

Guide to Overseas Stay

Please read if you will be staying outside Japan for a long period.

This is written in **English**.

Japanese

日本語の資料をご希望の場合は、担当者へお問い合わせください。

Chinese

如需中文资料，请联系负责人。

About the Guide to Overseas Stay

*This booklet is prepared for customers who plan to travel outside Japan with the intention of returning to Japan in the future.

*If you do not plan to return to Japan (e.g., if you plan to settle outside Japan or to return to your home country), please consider terminating your policy as you may not be able to Insurance/Benefits payments outside of Japan.

Required Documents

This “Guide to Overseas Stay” and the required documents for the procedures are available at the website below.

Meiji Yasuda website (Japanese text only):

<https://www.meijiyasuda.co.jp/contractor/service/detail/13.html>



Search on the Internet!

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Before Traveling Outside Japan

If you will be outside of Japan for a long period, you must complete the following procedures.

Please contact us well in advance of your departure **to complete the procedures.**

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Necessary pre-travel procedures

(1) Submit the “Notification of Traveling Abroad and Changes” (Required)

- On the **“Notification of Traveling Abroad and Changes,”** please specify the address (Japanese address) of your agent in Japan to which notices, documents, etc. shall be sent during your travel. **We do not send notifications and documents to destinations overseas.**

(2) Register for MY Hoken Page, a dedicated website for customers (Required)

- MY Hoken Page (Japanese text only) is a dedicated website for customers that lets them inquire about the content of their policy and access some procedures and services even from outside Japan.
- Please register your **MY Hoken Page ID, login password,** and **mobile phone number** to access MY Hoken Page.
- Procedures not offered on MY Hoken Page (see page 4) should be completed via your agent.



You can register from your PC and smartphone (with the exception of some models).



* Please register using an email address that can be used outside of Japan. The one-time password and other notifications for some MY Hoken Page procedures will be text-messaged to the mobile phone number you registered in advance. The text message service is available only for users of Japanese mobile phone carriers. Users of overseas mobile phone carriers cannot use this service. Please note that this applies if you have, for example, changed your mobile phone model outside Japan.

Request and notice regarding tax compliance

The tax situation varies by country. For details, please check the National Tax Agency’s website. If you have any questions, please contact a tax accountant or other specialist or your tax office.

Compliance with the U.S. Foreign Account Tax Compliance Act (FATCA)

In accordance with the statement between Japanese and U.S. authorities regarding FATCA implementation, we **ask policyholders to self-report whether they are a Specified U.S. Person** at the time of enrolling in a policy and other transactions. If you are a Specified U.S. Person, please refer to page 8.

→Details on page 8

Compliance with the “Reporting System for Automatic Exchange of Information on Financial Accounts of Non-Residents”

Under the “Reporting System for Automatic Exchange of Information on Financial Accounts of Non-Residents,” customers enrolling in certain life insurance policies are **required to submit to the life insurance company a notification which states** their name, address (place name and location), and **jurisdiction of tax residence**. If there is a change in the jurisdiction of tax residence, please refer to page 9.

→Details on page 9



Please find below information on procedures pertaining to individuals outside of Japan.

Premium payment while outside Japan

Please choose one of the following methods for paying your premiums while you are outside Japan.

Contact us if you wish to change your method of payment.

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Payment methods

Payment by bank transfer (Japanese accounts only)

Payment through a group such as place of work

Payment by an agent residing in Japan using a payment slip

Lump-sum payment of premiums prior to departure (advance payment, lump-sum)

* This method may not be available depending on the policy.

Stop premium payments and continue the policy

(Terminate premium payment, change to paid insurance or extended term life insurance, etc.)

* This method may not be available depending on the policy.

Procedures that cannot be performed outside Japan

Primary procedures

Withdrawal of premiums from an overseas account

Payment to an overseas account

*In the event of unavoidable circumstances, please contact us in advance .

Enrollment in new insurance

- In addition to the above, there may be other procedures involving payments to customers that cannot be performed depending on your jurisdiction of residence.
- If you do not agree to the necessary procedures and restrictions, your insurance may be subject to discontinuation.
- Please consult us about reviewing your coverage content.

Procedures supported by MY *Hoken* Page, a dedicated website for customers



You can make inquiries and perform procedures using MY *Hoken* Page.

* The one-time password and other notifications for some MY *Hoken* Page procedures will be text-messaged to the mobile phone number you registered in advance. The text message service is available only for users of Japanese mobile phone carriers. Users of overseas mobile phone carriers cannot use this service.

Inquiries

You can check the content of your policy even during hours when your policy manager or the Communication Center cannot be reached by phone.

Inquiries about policy content

Inquiries about history of procedures

Procedures

Procedures can be completed on MY *Hoken* Page.

*Must register a remittance account (Japanese account only) to receive payments.

Claim for Insurance/Benefits

Withdrawal of money
(Accumulated dividend, defer benefit,
monetary gift, etc.)

Borrowing money (policyholder loan)

Repayment of loans and premium loans

Registration and switching of receiving
account (remittance account)
(Japanese account only)

Amendment of target values for foreign
currency-denominated insurance

Termination of contract
(To cancel some types of contracts, you must
notify the person in charge in advance)

Switching of premium bank transfer account
(Japanese account only)

Document requests

Documents will be sent to the address of your agent in Japan (Japanese address).

Name change (change of surname,
change of name, correction of character)

Reissuance of life insurance premium
deduction certificate

Other services

Other policyholder-exclusive services are also available.

Submission of health checkup results

Application for and changes to
“Final Letter to Loved Ones”
(Documents sent to the address of your agent in Japan)

The above represents some of the procedures and services available on MY *Hoken* Page, which will continue to be expanded. Please refer to our website for more details on the available procedures and services.



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Procedures not supported by MY *Hoken* Page, a dedicated website for customers

The policyholder should request the documents and complete the procedures via their agent in Japan. Please check the procedure details on our website and contact us if you have any questions.



Primary procedures

Change of policyholder

Claim for annuity receipt

! If the following applies to you, please be sure to contact us!

If you will change your country of residence or jurisdiction of tax residence

If you will change your agent in Japan or the agent's address (Japanese address)

Payment of benefits while outside Japan

Methods for claiming Insurance/Benefits

The following three methods are available. Please contact us if you have any questions.

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Filing a claim directly from outside Japan on MY *Hoken* Page

For procedures that cannot be requested through the MY *Hoken* Page, please print the necessary request form via our website, fill the form out, and send it to us.

Filing a claim after returning to Japan

Please be sure to obtain any documents that need to be prepared in the country where you received medical care, such as the medical certificate from the hospital where you were hospitalized outside Japan.

Filing a claim by receiving the claim documents at the address of your agent in Japan

Documents to be submitted

Mailing address
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Please submit the following documents.

Cases such as hospitalization due to illness/disease or injury	Required documents	Claim Form for Benefits and Life Insurance with Living Benefits Certificate of Hospitalization, Surgery, or Hospital Visit
	If unexpected accident	Injury status report If you have a newspaper article as proof that it was an unexpected accident, please submit the article as well. Copy of your driver's license (if the accident occurred while driving)
	If enrolled in health insurance	Copy of your health insurance card (Note 1)
	If claiming cash benefits for a family member	Documents proving the family relationship (Documents that can confirm the relationship between the sick/injured person and the claimant)
	If the insured has died	Death certificate (postmortem certificate) (Note 2) (Certificate issued by a hospital or other entities proving the date of death, name of sickness/injury, etc. of the insured) Copy of family register (comprehensive/extract) (Note 3)
If the insured incurs total and permanent disability	Medical certificate specified by Meiji Yasuda (Note 2)	

Note 1: Needed for claiming inpatient care benefit, injury inpatient care benefit, outpatient care benefit, injury outpatient care benefit, admission surgery benefit, admission radiation therapy benefit, outpatient surgery benefit, outpatient radiation therapy benefit, injury outpatient surgery benefit, and injury outpatient radiation therapy benefit.

Note 2: If a medical certificate or the like is in a language other than Japanese or English, you may be asked to also submit its Japanese translation.

Note 3: You may be asked to submit them when filing a claim.

Cases where Insurance/Benefits payments cannot be made

As long as your policy is valid, in principle your coverage outside of Japan will be the same as that in Japan. However, Insurance/Benefits payments may not be possible, including in the following cases. For details, please contact us in advance before going outside Japan.

Primary cases

If you were hospitalized, received surgery, or had hospital visits at a medical facility that we cannot deem to be equivalent to “hospitals or clinics in Japan”

When overseas treatment is not eligible for payment, such as advanced medical treatment

When coverage is an actual amount type linked to Japan’s public health insurance system

When you cannot be certified under the Japanese social security system (e.g., certification of long-term care need) as specified in the reason for payment

When it is difficult to confirm that you received treatment by a generally accepted medical procedure in Japan

For details on the coverage content and definitions of terms, please refer to the “Product Pamphlet” of each product, “Policy Illustration (Policy Overview),” “Especially Important Notice,” “Policy Pamphlet: Articles of Incorporation and Terms and Conditions,” and “MY Web Terms and Conditions.”



Please submit the “Notification of Return to Japan”

If you have returned to Japan, please promptly submit to Meiji Yasuda the “Notification of Return to Japan” (available on our website).

If the “Notification of Return to Japan” is not submitted, notices will be sent to your agent’s address (Japanese address).

Therefore, please be sure to submit the “Notification of Return to Japan” to Meiji Yasuda after returning to Japan.

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Some procedures cannot be completed outside Japan, such as new policy enrollment, conversion to wider coverage content, and review of insurance coverage. If you wish to complete such procedures, please submit the “Notification of Return to Japan” after you have returned to Japan (including temporary return to Japan). Contact us when you return to Japan, and our staff will be happy to guide you.

Tax Compliance

Compliance with the U.S. Foreign Account Tax Compliance Act (FATCA)

If the policyholder is a “Specified U.S. Person,” they must submit the [“Request Form for U.S. Taxpayer Certification and Consent Form for Information Provision \(W-9, Individuals\) \(For Travelers to the U.S.\)”](#) (hereinafter referred to as [“Form W-9”](#)).

Your personal information collected by us in accordance with FATCA will be used only for FATCA’s purposes.

Please visit our website to print out and submit the documents necessary for the procedures.

⇒ See the contents page.

What is a Specified U.S. Person?

If either of the following conditions applies to an individual customer, they may be a Specified U.S. Person under FATCA.

If you are traveling to the United States or returning to Japan, please check if you are a Specified U.S. Person.

- U.S. citizen (U.S. nationality)
- U.S. resident (permanent resident and those who have been in the U.S. for 183 or more days* in the last three years)

* The 183 or more-day requirement is calculated by adding one-third of the number of days spent in the U.S. in the previous year and one-sixth of the number of days spent in the U.S. two years ago, to the number of days spent in the U.S. this year, excluding the number of days the individual was in the U.S. on a student visa, exchange student visa, etc.

Method of FATCA self-certification

Notification before going to the United States

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If you are a Specified U.S. Person as of the date of your notification, please submit Form W-9 to Meiji Yasuda.

While in the United States

If you meet the applicable conditions of a Specified U.S. Person while you are outside Japan, please submit Form W-9 to Meiji Yasuda within 90 days of that date.

* Details of the applicable conditions for Specified U.S. Person can be found on the front page of Form W-9. You may be asked to submit additional certificate documents other than Form W-9.

If the specified conditions apply, your policy and other information will be reported to the U.S. Internal Revenue Service.

Procedures to be followed when returning to Japan

When you return to Japan, please be sure to submit the “Notification of Return to Japan.”

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If you had met the applicable conditions for a Specified U.S. Person while you were outside of Japan and you returned to Japan without ever submitting Form W-9, you may be asked to submit the form upon your return to Japan.

If you do not agree to FACTA certification or do not consent to reporting

If you do not agree to completing the procedures for self-certifying your status as a Specified U.S. Person or if you do not consent to reporting to the U.S. Internal Revenue Service, please submit the [“Non-consent to Providing U.S. Taxpayer Information”](#) form available on our website to Meiji Yasuda.

Upon request of the U.S. Internal Revenue Service, policy and other information of non-consenting customers will be exchanged between Japanese and U.S. authorities.

Compliance with the “Reporting System for Automatic Exchange of Information on Financial Accounts of Non-Residents”

If there is a change in the jurisdiction of tax residence, please submit the [“Notification Based on the Tax Treaty Enforcement Special Provisions Act \(Change in Jurisdiction of Residence\).”](#)

Any personal information of customers we collect in connection with the “Reporting System for Automatic Exchange of Information on Financial Accounts of Non-Residents” will be used only for the system’s purposes.

Please visit our website to print out and submit the documents necessary for the procedures. ⇒See the contents page.

Submission of “Notification Based on the Tax Treaty Enforcement Special Provisions Act (Change in Jurisdiction of Residence)”

Document name	“Notification Based on the Tax Treaty Enforcement Special Provisions Act (Change in Jurisdiction of Residence)”
Who submits	Those who have previously reported their jurisdiction of tax residence (Note 1) to Meiji Yasuda and have changed their jurisdiction of tax residence (Note 2) (such persons are required to submit a self-certification form for changes in circumstances.) * Meiji Yasuda is required to check the information stated in the self-certification form for changes in circumstances and to report policy information to tax authorities.
When to submit	Until the day on which three months have passed since the date of change in the jurisdiction of tax residence * If your jurisdiction of residence has not yet changed because you are informing us before you travel, etc., please submit the self-certification form after your jurisdiction of residence has changed. * In the event that customers who have submitted the “Notification of Traveling Abroad and Changes” fail to submit the self-certification form for changes in circumstances, Meiji Yasuda is required by law to report to tax authorities the information contained in the Notification and the policy information of customers.

Note 1: Includes those who reported their jurisdiction of residence as “Japan” on the life insurance policy application form and other documents.

Note 2: For individuals, the jurisdiction of residence (jurisdiction of tax payment) is determined as per (1) and (2) below. If you have any questions about your jurisdiction of residence, please contact a tax accountant or other specialist or your nearest tax office.

(1) Those who have a domicile in Japan: Japan

(2) Those who, under foreign laws and regulations, are subject to foreign tax equivalent to income tax based on certain criteria such as having a domicile:

Relevant foreign country

* If both (1) and (2) above apply, please report all applicable jurisdictions of residence.

* If you do not have a jurisdiction of residence, please report that.

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When returning to Japan

When you return to Japan, please be sure to submit the “Notification of Return to Japan” and the self-certification form for changes in circumstances (if you submitted the form to Meiji Yasuda notifying the change in your jurisdiction of residence to the country of your travel destination).

If your jurisdiction of tax residence changed while you were outside of Japan and you returned to Japan without ever submitting a notification of the change, you may be asked to submit the notification upon your return to Japan.

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List of Contacts

Telephone inquiry

Japanese

Communication Center

Domestic calls

TEL 0120-662-332

Overseas calls

TEL +81-3-5954-8840

For inquiries on foreign currency-denominated insurance and products sold via the bank counter sales channel:

TEL 0120-453-860 (Calls from within Japan only)



For inquiries about eco Series products:

TEL 0120-510-155 (Calls from within Japan only)



Other languages

If you have difficulty making inquiries in Japanese, an interpreter service is available in five languages (English, Chinese, Korean, Vietnamese, and Thai) from inside and outside Japan.

TEL 0120-701-722 (Interpreter service in five languages)

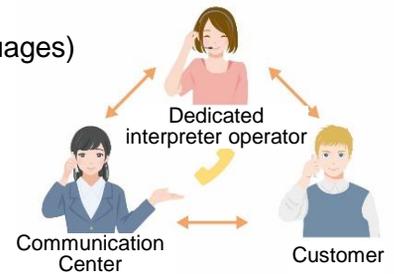
+ 81-3-6630-9062 (English)

+ 81-3-6630-9063 (Chinese: 中文)

+ 81-3-6630-9064 (Korean: 한국어)

+ 81-3-6630-9065 (Vietnamese: Tiếng Việt)

+ 81-3-6630-9066 (Thai: ภาษาไทย)



Mon. to Fri. 9:00–18:00, Sat. 9:00–17:00 (except for Japanese national holidays, year-end and New Year's holidays; Japan Standard Time)

Inquiries shall be made by the policyholder (in the case of Insurance/Benefits claims, the insured or beneficiary).

* Please note that your inquiry will be audio recorded to further enhance our services.

Internet inquiry (Japanese text only)

Customers can visit our website and make use of “Chatbot,” the “Chat” dedicated operator, and the “Easy Procedure Form” (Note) guidance for filling out the forms. The “Chatbot” will automatically respond to questions and inquiries regarding procedures and other matters, 24 hours a day, 365 days a year. It is available for your use anytime.



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Note: Any claim forms requested using the “Easy Procedure Form” will be sent to the address (Japanese address) of your agent specified in the “Notification of Traveling Abroad and Changes.”

Send procedure documents to

〒135-8740 日本郵便株式会社 深川郵便局 郵便私書箱第2号
明治安田生命保険相互会社 事務オペレーション部 ダイレクト事務Gあて

Attn: Direct Administration G, Administrative Operation Department, Meiji Yasuda Life Insurance Company
P.O. Box 2, Fukagawa Post Office, Japan Post Co., Ltd., 135-8740

Handling of personal information

We will use customer information as needed for the following purposes.

- Underwriting, continuation, and maintenance and management of insurance policies, and payment of Insurance/Benefits.
- Guidance on/offering of products and services, including those of subsidiaries, affiliates, and partner companies, and maintenance and management of policies
- Provision of information and management of our operations, and enhancement of products and services
- Other operations related and incidental to insurance

Regarding Meiji Yasuda's handling of customer information, please see our website

(<https://www.meijiyasuda.co.jp/privacypolicy/index.html>) (Japanese text only).

Information on the physical and health condition of customers

- Information regarding the physical and health condition of customers will be strictly managed as information that requires special protection.
- The information collected will be used only for the purpose of underwriting, continuation, and maintenance and management of insurance policies, payment of Insurance/Benefits, and medical research and statistics.

Reinsurance

- We may conduct reinsurance (including ceding after retrocession) in order to appropriately disperse the underwriting risk of customers' insurance policies. For insurance policies with reinsurance ceding agreements, we may provide necessary customer information to the reinsurance company.
- The customer information provided to the reinsurance company includes the insurance policy number necessary to identify the insurance policy to be reinsured; the name, gender, and date of birth of the insurance policyholder and insured; the benefit amount and other information related to the policy content; information on the health condition; the name and address of the beneficiary; medical documents; and family register documents.
- The reinsurance company will use the information provided by the customer for the underwriting, continuation, and maintenance and management of the relevant insurance policy and for the payment of Insurance/Benefits.

