3 Where to ask if you do not understand something

It is easy to ask for help using the phone numbers or website listed below.

Phone

You can talk to someone in the following five languages: English, Chinese, Korean, Vietnamese, and Thai.

You can ask about things you do not understand in five languages.

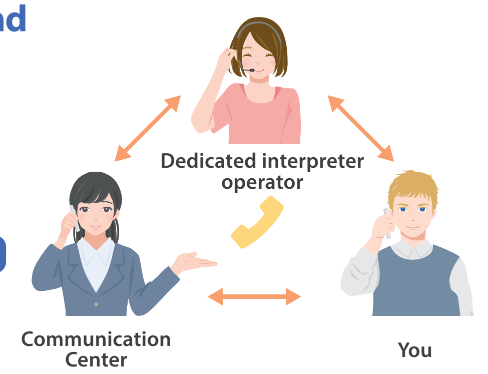
You can speak with Meiji Yasuda Life's Communication Center through a dedicated interpreter operator in five languages.

Calling from Japan (interpretation provided in five languages)

0120-701-722

Calling from outside Japan (please call the number of the language you want interpreted)

+81-3-6630-9062 (English)
+81-3-6630-9063 (Chinese)
+81-3-6630-9064 (Korean)
+81-3-6630-9065 (Vietnamese)
+81-3-6630-9066 (Thai)



<Phone hours in Japan time> Monday through Friday: 9 a.m. to 6 p.m. Saturday: 9 a.m. to 5 p.m. (closed on holidays and year-end and New Year's holidays)

When asking for help in Japanese

Communication Center

Calling from Japan

0120-662-332

Calling from outside Japan

+81-3-5954-8840

<Phone hours in Japan time> Monday through Friday: 9 a.m. to 6 p.m. Saturday: 9 a.m. to 5 p.m. (closed on holidays and year-end and New Year's holidays)

Chat Service (Japanese text only)

Chatbot
Reception hours:
24 hours/day, 365 days/year

You can use the **"Chatbot"** on Meiji Yasuda Life's website. You can also use **"Chat"** to speak with a person. Or you can write your questions in the **"Easy Procedure Form"** and send that.

You can use the chat service here ▶

Website (Japanese text only)

MYほけんページ
MY *Hoken* Page

Please register to Meiji Yasuda Life's MY *Hoken* Page. On this page, you can check the content of your policy from outside Japan. You can also complete some procedures.

Register on your computer or smartphone
*You cannot register using some devices.

○Life insurance agents help you to sign policies with Meiji Yasuda Life. However, they cannot sign a policy on your behalf. You must sign the policy yourself, and you can get the insurance policy if Meiji Yasuda Life approves it.

Underwriting insurance company
Meiji Yasuda Life Insurance Company
Address: 2-1-1 Marunouchi, Chiyoda-ku, Tokyo-to, Japan 100-0005
Phone number: 03-3283-8111
Website: https://www.meijiyasuda.co.jp/

募II2200303商品開発

English

Supplementary Material | Created in April 2022

MEIJI YASUDA

For International Customers

Procedures may be different when you sign an insurance policy or travel outside Japan for a long time after signing a policy. Please read this document before signing a policy.

This is written in English.

This document is also written in Japanese and Chinese.
Please ask a Meiji Yasuda Life representative if you would like a copy.

Japanese	やさしい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

⚠ This document is meant to help you understand the contents of the policy illustration (policy overview) and pre-contract documents (policy overview). It only contains the things that foreigners need to know when signing a policy with Meiji Yasuda Life. There are also other things that you cannot do because of procedures and reasons for payment.
Before you sign a policy, be sure to read the policy illustration (policy overview) or pre-contract documents (policy overview and warning). When signing a policy, be sure to read the policy illustration (policy overview), especially important notice (warning) or pre-contract documents (policy overview and warning), and policy pamphlet containing the Articles of Incorporation and Terms and Conditions. Please note that in some cases, you may not be able to change the contents of the policy or perform other procedures.

1 Applying for insurance

Please read this before signing a policy.

01 You must have a status of residence and period of stay that is recognized by Meiji Yasuda Life

- Please show your residence card. We will check your status of residence and period of stay.
- Those who are in Japan for a short period of time may not be able to sign an insurance policy.

02 All parties to the insurance policy[1] must be able to understand Japanese

! Interpreters are available to help you with the procedures

- All application procedures will be completed in Japanese.
  Able to understand Japanese means you can do the following things:
  - ●Understand the content of the application form and documents required by the policy (such as the Articles of Incorporation and terms and conditions in the policy pamphlet).
  - ●Complete the necessary procedures, such as filling out the disclosure and application forms. You understand the content of the procedures.

Note 1: "Parties to the insurance policy" refers to the people who are connected to the insurance policy, such as the insured, policyholder, death benefit (cash benefit) beneficiary, successor policyholder, designated claims agent, etc.

03 Certain procedures must be followed

- All parties to the insurance policy must be living in Japan on the day the policy is signed.
- Please designate a death benefit (cash benefit) beneficiary. (You cannot write "legal heir.")
- If you plan to pay the insurance premiums by bank transfer, please use an account at a Japanese bank.

! If you are not comfortable with Japanese, you can use an interpreter to help you complete the procedures.

You can complete the procedures with your family.

- You can have a family member[2] interpret for you when you complete the procedures.
- A family member can fill out the documents and application form on your behalf.

Note 2: Only a spouse, parent, or child over the age of 18 who lives with you can help with the procedures.
In the case of a corporate policy, a member of the policyholder company can serve as an interpreter.

Meiji Yasuda Life interpreters

- Meiji Yasuda Life can also provide an interpreter.
- Meiji Yasuda Life's interpreter cannot fill out the documents and application form on your behalf. The parties to the policy must fill out the forms themselves in Japanese.

Please ask a Meiji Yasuda Life representative if there is anything you do not understand.

2 Traveling outside Japan

Some procedures cannot be done while you are outside Japan.

If you have questions, please read **the Guide to Traveling Abroad**

Procedures

01 If you plan to travel outside Japan for a long time, please be sure to contact us before you leave Japan

- You may have to register before you leave Japan. This is to ensure that you can continue to contact Meiji Yasuda Life and complete procedures while you are outside Japan.
- While you are outside Japan, we will send documents and claim forms to the address of your agent in Japan. We will send these things to the agent that you wrote on the "Notification of Traveling Abroad and Changes."

You must register before going outside Japan

- ☐ Notification of Traveling Abroad and Changes (write your agent in Japan and the name of the country you are going to)
- ☐ MY *Hoken* Page

02 Some procedures cannot be done while you are outside Japan

- Please use MY *Hoken* Page to complete procedures while you are outside Japan. You can also ask questions over the phone. (For details, please see the back of this document.)

These procedures cannot be done while you are outside Japan

- ▶ Pay premiums from an account outside Japan / pay benefits and cash benefits to an account outside Japan
- ▶ Complete procedures to receive benefits or cash benefits (some policies allow these procedures)
- ▶ Sign a new insurance policy (please ask Meiji Yasuda Life if you want to change your coverage)

⚠ If you cannot agree with what is written here, you may not be able to continue your insurance.

Content of coverage

01 You may not be able to receive benefits while you are outside Japan[3]

- The content of our insurance coverage is designed with Japan's Medical Care Act and programs in mind.
- While you are outside Japan, you still have the same coverage as when you are in Japan. However, in circumstances such as the following, you may not be able to receive benefits.

For example...

- If you have surgery or are admitted to a hospital or other medical facility that cannot be recognized by Meiji Yasuda Life
- If you receive a treatment that is not approved for payment, such as surgery outside Japan using advanced medical technology
- If you are enrolled in a plan whose benefits cover the actual costs of treatment, through which you can receive money based on the same standards as Japan's public health insurance system
  *Depending on your insurance, you may be paid a daily benefit instead of actual cost benefits.
- If you do not meet the requirements of Japan's social security system (for example, the certification of long-term care need) as determined by the reason for payment, etc.

- For more information, please read the product pamphlet, policy illustration (policy overview), especially important notice, and policy pamphlet containing the Articles of Incorporation and Terms and Conditions. These documents explain the content of coverage and the meaning of insurance terms.

Note 3: If you do not plan to return to Japan, please consider terminating your insurance.