident and admission at Songklanagarind Hospital, unless the student has an accident from drinking alcohol, taking narcotic drugs or addictive substances.

20.3 Medical evacuation fee for medical treatment, in international cases, not exceeding 15,000 baht per year (actual cost)

20.4 In case of death:

(1) sending the body of the deceased back to hometown, not exceeding 5,000 baht (actual cost, domestically), or not exceeding 20,000 baht (actual cost, internationally)

(2) funeral cost support: 10,000 baht

(3) wreath from Prince of Songkla University, cost not exceeding 1,000 baht

(4) PSU administrator joins to host the funeral ceremony

Clause 21. The right to obtain medical care from this group accident insurance does not cover the following:

21.1 Loss or damage resulting from the following:

(1) actions of the insured while under the influence of alcohol, substance abuse, or drugs that cause the loss of self-control

(2) suicide, suicide attempt, or deliberate self-harm

(3) contraction of a parasitic disease, diseases, except infection with tetanus or rabies caused by a wound received from an accident covered under the insurance contract

(4) medical or surgical treatment: only surgeries due to an accident are considered necessary

(5) abortion

(6) dental treatment, root canal treatment, the change or use of dentures, crown, and prosthodontics. Basic treatment is covered if it is necessitated by an accident.

(7) food poisoning

(8) backache resulting from disc herniation, spondylolisthesis, degenerative disc disease, spondylosis, defects or pathological conditions in the backbone; pars interarticularis (spondylosis conditions). An exception is made for fracture or dislocation of the bones due to an accident.

(9) war, invasion, malicious actions of foreign enemies, or war-like acts, whether the war was declared or not, or civil war, militancy, rebellion, chaos, revolution, coup, martial law declaration, or any event that causes the declaration or maintenance of martial law.

(10) radiation, nuclear radiation, nuclear waste from nuclear burning, or any action which causes a nuclear reaction by itself

(11) explosion of radioactivity or nuclear components or any other potentially explosive substance in the nuclear process

21.2 loss or damage happening during the following times:

(1) participating in all kinds of car racing, boat racing or horse racing; all kinds of ski racing, including jet-skiing, skate racing, parachuting (except as a life-saving measure); travelling in a hot-air-balloon or glider, bungee jumping, diving with an oxygen tank and diving equipment

(2) being on board or disembarking from an unregistered aircraft that is not a passenger plane or commercial carrier

(3) flying or working on board of any aircraft

(4) taking part in or provoking a fight

(5) committing a crime, escaping from or being arrested by law enforcement

(6) being on duty as a soldier, policeman, or volunteer working during war or suppression

Clause 22. In case of a car accident, the insured student should exercise their rights through the Road Accident Victims Protection Act B.E.2535 before using their rights through the group accident insurance.

Announced on 6 June 2024

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(Assoc. Prof. Dr. Wirote Youravong)

(Vice President for Student Development and Alumni Affairs)

For the President of Prince of Songkla University