

Rotary International Japan Youth Exchange Committee (RIJYEC):

Offering RIJYEC Insurance Plan for RYE Inbound Students

(Do not use after 31-December-2015)

1) Summary

Rotary International Japan Youth Exchange Committee (RIJYEC) is offering its RIJYEC Insurance Plan for inbound Rotary Youth Exchange (RYE) students. The plan combines insurance offered by two insurance organizations. The first is Japan's National Health Insurance (NHI) system which covers accidents, illnesses and dental needs while staying in Japan. The other organization is JI Accident & Fire Insurance Co., Ltd. (JI) which offers an overseas travel accident insurance that covers accidental death, accidental disability, personal liability and medical and rescuer expenses mainly while staying in Japan.

(Please refer to pages 4/9, respectively, regarding the details of JI's overseas travel accident insurance.)

(Please refer to pages 6/9, respectively, regarding the details of NHI's accident, illness and dental insurance.)

2) Eligible participants: inbound students participating in the RYE program

3) Warranty information:

Benefits	Maximum coverage	Coverage period	Notes	Insurance through
Accident death	¥10 million	From home to home	Copayment ¥0	JI
Accident disability	¥10 million			
Personal liability	¥50 million			
Medical & rescuer expenses	¥5 million			
Accident disability	¥500 thousand	Home to arrival		
Medical & rescuer expenses	¥100 million	Departure to home		
Accident medical expense	Unlimited	Arrival to departure	Copayment 30%	NHI
Sickness medical expense				
Dental medical expense				

Notes :

- Please check the insurance overview for **warranty information** and coverage.
- Coverage period
 - : "From home to home" means from the time the plan participant leaves his/her residence within his/her home country until returning to the same.
 - : "Home to arrival" means from the time the plan participant leaves his/her residence within his/her home country until arrives in Japan.
 - : "Departure to home" means from the time the plan participant departs in Japan until arrives his/her residence within his/her home country.
 - : "Arrival to departure" means from the time the plan participant arrives in Japan until departure.
- Please sign up for the NHI plan within 14 days after arriving in Japan.
- Copayments: Accident, illness and dental medical expense coverage by NHI is subject to a 30% copayment. However, as for the amount which you paid as a copayment (30%) of NHI, JI's medical & rescuer expense benefit provides coverage of up to 5 million yen for each injury or illness excluding dental expenses. (Please note that insurance payments cannot be made if exclusions apply.)

4) Insurance premium (per person)

RIJYEC Insurance Plan	12 months
PREMIUM	¥118,830

- The fee for NHI(tax) must be paid separately. (As a rule students should pay .)

5) Filing claims with JI:

When paying medical expenses for an injury or a sickness to a hospital, first pay the 30% copayment amount

using the NHI coverage, and then file an insurance benefit claim with JI for the copayment amount (receipts are necessary).

NHI is not applicable when traveling from the participant's home to Japan and from Japan to back home. Accordingly, claims of insurance benefit for an insurance event while outside of Japan en route to Japan or en route home must be sent directly to JI. However, be sure to have the host family or the District Governor file a claim for the insurance benefit.

6) Contacts:

(English, Chinese, Spanish, Korea, Portuguese, Japanese)

24-hour emergency assistance Service	
Emergency Assistance Japan	0800-080-2500

(Only as for the Japanese correspondence)

Agency: Corporate Sales Division, JTB West Japan Corp. (Kyoto)	075-365-7722 (Office hours): 9:30-17:30 (except weekends, holidays and New Year's holidays)
Underwriter: JI Accident & Fire Insurance Co., Ltd.	(Questions regarding insurance information) 0120-877030 (toll free number) Some iPhones cannot access the above number. If using such a phone, please dial 03-3237-2921. (Office hours): 9:00am-5:00pm (excluding weekends, holidays and New Year's holidays)
	(Questions on claiming insurance benefits) 0120-395470 (toll free number) (Calls regarding accidents) 24/7

(Note) For questions regarding NHI, please inquire at the city/town hall where you reside.

Agreement for the beneficiary of the death benefit of Overseas Travel Insurance

I herewith agree that the beneficiary of the death benefit with regard to the contract of Overseas Travel Insurance which was concluded between **JI Fire & Accident Insurance Company** and **RIJYEC** should be appointed to _____ who is my _____

I also agree that JI Fire & Accident Insurance Company would contact with my family and the relatives directly in order to confirm the facts and so on in case of the insurance claim.

Besides, this agreement should be exchanged again when the contract between JI Fire & Accident Insurance Company and **RIJYEC** is to be modified.

Policy Number : _____

Insured : _____

(The person who has a benefit of the insurance)

Insured Sum

Accident Death
Yen10,000,000.-

The insured period : From **15/08/2014** Through **14/08/2015**

The beneficiary of the death benefit : _____

The relationship to Insured : _____

Date :

Signature of Insured : _____

overview of Overseas Travel Accident Insurance

Benefit	Cases in which we will pay Insurance Benefit	Insurance Benefit that we will pay	Examples of Exclusions
Accident Death	When the insured dies within 180 days as the result of an injury caused by accident during travel overseas	We will pay the whole amount of Accident Death Benefit to the Death Benefit Beneficiary. Note: The amount of Accident Death Benefit to be paid shall be that of Accident Death Benefit less any Accident Disability Benefit that has already been paid for the same injury. will be the remaining amount after deducting residual disability benefit already paid.	1. An injury suffered as a result of any of the following (1) to (9): (1) Deliberate act or serious negligence by the policyholder, the insured or the insurance beneficiary; (2) Altercation, suicidal act or criminal act; (3) Driving a motor vehicle or motorcycle under the influence of alcohol or drug, or without being properly qualified; (4) Brain disease, illness or insanity; (5) Pregnancy, childbirth, premature birth or miscarriage; (6) Surgical operation; (7) Incidents such as war, revolution; (8) Accident caused by nuclear fuel material or radioactive contamination; (9) Contests, competitions and test runs of automobiles, etc. 2. Whiplash or back pain without any medical objective findings, etc.
Accident Disability	When the insured has physical impediment within 180 days as the result of an injury caused by accident occurred during travel overseas	We will pay anywhere between 4% and 100% of the amount of Accident Disability Benefit. The total amount of the said payment shall not exceed the amount of Accident Disability Benefit paid during the covered period.	
Medical & Rescuer's Expenses with a rider for amendment of payment liability for early pregnancy symptoms	<p><Medical Expense> When the insured receives treatment as the result of an injury caused by an accident or sickness contracted during travel overseas</p> <p><Rescue Expense> In the event the insured applies to any of the following: (1) When the insured dies within 180 days from the date of accident or is hospitalized continuously for a period of 3 days or more as a result of an injury, etc. caused by accident during travel overseas; (2) The insured dies from a sickness contracted as a result of pregnancy, childbirth, premature birth or miscarriage occurred during travel overseas; (3) When the aircraft or marine vessel that the insured is aboard is involved in an accident or the insured suffered a mountain-climbing mishap during travel overseas; (4) When a public authority confirms that it is necessary to conduct search and rescue activities for the insured as the result of accident during travel overseas;</p>	<p>The benefit will be paid up to the amount of Medical and Rescue Expense Benefit per injury, sickness, accident, etc.</p> <p><Medical Expense> We will pay the following amount, as was actually paid out by the insured and is deemed reasonable under normal social conventions (limited to amounts incurred up to a period of 180 days commencing from the date of accident, in the case of injury, or the date of treatment in the case of sickness): (1) Medical treatment, hospitalization, transportation incurred by hospital visits or hospitalization, and hiring of an interpreter needed for medical treatment; (2) Expenses paid for a physician's medical certificate necessary for claiming insurance benefit; (3) Legally required disinfection; (4) Expenses for communication and purchase of personal and daily items of the insured needed for hospitalization (refundable expenses for purchase of personal and daily items shall be up to a limit of ¥50,000 or ¥200,000 in total including communication expenses); (5) Expenses for transportation and accommodation of the insured for the purpose of resuming the insured's original travel plan or returning directly to his or her home country after receiving a course of treatment (any amount that was already reimbursed, etc. shall be deducted from our payment).</p> <p>Note: We are unable to pay those expenses incurred for chiropractic treatment, acupuncture or moxibustion therapy.</p> <p><Rescue Expense> We will pay the following amount, as was actually paid out by the policyholder, the insured or his or her relative, and is deemed reasonable under normal social convention. (1) Search and rescue expenses; (2) Round-trip transportation expenses for rescuers to and from the location (up to a maximum of three rescuers); (3) Accommodation room charges for rescuers (up to a maximum of three rescuers and 14 days per rescuer); (4) Transportation of the insured undergoing treatment from the site (any amount that was already reimbursed, etc. shall be deducted from our payment); (5) Postmortem expense (up to a maximum of ¥1 million) and expense for transportation of body; (6) Expenses associated with travel arrangement of the rescuer and local transportation, communications, etc. of the rescuer or insured (up to total of ¥200,000).</p>	<p><Medical Expense> When an injury suffered as a result of [Exclusions] 1. (1) - (9) in [Accident Death] (Accident Medical Expense), sickness is caused by [Exclusions] 1. (1), (2), (7) and (8) in [Accident Death] (Sickness Medical Expense), and [Exclusions] 2. in [Accident Death] applies</p> <p><Rescue Expense> When accident is caused by [Exclusions] 1. (1), (2), (3), (7) and (8) and 2. in [Accident Death] applies</p> <p><Common among Medical & Rescue Expense></p> <ul style="list-style-type: none"> Pregnancy, childbirth, premature birth or miscarriage, or diseases associated with the foregoing (excluding insurance contracts with insurance terms of up to 31 days in which the insured commences a course of treatment by a physician for early pregnancy abnormalities (except those occurring during or after the 22nd week of pregnancy.) Dental disease <p>Note: We cannot pay [Medical Expense] associated with any sicknesses that the insured had prior to his or her departure on the relevant overseas travel.</p> <p>We cannot pay [Rescuer's Expense] in the event that the insured was hospitalized due to any sicknesses that the insured had prior to his or her departure on the relevant overseas travel.</p>

Benefit	Cases in which we will pay Insurance Benefit	Insurance Benefit that we will pay	Examples of Exclusions
Personal Liability	When the insured is legally held liable for accidentally inflicting an injury on any other person or for damaging or breaking another party's property during travel overseas Note: Personal Liability Benefit will be payable even when the insured is in a state of doli incapax and a person with parental authority is held legally liable for the act of the insured.	For one case of accident, we will pay damage compensation up to an amount equal to the Personal Liability Benefit. In addition, we may pay expenses incurred to prevent or mitigate losses, litigation expenses, attorney's fee, or expenses associated with arbitration/reconciliation/settlement. Note: The amount of compensation shall be subject to our prior approval.	In addition to damages resulting from [Exclusions] 1. (7) and (8) of [Accident Death], <ul style="list-style-type: none"> • Damage resulting from intentional misconduct of the policyholder or insured; • Liability for damage directly attributable to occupational performance; • Liability for damage held by relative living in the same household as the insured or those traveling with the insured; • Liability for damage caused by breakage to or loss of property owned, used or managed^(*); • Liability for damage attributable to a state of insanity; • Liability for damage caused by assault or beating; • Liability for damage attributable to the ownership, use or management of a vehicle such as an automobile or motorbike, marine vessel or gun. • Fine, penalty charge and punitive compensation, etc.
	(*) Regardless of the description in [Exclusions] on the right, we will pay the benefit for the following damages: <ul style="list-style-type: none"> • Damage to a guest room in an accommodation and movable property of the guest room (including a safe deposit box outside of the guest room and key to the guest room); • Damage to a room in a dwelling facility and movable property of the room (excluding a case where the entire room is rent); • Damage to travel gear and daily items that are directly rented from a rental service company; 		

Definition of terms

- "Insured" is defined as a person who is subject to the insurance.
- "During travel overseas" is defined as being in the course of travel during the insurance period (a period between departure from and arrival at the residence with a purpose of traveling abroad).
- "Injury" is defined as a physical injury caused by sudden and contingent extraneous accident. Injuries include acute intoxication caused by toxic gas or hazardous substance that is inhaled accidentally and momentarily.
- "Treatment" is defined as a medical treatment that the doctor recognizes is required and practices and performs.
- "Spouse" is defined as the other party of the marriage which includes circumstance of de facto marriage without a notification of marriage.

国民健康保険の概要

Guide to National Health Insurance (NHI) System of Japan

日本では、日本国内に住所を持つ人は誰もが国民健康保険などの公的医療保険に加入する皆保険制度がとられており、保険の給付により、病院などで診療を受けた際に支払う医療費（自己負担額）が少なくてすみます。住民登録をしている方は、すべて公的医療保険に加入する義務があります。

Japan has a universal healthcare system, where any person who has an address in Japan must enroll in public health insurance programs, such as national health insurance. As parts of the medical expenses are covered by insurance benefits, your actual payment for care at medical institutions is quite low. All registered residents are obligated to enroll in public health insurance.

●国民健康保険に加入できない人

- ・ 住民登録をしていない人
- ・ すでに他の公的医療保険（企業などで働く人を対象とした被用者保険など）に加入している人とその扶養家族
- ・ 生活保護を受けている人

●People Who Are Ineligible for National Health Insurance

- Those who have not completed resident registration.
- Those who have already joined another public health insurance plan (e.g., employee's health insurance plan), and their dependents
- Those who receive public assistance

●届出が必要なとき

下記に該当する場合は、その日から14 日以内に保険年金課で手続きをしてください。なお、保険の資格は、届出をした日からではなく、保険に加入すべき日にさかのぼって取得することになります。なお、14 日以内に届出をしないと保険の給付を受けられない場合があります。

●When Notification are Necessary

If any of the situations listed below occur, complete the necessary procedures within 14 days at the Health Insurance and Pension Section of the City Office. The starting date for insurance membership is not from the day that you file notification, but retroactive to the day that you were considered eligible and should have enrolled. There may be cases where you will not be able to receive insurance benefits unless you file a notification within 14 days.

○国民健康保険に加入するとき

- ・ 住民登録したとき
- ・ 勤め先をやめたとき（勤め先の被用者でなくなったとき）
- ・ 子どもが生まれたとき
- ・ 生活保護を受けなくなったとき

○When you must join National Health Insurance:

- Upon completing resident registration.
- Upon leaving your employer (i.e., when you are no longer covered by your employer's health insurance program.)
- Upon the birth of a baby.
- Upon termination of public assistance.

○国民健康保険をやめるとき

- ・ 出国するとき
- ・ 勤めをはじめたとき（被用者保険に加入したとき）
- ・ 死亡したとき
- ・ 生活保護を受けたとき

- When you must withdraw from National Health Insurance:
 - When you leave Japan.
 - When you start working (join an employee's health insurance plan)
 - Upon the policyholder's death.
 - When you start to receive public assistance.

○その他

- ・ 紛失などのため保険証を再発行するとき

○ Other cases:

- Upon a change in the household's members or address.
- Upon the need to have the insurance certificate reissued due to loss or other reason.

●保険料の決め方

国民健康保険に加入した人（被保険者）は、保険料を納めなければなりません。保険料は、前年の所得額と世帯人数を基礎にして世帯単位で計算され、世帯主が納めます。

●Insurance Tax (Premiums)

Once enrolled in national health insurance, you must pay tax (premiums).

Tax (Premiums) are calculated by household unit, based on income of the previous year and the number of household members. The head of the household is responsible for making the payments.

●保険料の納め方

国民健康保険の保険料を納める期限は毎月末日で、①納付書により支払う方法、②預金口座から引き落とす方法、③年金から差し引いて納める方法があります。年間の保険料（12 か月分）は、6 月から翌年3 月までに10 回に分割して納めていただきます。

・ ①の納付書により支払う場合

6 月に保険年金課から納付書を郵送します。最寄りの金融機関、区役所・特別出張所の窓口、コンビニエンスストアで納期限までに納めてください。コンビニエンスストアでは、夜間や土・日曜でも納められます。

・ ②の口座から引き落とす場合

預金口座のある金融機関または保険年金課に口座振替依頼書を提出することで、この方法を利用できます。

・ ③の年金から差し引いて納める場合

世帯全員が65 歳～ 74 歳で、世帯主が一定額以上の年金を受け取っている場合は、保険料は年金から自動的に差し引いて納められます。その場合は、年金が支払われる偶数月の支給額から2 回分の保険料額が差し引かれます。また、希望により口座から引き落とす方法に変更することもできます。

●Payment of Insurance Tax (Premiums)

The due date for paying the tax (premiums) for National Health Insurance is the end of every month. There are three ways to pay:

(1) Paying using a payment invoice, (2) arranging for automatic deductions from your bank account, and (3) deductions from your pension.

Annual tax (premiums) are divided into 10 payments made from June to March of the following year

- (1) Payment using a payment invoice

Each year in June, a payment invoice is mailed from the Health Insurance and Pension Section of the City Office. The payment must be made by the due date at a local financial institution, the Office or a special branch office, or a convenience store.

Insurance tax (premiums) payments can be made at convenience stores even at night, on Saturdays and Sundays.

- (2) Automatic deductions from your bank account

This method can be used by submitting a bank transfer request form to the financial institution where your bank account is located, or to the Health Insurance and Pension Section.

- (3) Deductions from your pension

If your entire household is made up of persons between the ages of 65 and 74, and the head of household receives a pension exceeding a certain amount, insurance tax (premiums) are paid through automatic deductions from their pension. In this case, an insurance tax (premium) covering 2 months is deducted from

the pension, paid on even months. In addition, you may also change the deduction method so that payment is deducted from your bank account.

●保険の給付

病気やけがのため病院等で治療を受ける際に保険証を提示すると、保険から給付が行われ病院等で支払う金額（自己負担額）は次のとおりとなります（制度改正により変更になる場合があります）。

- ・ 小学校入学前（6歳の3月31日まで）の乳幼児：医療費の20%
- ・ 小学校入学（6歳の4月1日から）の児童から70歳未満の人：医療費の30%
- ・ 70歳以上から75歳未満の人：医療費の10%（一定以上の所得の方は30%）

●National Health Insurance Coverage

If you obtain medical care at a hospital or other healthcare facility due to illness or injury and you present your insurance card, you will be covered by the insurance, and the amount that you must pay to the hospital (out-of-pocket expenses) is as follows (The system may be revised and changed).

- Children not yet enrolled in elementary school (up to 6 years old as of March 31): 20% of medical expenses
- Elementary school children (6 years old as of April 1) to persons under 70 years of age: 30% of medical expenses
- Persons aged 70 years to 75: 10% of medical expenses (30% for those whose income exceeds a certain amount)

○ 保険から給付が行われない場合（全額自己負担になる場合）

- ・ やむを得ない事情を除き、必要な届出を14日以内にしなかったとき
- ・ 保険を扱う病院等があるのに、保険を扱わない病院等にかかったとき
- ・ 保険で規定した以外の治療を受けたとき
- ・ 自己の犯罪行為、故意、けんか、泥酔などにより病気やけがをしたとき

○Cases Where Insurance Coverage Is Not Available (When You Are Responsible for Paying the Full Cost of Medical Care)

- When the necessary notifications are not made within 14 days, with the exception of extraordinary circumstances
- When a patient is treated at a hospital or other medical facility that does not accept insurance even though an alternate hospital or medical facility that does accept insurance is available
- When a patient receives treatment that is not covered by insurance.
- When a patient becomes ill or injured intentionally, due to a criminal act, fight, drunkenness, etc.

○高額療養費の支給

保険証の提示により病院等に支払った自己負担額が限度額を超えたときは、申請を行うことで高額療養費（限度額を超えた金額）が払い戻されます。

○Reimbursement for High Medical Expenses

When out-of-pocket expenses paid by a patient to a hospital or other medical facility based on presentation of an insurance certificate exceeds the maximum amount for out-of-pocket expenses, the amount in excess will be reimbursed later as a High Medical Expense if you submit an application.

●その他

○出産育児一時金の支給

加入者が出産したとき、出産育児一時金が支払われます。

○葬祭費の支給

加入者が死亡したとき、その葬祭を行った方に葬祭費が支払われます。

○交通事故にあったとき

加入者が交通事故などでけがをし、保険証を提示して治療するときは、必ず保険年金課に届け出てください。加害者が治療費を負担するのが原則ですが、加害者の負担が当面期待できないとき、保険の給付で一時治療費を支払い、後日、加害者に支払った分を請求します。

●Other

○Childbirth Subsidy

When an insured person under NHI has a baby, they can receive a childbirth subsidy.

○Subsidy for Funeral Costs When an insured person under NHI passes away, a subsidy for the funeral costs will be paid to the person who arranged the funeral.

○In Case of Traffic Accidents

In the event that a person covered by insurance is injured in a traffic accident, etc. and wishes to receive treatment by presenting their insurance certificate, appropriate notification must be submitted to the Health Insurance and Pension Section. Although in principle, medical fees must be paid by the person who caused the accident, they will temporarily be paid for by insurance if that person is not able to pay for some time. The person who caused the accident is charged for the fees at a later date.