

Employee Insurance Benefits Plan

for

International Chinese Language Program at National Taiwan
University (ICLP)



General Requirements for Employee Insurance Benefits Plan
Group Accidental Death & Dismemberment Insurance
Group Medical Reimbursement Insurance
Group Hospital and Surgical Insurance
SOS Service

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General Requirements For Employee Insurance Benefit Plans

ICLP offers a group insurance program option with ING Antai Life in Taiwan, the introduction and the coverage is outlined below.

Who is Eligible ?

You are eligible if you are a student(or the dependents of the students) of ICLP and aged between fourteen (14) and sixty-nine (69).

How To Join The Plan ?

You will get an application form to fill out. Sign it and return it to the Human Resource Department before the Eligibility Date. (If the individual evidence of insurability is required, please submit the health report at the same time) .

When Does The Coverage Terminate ?

The coverage shall be terminated automatically upon the occurrence of any of the following events :

- a. The student ceases to be eligible (for example, if the student leaves the school).
- b. The termination of this plan
- c. The student's entry into full-time military, naval or air force service
- d. The date the insured employee is over 70 years old.

How should I pay for the premium?

The quarterly premium is NT\$1,022(approximately US\$30) per person, and the premium should be paid to the ICLP office ahead of the date below:

<u>Quarter</u>	<u>Due Date</u>
1	March 1 st
2	June 1 st
3	September 1 st
4	December 1 st

Beneficiary :

The death proceeds are payable to the survivors of the insured, which have been specified in the Article 59 of the Labor Standard Law. Thereafter, any changes in the designation of beneficiary, shall be notified in writing by both policyholder and the employee to the insurance company.

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Claim Procedure :

1. Notification:

The policyholder, the insured or the beneficiary must notify the insurance company in writing within 10 days should the covered loss exist.

2. Required Documentation:

* Claim for Hospitalization/Surgical Insurance:

- a. Claim Form
- b. Diagnosis
- c. Original Receipts and itemized Medical Bills

* Claim for Dismemberment Insurance:

- a. A Claim Form
- b. Proof of Dismemberment.
- c. Seal Certificate of the insured

* Claim for Death Insurance:

- a. Claim Form
- b. Certificate of Death
- c. Seal Certificate of the Beneficiary and Insured
- d. Certification Documents of the Insured and Beneficiary
- e. Family Register of the Insured with his/her name crossed out

Individual Insurance Certificate :

After you have joined the plan, you will receive a certificate evidencing your participation in the plan.

How to contact us ?

ICLP had assigned Mercer as the insurance broker, and is responsible for providing all the help to the insured students. Should you have any inquiries or need any help, please contact your consultant:

Jerry Chang

Mercer Broking Ltd.

Tel: 886 2-8712 5151

Fax: 886 2-25469605

Email: jerry.chang@mercerc.com

Group Accident Death and Dismemberment Insurance



Classification

Insurance amount

Students

NT\$ 500,000

(maximum insured amount NT\$10,000,000)

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Definition :

If the insured sustains bodily injury (not cause by disease), the Company will pay the Sum assured, as stated in the contract, for the insured is death or dismemberment.

The Company will pay a dismemberment indemnity, as stated in the indemnity schedule.

Dismemberment refers to the 6 classes 28 items specified under the Indemnity Schedule.

Indemnity Schedule

Class	Item	Degree of Dismemberment	Rate of Benefit	Class	Item	Degree of Dismemberment	Rate of Benefit	
First	1	Loss of sight of both eyes	100% of the Sum Insured	Fourth	14	Permanent and total loss of hearing ability of both ears	35% of the Sum Insured	
	2	Loss of two hands or loss of two feet			15	Permanent and total loss of sight of one eye		
	3	Loss of one hand and loss of one foot			16	Permanent backbone injury hindering sports activities		
	4	Loss of sight of one eye and loss of one hand, or loss of sight of one eye and loss of one foot			17	Permanent and total loss of functions of one or two major joints of one arm		
	5	Permanent and total loss of speech or mastication ability			18	Permanent and total loss of functions of one or two major joints of one leg		
	6	Permanent and total loss of functions of four limbs			19	Permanent shortening (at least 5 cm) in one leg		
	7	The main nervous system or the function of the organs within the breast and stomach has been seriously injured that leads to a total loss of working ability and requires help for living activities.			20	Loss of four or five fingers of one hand, including thumb and index fingers		
Second	8	Permanent and total loss of functions of two or more major joints of any two limbs.	75% of the Sum Insured	Fifth	21	Permanent and total loss of functions of ten toes	15% of the Sum Insured	
	9	Loss of ten fingers			22	Loss of five toes of one foot		
Third	10	Loss of parts above the wrist joint of one arm or permanent and total loss of functions of three major joints of one arm	50% of the Sum Insured		23	Loss of the thumb and the index finger, or loss of three fingers, including the thumb or the index finger of one hand		15% of the Sum Insured
	11	Loss of parts above the ankle joint of one leg or permanent and total loss of functions of three major joints of one leg			24	Permanent and total loss of functions of three fingers, including the thumb and the index fingers of one hand		
	12	Permanent and total loss of functions of ten fingers			25	Loss of functions of the five toes of one foot		
	13	Loss of ten toes		26	Destruction of the nose with permanent and apparent malfunction			
				Sixth	27	Loss of the thumb or the index finger, or loss of more than two of any other fingers of one hand	5% of the Sum Insured	
				28	Permanent and total loss of functions of the thumb and the index fingers			

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Exclusions (Cause):

The Insurance Company is not responsible for payments for the death or any disability caused by any of the following events:

- a. Intentional act of the beneficiary, but other duly designated beneficiary(s) may apply for their portion of the insurance amount.
- b. Intentional act of the applicant or the insured member.
- c. Committing a crime.
- d. The insured employee who drives a car, rides a motorbike after drinking alcohol and the alcohol ingredient containing in his exhalation or blood exceeds legal standard.
- e. War (declared or undeclared)
- f. Explosion, scorch, radiation or contamination caused by atomic or nuclear installation.

For part (a), (b) of this Article, where such intentional act is by person other than the insured employee, the Company shall pay the dismemberment benefits to the insured employee.

Exclusions (Duration):

During the period when the insured employee is engaged in the following performance and competition, no benefit shall be payable by the insurance company:

- a. Wrestling, Judo , Karate, Takuando, Horseback-Riding, Boxing and Acrobatics.
- b. Racing or performing on wheels.

Group Medical Reimbursement Insurance



Classification	Insurance amount
Students	NT\$ 20,000

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Definition:

If the insured sustains bodily injury (not cause by decease) and requires thereafter treatment in a hospital/clinic, the Company will reimburse to the insured the actual incurred medical expenses which are necessary and reasonable, but not to exceed the maximum of the insurance amount.

Exclusions(Cause):

The Insurance Company is not responsible for payments for the death or any disability caused by any of the following events:

- a. Intentional act of the beneficiary, but other duly designated beneficiary(s) may apply for their portion of the insurance amount.
- b. Intentional act of the applicant or the insured member.
- c. Committing a crime.
- d. The insured employee who drives a car, rides a motorbike after drinking alcohol and the alcohol ingredient containing in his exhalation or blood exceeds legal standard.
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Group Hospital & Surgical Insurance

If the insured is hospitalized for treatment by a legally qualified physician or surgeon, the Insurance Company will pay the amount actually charged in with the Insurance Benefits:

Insured Member**Students**

Indemnity item	Plan II
Daily Room & Board	NT\$2,000
Hospital Expenses	40,000
Ordinary Surgery	60,000
Major Surgery	240,000
Max. Days per Confinement	60 Days
Type	Comprehensive

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Explanation:

1. The "Daily Hospital Room and Board Charges" refers to the expenses for consultant(s), nursing, room and meals.
2. "Surgery" refers to operations, anesthesia, operating room and their administration.
3. "Hospital Expenses" shall refer to the following specific items:
 - Drugs and medicines prescribed by doctors and consumed on the premises.
 - Cataplasm material, splints and plastic gypsum, but special supports excluded.
 - Laboratory examinations and electrocardiograms.
 - Thyroid function test
 - Physical therapy.
 - X-ray examinations, X-ray treatments, treatments by radium or isotope or any similar treatments.
 - Transfusion, syringes, oxygen and their administration.
 - Ambulance services to and/or from the hospital.
4. "Major Surgery" shall refer to items for which the indemnity exceeds 100% of the Operation Benefits.
5. The benefit for operations shall not exceed the limit set as followed:
The indemnity percentage listed in the "Schedule of Surgery" multiplied by the Benefit Limit Listed under "Ordinary Surgery per Hospitalization" in the Benefit Table.
6. If the Insured undergoes more than one operation during a hospitalization, benefit shall be paid for each operation. However, the total of indemnities shall not exceed the limit set under "Major Surgery"
7. If the Insured has to be hospitalized twice or more times for the same injury, disease or complication thereof within ninety(90)day since his/her previous discharge from a Hospital, the subsequent hospitalization will be regarded as part of the previous one.

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Exclusions:

The Company will not pay any benefit for any hospitalization claim as a result of:

1. Suicide or intentionally self-inflicted injury.
2. War (declared or undeclared).
3. Participation in illegal acts or resistance against legal captures.
4. Pregnancy(except for the complications), and childbirth.
5. Aesthetic or cosmetic surgery; treatment for congenital deformities.
6. Dental treatment or surgery except dental operation on injury sustained in an accident during the insurance period.
7. Refractive errors of eyes and their correction by eye glasses and use or acquisition of hearing aids.
8. Routine physical examination, convalescence and custodial or rest cure.
9. Psychiatric, mental or nervous disorders, consumption of alcohol or usage of drugs, etc.
10. Veneral disease and AIDS (Acquired Immunity Deficiency Syndrome).
11. Charges relating to contraceptive methods of birth control, or sterilization of either sex.

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Operation Items

Maximum Indemnity Percentage

A. Abdoment & Digestive System

Abdomen, exploratory Laparatomy, colotomy	65%
Peritoneum abscess drainage	68%
Appendix, abscess, incision and drainage	45%
Appendcctomy	58%
Biliary Tract Choledochostomy/choledochostomy with/without cholecystotomy.....	101%
Cholecystotomy.....	82%
Cholecystotomy of cholecystomy.....	74%
Endoscopy :Anoscopy,with collection specimen.....	4%
Esophagoscopy,with collection specimen.....	23%
Castroscopy,with collection specimen.....	22%
Esophagogastrosopy, with collection specimen.....	27%
Liver,needle biopsy,percutancous.....	9%
Hepatomhaphy-sutuce woud,simply.....	92%
Excision lesion of pancreas.....	110%
Pancreatectomy,with pancreatico-jejunosomy.....	140%
Whipple type.....	222%
Tonsillectomy,with or without adenoidectomy.age 12 and over.....	27%
Rectum,incision and drainage, dead supra levator/ perirectal/ retrorectal abscess.....	31%
Proctoctmy,complete,combined abdominoperineal.....	155%
Vagotomy and pyloroplasty, with or without gastrostomy.....	110%
Stomach, gastrotomy,with exploration of foreign body removal.....	78%
Total gastrectomy, with repair by intestinal transplant.....	200%

B. Amputation & Disarticulation

Finger of thumb, amputation at any joint, single, including neurectomies.....	25%
Toe, amputation, meta-tarsophalangeal joint.....	20%
Ankle, amputation.....	73%
Wrist, amputation.....	53%
Forearm, through radius and uina.....	60%
Leg through tibia and fibula, with immediate fitting technique.....	80%
Thigh, amputation through femur, any level.....	87%
Humerus amputation.....	80%
Hip, interpelviabdominal amputation.....	330%

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<u>Operation Items</u>	<u>Maximum Indemnity Percentage</u>
C,Brain Nervous System	
Skull,burr holes,not followed by other sugery	48%
burr hole or trephine for drainage intracranial abscess or cyst.....	135%
Craniectomy or craniotomy,exploratory,.....	195%
Supratentorial infratentorial.....	230%
Brain tumor, excision of supratentorial,excpt meningioma	230%
Brain tumor, infratentorial or posterior fossa.....	240%
Laminectomy, for exploration intraspinal canal,one or two segments cervial or thoracic	180%
Laminotomy,one interspace, for herniatec disc and/or decompression root nerve, cervical.....	145%
bilateral.....	180%
lumbar.....	135%
bilateal.....	170%
D.Dislocations	
Ankle :Closed, manipulative reduction with anaesthesia	17%
Elbow:Closed,manipulative reduction,with anaesthesia	17%
Fingersw:Metacarpophalangeal,closed,reuiring anaesthesia.....	17%
Jaw :Temporo-mandibular, simple,closed reduction.....	12%
Knee Cap:Closed manipulative reduction,with anaesthesia.....	17%
chest:Clavicle elocation.....	18%
Toes:Tarsal bone,closed,manipulative,with anaesthesia.....	13%
Wrist :Radio-carpal or intercarpal,closed manipulativereduction.....	17%
E.Ear	
Myringotomy by needee,with/without aspiration/eustachian inflation	9.5%
Tympanoplasty,with mastoidectomy.....	155%
with ossicular chain reconstruction.....	175%
Excision,aural polyp.....	5.5%
F.Endocrine System	
Thyroid : Thyro-glossal cyst,incision and drainage.....	4%
Thyroidectomy, total or complete	97%
total or sub-total with radical neck resection	185%
G.Eye	
Eyeball : Evisceration ocular contents, with implant.....	62%
removal foreign body,conjunctival,superficial.....	1%
embedded,sub-conjunctival or scleral.....	3%
Extraocular Muscle,repair wound.....	22%
Sclera : fistulization fo glaucoma, trephine, with iridectomy.....	78%
Lens : Removal after cataract or menbranous cataract.....	78%
removal lens material,aspitation technique.....	110%

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Operation Items

Maximum Indemnity Percentage

H.Fractures

Finger :Phalangeal,closed,manipulative reduction.....	11%
metacarpal,simple,closed manipulative reduction.....	16%
Foot :metatarsal,closed,manipulative.....	15%
Radius : Shaft,closed,manipulative reduction,age 12 and over.....	29%
Ulna : Shaft,closed ,manipulative reduction, age 12 and over.....	27%
Ulna & Radius :Shaft,closed,manipulative reduction.....	40%
Fibula proximal end,open,uncomplicated soft-tissue closure, manipulative.....	25%
Tibia :Shaft,closed ,manipulative reduction,age 12 and over.....	40%
Tibia and Fibula :Sharts closed, manipulative,with/without external pinning.....	58%
Humerus :Shaft,closed,manipulative reduction.....	33%
Femur :Shaft,closed manipulative reduction.....	53%
Clavicle : Closed,manipulative reduction.....	18%
Scapula :Closed,manipulative reduction.....	19%
Knee Cap :Open reduction.....	27%
Ribs,simple :Open reduction.....	10%

I.Genital Systemsmale

MALE

Testis :excision,local lesion.....	35%
Prostate :Prostatectomy,external drainage of abscess, complicated.....	80%

FEMALE

Vagina :Biopsy,vaginal mucosa.....	4%
Cervix Uteri :Trachelectomy,cervicectomy,amputation of cervix.....	3.5%
Corpus Uteri :Dilation and curettage(non-obstetrical).....	27%
Hysterectomy,total abdominal approach.....	100%
Myomectomy,single or multiple,abdominal approach.....	87%
Oviduct :transcation fallopian tube,unilateral/ bilateral independent.....	56%
Salpingo-oophorectomy,complete/partial,inilateral/bilateral.....	71%
Ovary :oophorectomy,with total omentectomy.....	83%

J,Hemic & Lymphatic Systems

Spleen :Spleneetomy.....	100%
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K.Heatr & Circulatory systems

Heart : Cardiotomy and removal foreign body, with bypass.....	200%
Aorta & Creat Vessels:Myocardial Resection.....	250%
Repair cost infarction venticular spetal defect.....	300%
Values Aortic : Replacement,single valve.....	290%
double valve with commissurotomy valvuloplasty one valve.....	300%
triple valve.....	400%

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Operation Items

Maximum Indemnity Percentage

L. Respiratory System

Lungs & Pleura : Tube with pneumonectomy, otal.....	180%
Pneumothorax.....	7%
Nose :Excision polyps simple.....	10%
Turbinate,Partial/complete.....	13%
Sinuses :Sinusotomy maziliary,intranasal,unilateral.....	26%
Larynx :Laryngotomy, with removal tumor laryngocele, cordectomy.....	105%
Trachea & Bronchi :Trachcostomy.....	31%

M.Skin,Integumentary,Brest

Abscess :Carbuncle or furuncle, incision and drainage puncture aspiration.....	2.5%
Malignant lesions :up to 0.5 cm.....	11%
0.5 cm to 1 cm.....	16%
1 cm to 2 cm.....	23%
Cyst :Infected or non-infected,incision and drainage,first lesion.....	2.5%
Breast :Mastectomy,complete, unilateral.....	52%
Breast :Bilateral.....	65%
Partial,unilateral.....	39%
Radical,include,breast,pectoral muscles,axillary and tymph nodes.....	120%

N.Urinary System

Kidney :Drainage perirenal or renal abscess.....	83%
Nephrolithotomy (removal of calculus).....	103%
Nephrectom, including partical ureterectomy.....	115%
Kidney: nephropoxy, fixation or suspension of kideny.....	92%
Bladder: Cystotomy of cystostomy with fulguration.....	83%
Cystotomy with insecton urcteral catheter.....	63%

Special Privileges:

1. Intensive Care Unit

When the insured is confined in the Intensive Care Unit (ICU), the daily maximum of Daily Room and Board is increased by 50% for the maximum period of seven days. Such period shall be included in the number of days covered for any one disability.

2. The Out-Patient Treatment Before Or After Hospitalization

The Insurance company will pay the related out-patient treatment expenses rendered one week prior to or after the hospitalization.

The maximum payable amount is NT\$500 per day, and such payment shall be included in the category of the "Hospital Expenses". The period of one week will be extended to two weeks after hospitalization, if surgery has been performed during such hospitalization.

4. Artificial teeth treatment

Should the insured employee require making artificial teeth treatment resulting from accidental incidents, the insurance company will pay him or her NT\$5,000 per tooth. And the expenses will be counted as "hospital expenses".

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SOS SERVICE

In case of an accidental event, the insured can request help by making a collect call to ING Antai Taiwan's Service Center. We provide the following services :

ING Antai free service

1. Telephone bill will be paid by ING Antai Taiwan.
2. Emergency medical advice
3. Referral to legal advisers
4. Provision of the travel information
5. Arrangement of medical repatriation
6. Compassionate Visit (if the insured is hospitalized abroad for more than 14 consecutive days, or the insured is died abroad.)
7. Medical evacuation (maximum amount of US\$ 50,000)
8. Repatriation of mortal remains or ashes (maximum amount of US\$ 10,000)
9. Return home of the dependent children who are below 20 years of age
10. Lost luggage retrieval

ING Antai provides loan service

1. Delivery of essential medications and/or medical equipment
2. Medical expenses
3. Medical evacuation (the excess over maximum amount of US\$50,000)
4. Repatriation of mortal remains or ashes (the excess over maximum amount of US\$10,000)

The Insured self payment

1. Medical treatment arrangement at the insured's request.
2. Legal advising fee
3. Telephone translation assistance.
4. Emergency message transmission.

24 hours hot line : 886-2-2768-9292

PS. Any loan made by ING Antai Taiwan need to be paid off by the insured.