



Standard & Poor's International, LLC
S&P GLOBAL RATINGS JAPAN INC
IHS Markit Japan GK
Benefit Plan

AON

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Death Benefit (Group Term Life Insurance)

- Insurer: The Dai-ichi Life Insurance Company, Limited
- Eligibility : Employee
- Coverage : Loss of Life or Total Permanent Disability resulting from **accident or sickness**, 24 hours, worldwide coverage
- Benefit Amount :

Coverage	Benefit Amount
Loss of Life	Annual Salary x 2 (Max JPY 100M)
Total Permanent Disability	Annual Salary x 2 (Max JPY 100M)

※If the loss of Life or Total Permanent Disability is resulting from accident, you can also receive the claim amount from Group Personal Accident Insurance.

Major Exclusions :

1. Suicide within 1year from enrollment date
2. Criminal intent of policyholder/beneficiary
3. The war or other civil disturbances

■ Disabilities to Be Covered by the Disability Benefit

1. The insured person has totally and permanently lost the sight of both eyes.
2. The insured person has totally and permanently lost functions of speech or mastication.
3. The insured person has incurred serious impairment in the central nervous system or mentality and requires constant care by another person for the whole term of the insured person's remaining life.
4. The insured person has incurred serious impairment in the chest or abdominal organ and requires constant care by another person for the whole term of the insured person's remaining life.
5. The insured person has lost both arms at or above the wrist joints or has totally and permanently lost the function of both arms.
6. The insured person has lost both legs at or above the ankle joints, or has totally and permanently lost the function of both legs.
7. The insured person has lost one arm at or above the wrist joint, and has either lost one leg at or above the ankle joint or totally and permanently lost the functions of one leg.
8. The insured person has totally and permanently lost the function of one arm and lost one leg at or above the ankle joint.

Group Term Life Benefit - sample cases -

Are the following cases covered by the Group Term Life policy?

- ◆ Death by sickness?
⇒ YES
- ◆ Death in a traffic accident **during a Business Trip**?
⇒ YES
- ◆ Death in an accident **while playing sports on holiday**?
⇒ YES
- ◆ Physical Total Permanent Disability due to an accident while **playing sports on holiday**?
⇒ YES
- ◆ Physical Total Permanent Disability due to sickness?
⇒ YES

Group Personal Accident Insurance

- Insurer: Chubb Insurance Japan
- Eligibility : Employee
- Coverage : Loss of Life or Disability resulting from **accident**, 24 hours, worldwide coverage
- Benefit Amount :

Coverage	Benefit Amount
Loss of Life by accident	Annual Salary x 2 (Max JPY 100 million yen)
Disability by accident	4%~100% of Annual Salary x 2 (Max JPY100 million yen) Depends on disability grade

※If the loss of Life or Total Permanent Disability (Grade 1) is resulting from accident, you can also receive the claim amount from Group Term Life Insurance.

- Endorsement : Natural Disaster covered
- Mental Disability Compensation

Group Personal Accident Insurance (Cont.)

- Major Exclusions :

1. Sickness caused by Intentional act or gross negligence of the insured or beneficiary
2. Sickness caused by suicide, criminal act, or fight
3. Sickness caused by war or warlike activities conducted by foreign country
4. Sickness caused by nuclear energy or radiation
5. Cervical or back sprain without an objective medical opinion
6. Sickness caused by use of illegal drug or substance, except when used by doctor for treatment
7. Sickness caused by alcoholism or drug abuse
8. Pregnancy or delivery, however, complication, subject to medical treatment benefit under Health Insurance can be insured.
9. Pre-existing condition, however, hospitalization after 1 year from the inception or participation date can be insured

■ Disability Grade

Conditions	Payment rate	Conditions	Payment rate	Conditions	Payment rate
Death	100%	Disability Grade 5	59%	Disability Grade 10	20%
Disability Grade 1	100%	Disability Grade 6	50%	Disability Grade 11	15%
Disability Grade 2	89%	Disability Grade 7	42%	Disability Grade 12	10%
Disability Grade 3	78%	Disability Grade 8	34%	Disability Grade 13	7%
Disability Grade 4	69%	Disability Grade 9	26%	Disability Grade 14	4%

Supplemental Group Medical

- Insurer: Aioi Nissay Dowa Insurance
- Eligibility : Employee
- Coverage : Loss of Life or Disability resulting from **accident and sickness**, 24 hours, worldwide coverage

Benefit Amount :	Coverage	Benefit Amount
	In – Patient by accident	JPY 15,000 per day (Maximum 180 days)
	In – Patient by sickness	JPY 6,000 per day (Maximum 180 days)
	Surgery by accident	Operation with hospitalization : JPY 150,000 Operation without hospitalization : JPY 75,000
	Surgery by sickness	Operation with hospitalization : JPY 60,000 Operation without hospitalization : JPY 30,000
	Discharge	JPY 30,000 after over 20 days consecutive inpatient

※If the loss of Life or Total Permanent Disability (Grade 1) is resulting from accident, you can also receive the claim amount from Group Term Life Insurance.

- Endorsement : Natural Disaster covered
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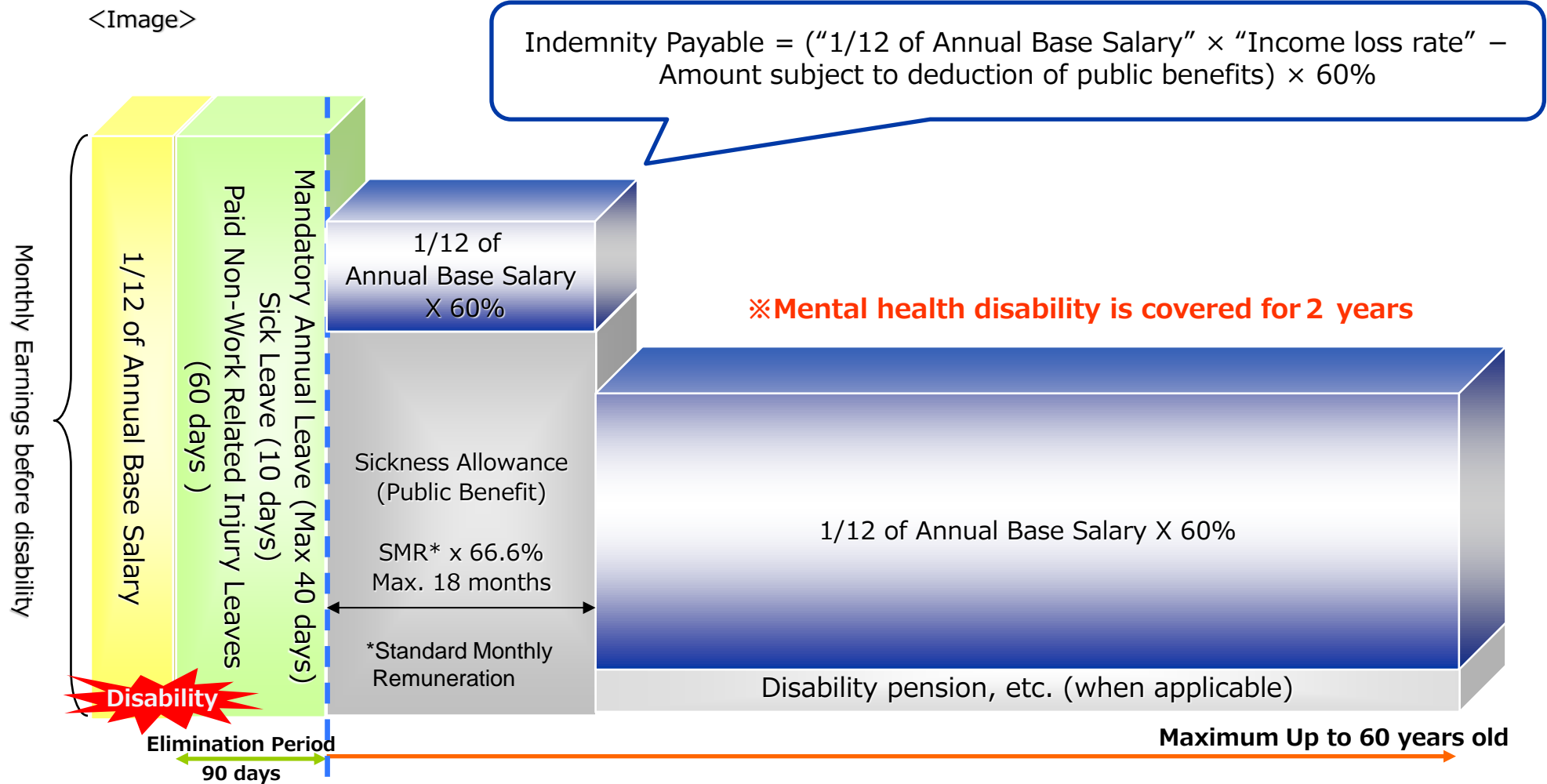
Group Long Term Disability Insurance (GLTD)

- Insurer : Chubb Insurance Japan
- Eligibility : Employees under the age of 65 on the date of renewal or mid-course enrollment are eligible.
- Coverage : Income replacement in case of long term leave due to **accident or sickness**

- Benefit Amount :	Coverage	Benefit Amount
	Income Protection	1/12 of Annual Base Salary x 60% (Max JPY 1 million)

- Benefit period : Maximum Up to 60 years old
 - *However, employees whose age is 60 or older are compensated until age 65.
 - *If the period of coverage is less than three years, compensation is provided for three years.
- Elimination Period (Waiting Period) : 90 days
- Endorsement : Natural Disaster, Disability due to Mental Disorder (maximum 2 years) and Pregnancy related Physical Disability covered
- Public Benefit Deduction from GLTD benefit : Yes
- Main Exclusion:
 1. Bodily injury sustained due to willful misconduct or gross negligence of the policyholder, the insured or any person who is entitled to an indemnity.
 2. Bodily injury sustained by suicide, criminal act or violence.
 3. Infection without fever or other objective medical opinion.
 4. Cervical syndrome (whiplash), back pain or other subjective symptoms without objective medical findings endorsing it.

GLTD Scheme



Feature of GLTD

1. You are covered for compensation regardless of the cause of your illness or injury.

Disability is covered regardless of the cause of the disability, whether on or off the job, domestic or foreign. In addition to hospitalization, you are also eligible for compensation for home treatment and rehabilitation if you meet the insurance payment requirements.

- 2. Longer coverage is available maximum Up to 60 years old

If the disability continues beyond the elimination period (90 days), the company will pay insurance benefits maximum 60 years old.

*Employees over age 60 are covered until age 65.

3. Continued compensation after return to work

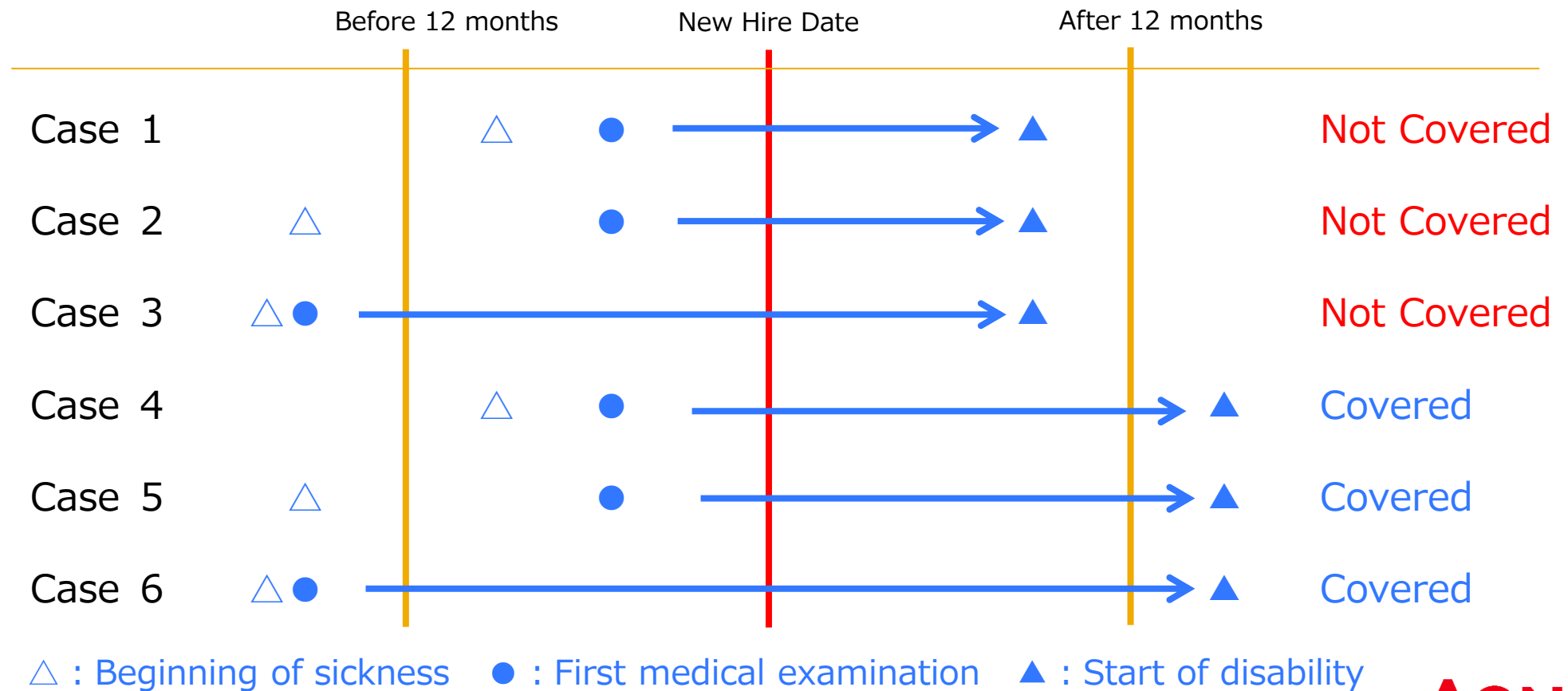
If you have returned to work (regardless of where you return to work), but your income has decreased by more than 20% compared to the income you earned immediately before the disability occurred because of a physical disability that interferes with your ability to work, you will be compensated according to the percentage of your income that you earned.

4. Compensation for disability caused by earthquake, eruption, tsunami, pregnancy and mental illness.

Disability due to earthquake, eruption, tsunami, pregnancy, childbirth, premature birth, miscarriage, or physical disability caused by mental illness such as schizophrenia or manic-depressive disorder are also covered by insurance. However, disability due to mental illness is compensated for a certain period of time (up to two years).

Coverage of pre-existing conditions (Illustration)

If you have been treated, examined, or diagnosed by a physician or have taken medication for treatment of a physical disability that caused you to become disabled from work that occurred within 12 months after the date of enrollment, or if you have symptoms that would normally require medical attention, the insurance will not pay for the disability as it occurred before the start of the policy.



Free Employee Assistance Program Services

SOS Hot Line

TEL : 0120-117-497

24 Hours Emergency Medical care and Health Counseling Service

Service hours : 24 hours 365 days

Mental Health Service

Service hours : Weekday 10 am -8 pm Saturday 10 am -6 pm

* When you use "SOS Hot Line", please convey a policy number to an operator.

Contact Details

If you have any queries the benefit plans or insurance claim, please feel free to contact:

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