

“POINTS”

■ Kazoku Nenkin Course

(Survivor's Annuity Insurance)

The pension or lump-sum benefits are payable in case of death or total permanent disability (TPD).

■ Iryou Hoshou Course

(Medical Coverage Insurance)

The benefits are payable in case of hospitalizations of five consecutive days or longer due to sickness or injuries.

■ Iryouhi Shien Course

(Medical Expense Insurance)

Benefits are payable in case of short-term hospitalizations or surgical operations due to sickness or injuries. In addition, as for the benefits for diseases peculiar to women, this insurance provides coverage for diseases peculiar to women and cover out-of-pocket expenses.

■ 3-dai Shippei Hoshou Course

(Three Major Diseases Coverage Insurance)

① The lump-sum benefits of JPY 3 million are payable in case of being provided a definitive diagnosis with predefined cancer, being attacked acute myocardial infarction or cerebral stroke and becoming a predefined condition(※1) or undergoing predefined surgeries.

② The lump-sum benefits of JPY 3 million are payable in case of death or predefined TPD.

* The benefits① and the benefits② shall not be payable in duplicate.

<7 Major Disease Security Riders>

The lump-sum benefits of JPY 1,500,000 are payable in case of being provided a definitive diagnosis with predefined cancer, being attacked acute myocardial infarction, cerebral stroke, Severe Diabetes, Severe Hypertensive Disease (hypertensive retinopathy), Chronic Renal Failure, Cirrhosis of the Liver and becoming a predefined condition(※1).

< Cancer/Intraepithelial Neoplasm Security Riders >

The lump-sum benefits of JPY 300,000 are payable in case of being provided a definitive diagnosis with predefined cancer or Intraepithelial Neoplasm.

(※1)In the case of "being attacked acute myocardial infarction" and " cerebral stroke", " predefined condition " includes " undergoing predefined surgeries "

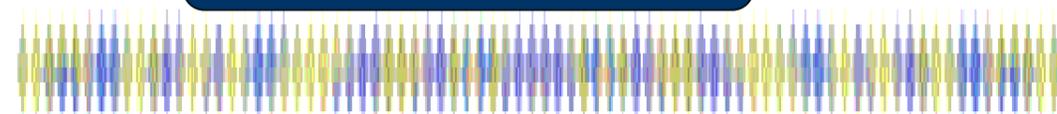
■ Chouki Kyugyou Hoshou Course

(Long-term Sick/Injury Leave Compensation Insurance)

The monthly benefits of up to JPY 100,000 are payable in case of leave of absence for more than 60 days (elimination period) due to sickness or injuries.

Please have a read through the booklet for more detailed information such as outlines of coverage, etc..

Please submit an application form to the person in charge of mutual aid services in your school.

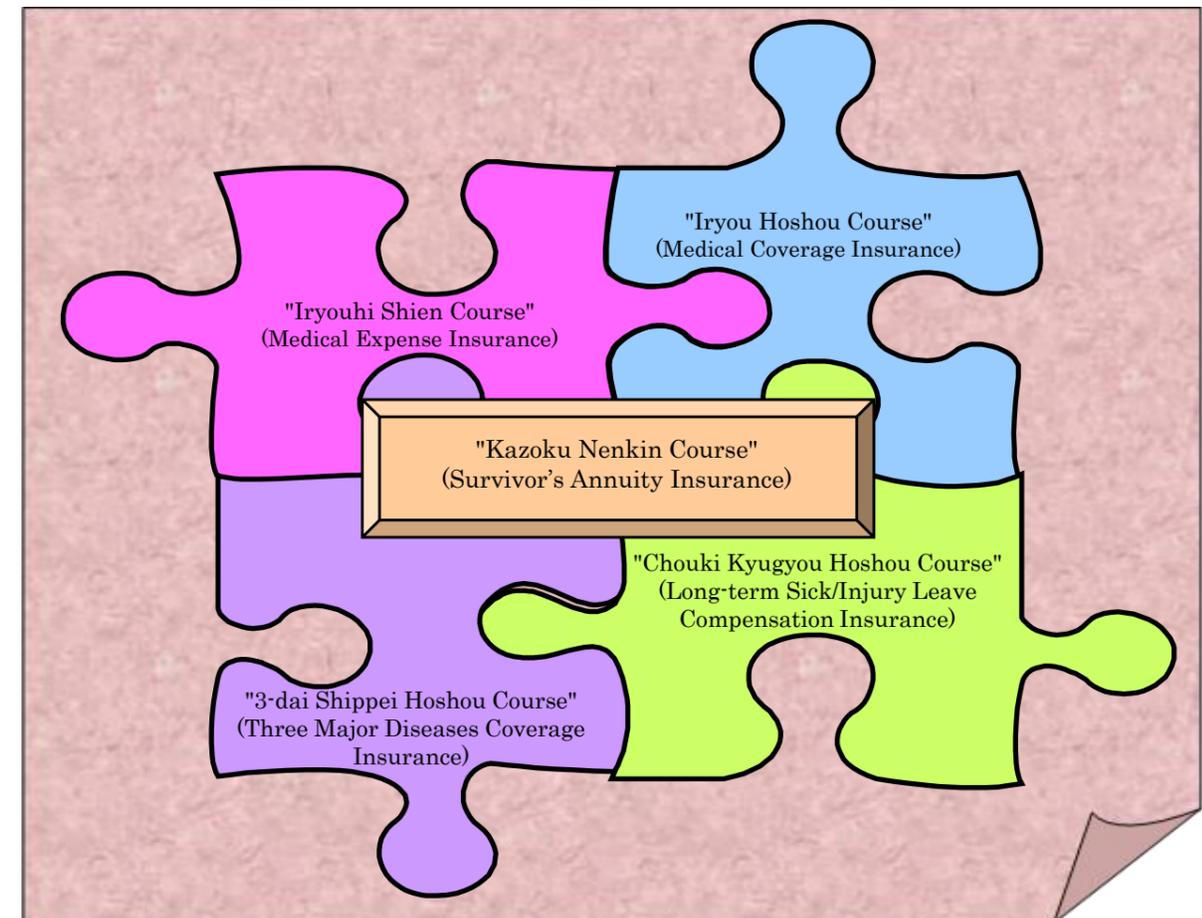


The information in this document is part of the contents of 2018 fiscal year's policy plan (as of April 1, 2018)

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MYG-A-17-LF-651

Kyousai Teiki Hoken Jigyou (Mutual Aid Term Insurance)

Ensure coverage for reasonable premiums!



日本私立学校振興・共済事業団
Promotion and Mutual Aid Corporation for Private Schools of Japan

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OUTLINE OF MUTUAL AID TERM INSURANCE

	"Kazoku Nenkin Course" (Survivor's Annuity Insurance)	"Iryou Hoshou Course" (Medical Coverage Insurance)	"Iryouhi Shien Course" (Medical Expense Insurance)	"3-dai Shippei Hoshou Course" (Three Major Diseases Coverage Insurance)	"Chouki Kyugyou Hoshou Course" (Long-term Sick/Injury Leave Compensation Insurance)
Objective	This is to supplement the social insurance system such as survivor's pension and meet the diversified needs of the insureds. For example, in case of an insured's death or total permanent disability (TPD) during his/her carrier, pension or lump-sum benefits are payable to the bereaved family in order to secure a stable life.				
Application period	Twice a year 1.* Jun. 1 - Jun. 30 (enrollment date is Oct. 1) 2. Oct. 16 - Nov. 17 (enrollment date is Apr. 1 of the following calendar year) *new enrollment only	Twice a year 1.* Jun. 1 - Jun. 30 (enrollment date is Oct. 1) 2. Oct. 16 - Nov. 17 (enrollment date is Apr. 1 of the following calendar year) *new enrollment only	Once a year Oct. 16 - Nov. 17 (enrollment date is Apr. 1 of the following calendar year)	Once a year Oct. 16 - Nov. 17 (enrollment date is Apr. 1 of the following calendar year)	Once a year Oct. 16 - Nov. 17 (enrollment date is Apr. 1 of the following calendar year)
Intended Enrollees	A member who satisfies eligibility requirements and his/her family (spouse in the same family register as the member and children in the same family register and supported by the member) Member and Spouse - aged over 15 years and 6 months old to 70 years and 6 months old as of April 1st. Member's children - aged over 2 years and 6 months old to 22 years and 6 months old as of April 1st. (Voluntarily extended members can not apply for new enrollment.)	A member and his/her family who enrolled in Survivor's Annuity Insurance and satisfies eligibility requirements for Medical Coverage Insurance Member and Spouse - aged over 15 years and 6 months old to 69 years and 6 months old as of April 1st. Member's children - aged nought to 22 years and 6 months old as of April 1st. (Voluntarily extended members can not apply for new enrollment.)	A member and his/her family who enrolled in Survivor's Annuity Insurance and satisfies eligibility requirements for Medical Expense Insurance Member and Spouse - aged over 15 years and 6 months old to 70 years and 6 months old as of enrollment date. Member's children - aged nought to 22 years and 6 months old as of enrollment date. (Voluntarily extended members can not apply for new enrollment.)	A member and his/her spouse who enrolled in Survivor's Annuity Insurance and satisfies eligibility requirements for Three Major Diseases Coverage Insurance Member and Spouse - aged over 17 years and 6 months old to 65 years and 6 months old as of April 1st. (Existing insureds: can continue to be enrolled up to 70 years and 6 months old as of April 1st.) (Voluntarily extended members can not apply for new enrollment.)	A member who enrolled in Survivor's Annuity Insurance and satisfies eligibility requirements for Long-term Sick/Injury Leave Compensation Insurance Member: aged over 18 years old to 59 years old as of enrollment date. (Voluntarily extended members can not apply for enrollment.)
Premium Collection	Premium will be automatically deducted from an insured's bank account. Payments shall be made twice a year (Mar. 22 and Sep. 22). Premium amount may vary depending on his/her gender and insurance age as of Apr. 1. NKS (Nippon Kyodo System), the third party administrator, undertakes an account transfer payment for each insured.	Same as stated in the left column.	Same as stated in the left column.	Same as stated in the left column.	Premium will be automatically deducted from an insured's bank account. Payments shall be made twice a year (Mar. 22 and Sep. 22). Premium amount may vary depending on his/her gender and attained age as of Apr. 1. NKS (Nippon Kyodo System), the third party administrator, undertakes an account transfer payment for each insured.
Change of enrolled coverage	A request for change of enrolled coverage can be accepted only during the application period between Oct. 16 - Nov. 17.	Same as stated in the left column.	Same as stated in the left column.	Same as stated in the left column.	Same as stated in the left column.
Termination	A termination request can be accepted during the application period between Oct. 16 - Nov. 17. Voluntary termination in the middle of the plan year cannot be accepted in principle. (Except for the case of retirement)	Same as stated in the left column.	Same as stated in the left column.	Same as stated in the left column. But be terminated when receiving benefits of Three Major Diseases Coverage Insurance.	A termination request can be accepted during the application period between Oct. 16 - Nov. 17. Voluntary termination in the middle of the plan year cannot be accepted in principle. (Except for the case of retirement)
Benefits payment	In case of an insured's death or TPD, pension or lump-sum benefits are payable to the beneficiary.	In case of hospitalization for 5 days or more due to sickness or injuries, the hospitalization benefits are payable. The benefit amount shall be payable in accordance with the number of hospitalization days from 5th day. (The first 4 days of hospitalization is not covered.) * The 120 day shall be the maximum days of benefits payable for one hospitalization due to sickness or injuries. * The 700 day shall be the aggregate maximum days of benefits payable.	In case of hospitalization due to sickness or injuries, JPY 20,000 (*1) of the monthly out-of-pocket maximum is payable. (After that, the benefits are payable every month (*2). Up to 13 months per a hospitalization) In addition, a lump-sum benefits of JPY 30,000 per a hospitalization are payable as an immediate expense. In the event that designated types of surgery are performed due to illness or injury, Benefits paid. And, in case of M1 type, hospitalization and surgical operations due to diseases peculiar to women are also covered. (*1) This benefits are not linked to the legal benefits and the additional benefits. (*2) Hospitalization period is calculated as one month with each 30 days of hospitalization. A fraction less than 30 days is rounded up and regarded as one month.	<Main Policy> ①In case of being provided a definitive diagnosis with predefined cancer, being attacked acute myocardial infarction or cerebral stroke and becoming a predefined condition or undergoing predefined surgeries, the lump-sum benefits of JPY 3 million are payable. ② In case of death or predefined TPD, the lump-sum benefits of JPY 3 million are payable to the beneficiary. * The benefits① and the benefits② shall not be payable in duplicate. <7 Major Disease Security Riders> The lump-sum benefits of JPY 1,500,000 are payable in case of being provided a definitive diagnosis with predefined cancer, being attacked acute myocardial infarction, cerebral stroke, Severe Diabetes, Severe Hypertensive Disease (hypertensive retinopathy), Chronic Renal Failure, Cirrhosis of the Liver and becoming a predefined condition or undergoing predefined surgeries. < Cancer/Intraepithelial Neoplasm Security Riders > The lump-sum benefits of JPY 300,000 are payable in case of being provided a definitive diagnosis with predefined cancer or Intraepithelial Neoplasm.	In case of leave of absence for more than 60 days due to sickness or injuries, the monthly benefits up to the maximum of JPY 100,000 are payable to the insured up to the age of 60 years. (For insured aged 55 to 59 years old, up to 3 years. In case of predefined mental disorder, up to 24 months)
Dividends	If there is a surplus after settlement of the balance each year, a dividend is payable to insured as of Oct. 1.	If there is a surplus after settlement of the balance each year, a dividend is payable to insured as of Oct. 1.	No dividend is payable.	No dividend is payable.	Same as stated in the left column.

*Voluntarily extended member : a member who have maintained his/her membership for one year and one day or more consecutively is entitled to apply for short-term benefits and welfare (except for loans and savings) for up to 2 years after retirement.