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**Prince of Songkla University Announcement**

**Subject: Health care service and group accident insurance for international students  
on Hat Yai Campus, B.E.2565**

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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. 0997/2561 dated 12 June 2018, Subject: Assigning duties and responsibilities to the Vice Presidents for various departments to act on behalf of the President, the services in Academic Year 2022 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, B.E.2565"

Clause 2. This announcement takes effect from Sunday, 12 June 2022 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. 2564 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 change 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.

In this regard, students who have bought health insurance with an insurance company are advised to claim medical expenses from their personal health insurance first.

Clause 8. Students eligible under Clause 6 need to give consent to the doctor or hospital to disclose 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 Medicine not included on the national list of essential medicines
- 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 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 reports 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 A gift basket, value not exceeding 500 baht, in case of admission at Songklanagarind Hospital

13.2 Moving fee for medical treatment: in domestic cases, the actual financial amount is not more than 5,000 baht per year, in international cases, the actual financial amount is not more than 20,000 baht per year

13.3 In case of death:

(1) Sending the remains of the deceased back to hometown: in domestic cases, the actual financial amount is not more than 5,000 baht, in international cases, the actual financial amount is not more than 20,000 baht

(2) Funeral cost support: 10,000 baht

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

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

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

14.1 Reimbursement of medical expenses:

(1) An original receipt

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

14.2 Reimbursement in case of death:

(1) A copy of death certificate

(2) A copy of national ID card 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) A 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 for 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, and death resulting from accidents.

Clause 18. The coverage is specified as follows:

18.1 medical treatment coverage of not more than 20,000 baht per case, according to actual payment

18.2 compensation in case of disability and death resulting from accidents:

(1) disability: 160,000 baht

(2) death: 200,000 baht

18.3 compensation in case of death resulting from diseases including HIV disease: 40,000 baht

18.4 compensation in case of loss of organs according to ACDNT 2: 160,000 baht

18.5 compensation in case of death resulting from accidents; being murdered or physically assaulted while driving or riding a motorcycle; in a strike, riot, or anti-government demonstration: 160,000 baht and compensation in case of death resulting from any cases: 40,000 baht

18.6 compensation in case of death resulting from special accidents, (died while using a public vehicle by land or an elevator or a theatre or a hotel or any other public building): 320,000 baht, and compensation in case of death resulting from any cases: 40,000 baht

18.7 compensation in case of death resulting from attending university activities, (that are the university's responsibility on university premises only: 320,000 baht and compensation in case of death resulting from any cases: 40,000 baht

18.8 Moving fees for medical treatment or sending the remains of the deceased back to hometown: 5,000 baht per case.

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, PSU students, and PSU staff for the academic year 2022, and with the documents attached to the group accident insurance policy for institutions, academic year 2022.

Clause 19. Payment: the insured can submit the insurance card or passport before having medical treatment. The insured 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 Hat Yai Hospital, Rajyindee Hospital, and Sikarin Hat Yai Hospital. 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.

For reimbursement for medical treatment and reimbursement in case of organ loss and blindness or permanent disability 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 Reimbursement for medical treatment:

- (1) Original receipts
- (2) Medical certificate
- (3) A copy of passport
- (4) 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) Pictures of the organ loss and a full-body picture of the insured
- (3) A copy of passport and a copy of the insurance card
- (4) A copy of the police report (if any)

19.3 Reimbursement in case of death:

- (1) A copy of death certificate of the insured
- (2) A copy of doctor's post-mortem examination (if any)
- (3) A copy of the police report (if any)
- (4) A copy of passport

(5) A copy of ID card and a copy of the beneficiary's house registration, and a copy of the bank book of the beneficiary

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 outside of the patient, such as orthotics, splints, neck support, 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

20.3 Moving fee for medical treatment, in international cases, the actual financial amount not exceeding 15,000 baht per year

20.4 In case of death:

(1) Sending the body of the deceased back to hometown, in international cases, the actual financial amount not exceeding 15,000 baht

(2) Funeral cost support: 10,000 baht

(3) A 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) The actions of the insured while under the influence of alcohol, substance abuse or drugs that cause the loss of self-control. The phrase "under the influence of alcohol", in the case of blood alcohol level measurements, refers to a blood alcohol level of 150 mg/dL or more.

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

(3) Contraction of a parasitic disease. Infections, tetanus, rabies, or wounds are only covered under the insurance contract if they are the result of an accident.

(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, 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 car racing, all kinds of boat racing or horse racing; all kinds of ski racing (including jet-skiing) or skate racing, parachuting (except as a life-saving measure); travelling in a hot air-balloon or glider, bungee jumping, diving with 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 the war or suppression

Clause 22. In case of a car accident, the insured student should exercise rights through the Road Accident Victims Protection Act B.E. 2563 before using rights of the group accident insurance.

Announced on 17 May 2022

Supote Kovitaya

(Asst. Prof. Supote Kovitaya)

(Vice President for Student Development and Alumni Affairs)

For the President of Prince of Songkla University