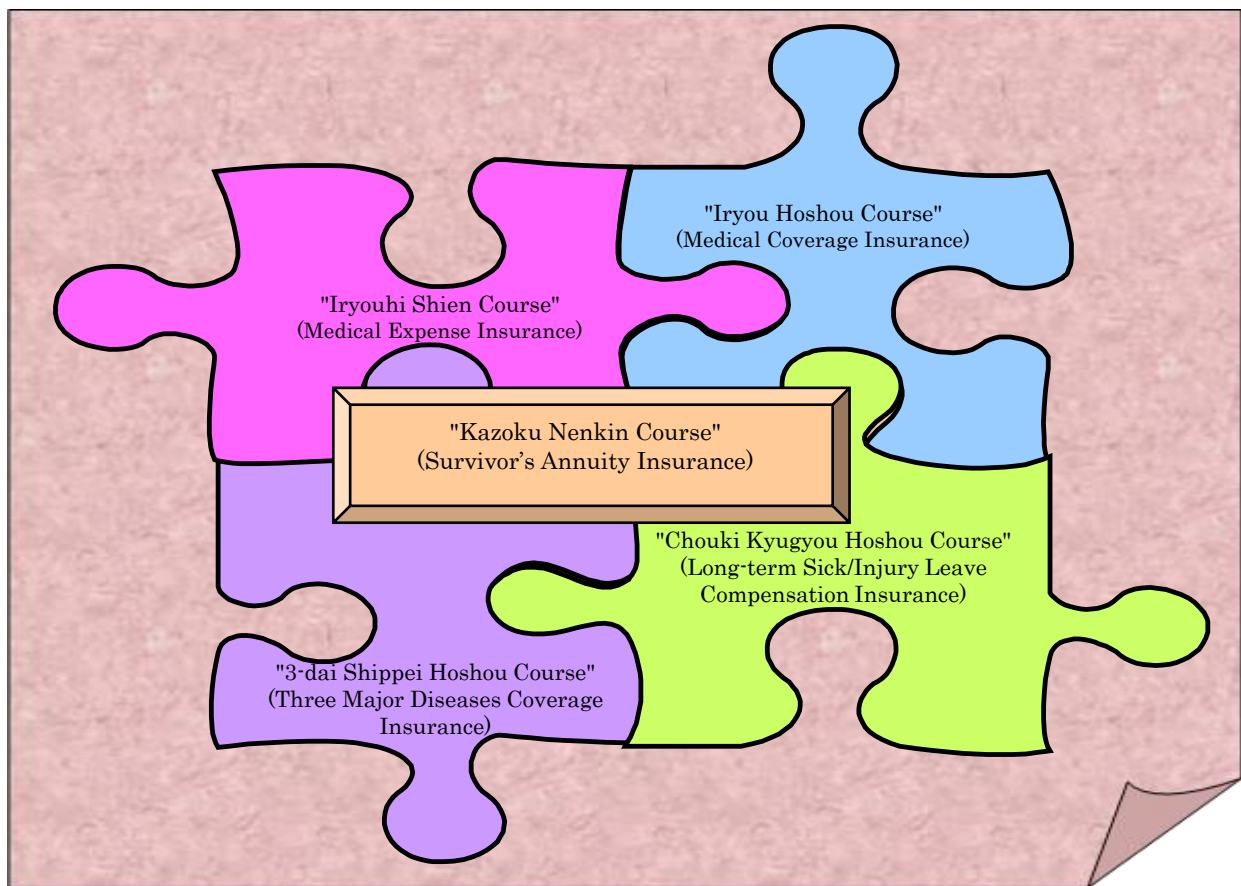


# Kyousai Teiki Hoken Jigyuu

(Mutual Aid Term Insurance)

Starting in fiscal year 2025, insurance can be extended after retirement until the age of 70 regardless of how old the insured person is at the time of retirement. (No procedure is required.)

(However, the person must have been covered by the Mutual Aid Term Insurance for at least one year at the beginning of the insurance liability term after retirement.)



This document is a translation of a document written in Japanese. While every effort has been made to ensure that the translation in this document is accurate, no legal responsibility can be accepted for its accuracy or completeness. If a discrepancy shall exist between the original Japanese language document and this English language translation, the original Japanese document shall govern. Meiji Yasuda Life accept no liability for the content of this document, or for the consequences of any actions taken on the basis of the information

**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 career, pension-style 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. Nov. 1 - Nov. 30 (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. Nov. 1 - Nov. 30 (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. Nov. 1 - Nov. 30 (enrollment date is Apr. 1 of the following calendar year) *new enrollment only	Once a year Nov. 1 - Nov. 30 (enrollment date is Apr. 1 of the following calendar year)	Once a year Nov. 1 - Nov. 30 (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: aged over 15 years and 6 months old to 70 years and 6 months old as of April 1st. Spouse: aged over 18 years 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: aged over 15 years and 6 months old to 69 years and 6 months old as of April 1st. Spouse: aged over 18 years 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: aged over 15 years and 6 months old to 70 years and 6 months old as of enrollment date. Spouse: aged over 18 years 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: aged over 17 years and 6 months old to 65 years and 6 months old as of April 1st. Spouse: aged over 18 years 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 Nov. 1 - Nov. 30	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.
Extension after retirement	If the insured has been covered by the Mutual Aid Term Insurance for at least one year at the beginning of the insurance liability term after retirement, he/she can extend it to age 70 even after retirement for the same amount at a maximum.	If the insured has been covered by the Mutual Aid Term Insurance for at least one year at the beginning of the insurance liability term after retirement, he/she can extend it to age 69 even after retirement for the same unit at a maximum.	If the insured has been covered by the Mutual Aid Term Insurance for at least one year at the beginning of the insurance liability term after retirement, he/she can extend it to age 70 even after retirement.	If the insured has been covered by the Mutual Aid Term Insurance for at least one year at the beginning of the insurance liability term after retirement, he/she can extend it to age 70 even after retirement.	Insurance policy is automatically terminated at the time of retirement. There is no plan for retirees.
Termination	A termination request can be accepted during the application period between Nov. 1 - Nov. 30. 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. To be terminated when payment of benefits under the Three Major Diseases Coverage Insurance is received.	A termination request can be accepted during the application period between Nov. 1 - Nov. 30. Voluntary termination in the middle of the plan year cannot be accepted in principle. (Except for the case of retirement)
Payment of benefits	In case of an insured's death or TPD, pension-style 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> ① In case of being provided a definitive diagnosis with predefined cancer, having suffered an acute myocardial infarction or cerebral stroke and becoming a predefined condition, or having undergone a predefined surgery in the event of an acute myocardial infarction or cerebral stroke, 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.

# “POINTS”

## ■ *Kazoku Nenkin Course*

(Survivor's Annuity Insurance)

Pension-style or lump-sum death or total permanent disability (TPD) benefits are payable in case of death or 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<sup>(※1)</sup> 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<sup>(※1)</sup>.

< 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 the policy plan for fiscal year 2025 (enrollment as of April 1, 2025).

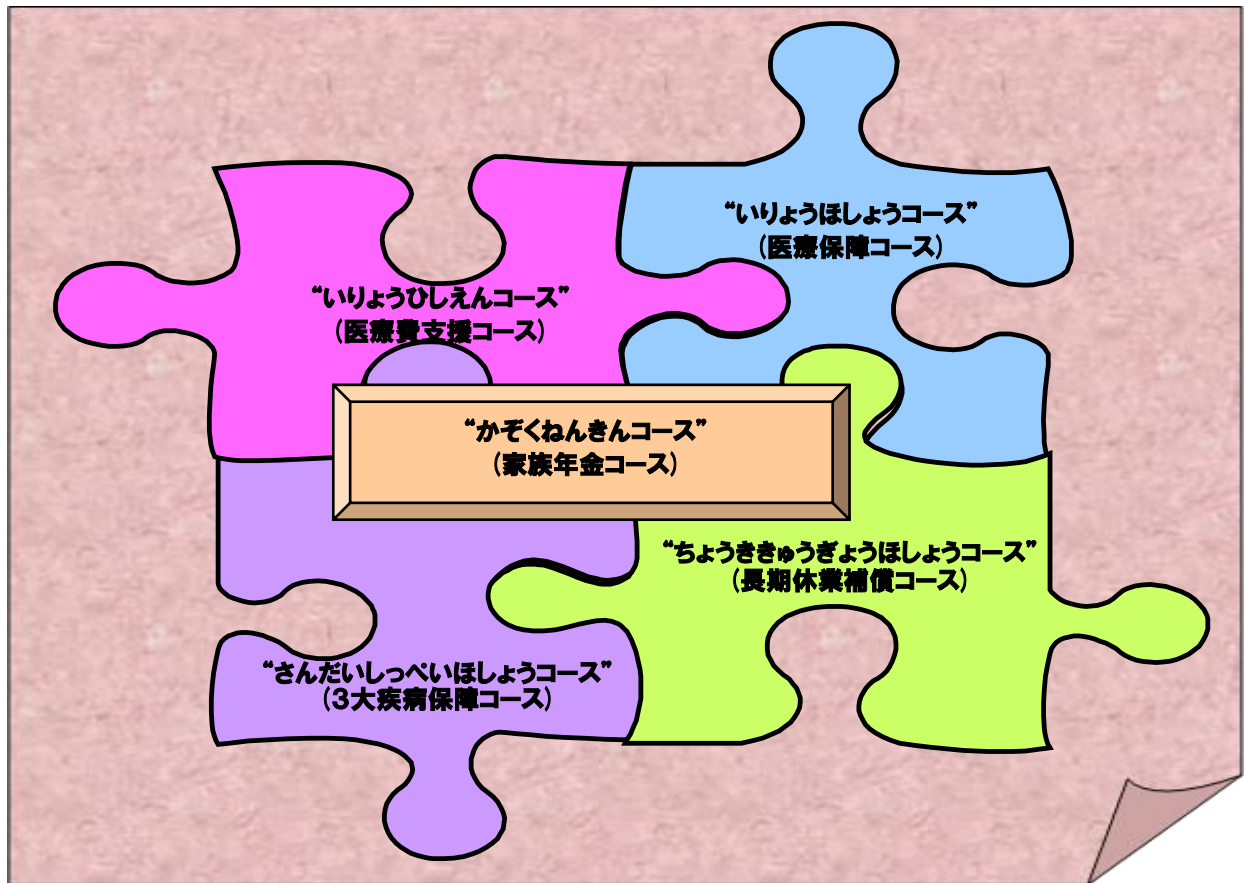
The official name of each course is provided below.

- "Kazoku Nenkin Course" (Survivor's Annuity Insurance) (group term insurance with a children's rider and a pension payment rider)
- "Iryou Hoshou Course" (Medical Coverage Insurance) (group medical coverage insurance with a family rider)
- "3-dai Shippei Hoshou Course" (Three Major Diseases Coverage Insurance) (type II non-participating group term insurance for protection against specified diseases with a seven-major-disease rider, cancer and intraepithelial neoplasm rider, living needs rider, and proxy billing rider (Y))
- "Iryouhi Shien Course" (Medical Expense Insurance) (medical insurance)
- "Chouki Kyugyou Hoshou Course" (Long-term Sick/Injury Leave Compensation Insurance) (group long-term disability insurance with a mental-illness compensation rider)

# “きょうさいていきほけんじぎょう” (共済定期保険事業)

令和7年度から退職時の年齢に関係なく、退職後も最長70歳まで継続可能(手続き不要)となります。

(ただし、退職後の責任開始期において1年以上共済定期保険事業に加入していることが必要になります。)



共済定期保険事業のアウトライン

	「かぞくねんきんコース」 (家族年金コース)	「いりょうほしょうコース」 (医療保障コース)	「いりょうひしえんコース」 (医療費支援コース)	「さんだいしつべいほしょうコース」 (3大疾病保障コース)	「ちょうききゅうぎょうほしょうコース」 (長期休業補償コース)
目的	加入者が在職中に死亡または高度障害になった場合に年金形式にて支払い、遺族等の生活の安定を図る等、多様化した加入者の保障ニーズに応え、遺族年金等の公的保障制度を補完することを目的とする。				
申込期間	年2回 1回目:6月1日～6月30日(10月1日加入日) 2回目:11月1日～11月30日(翌年4月1日加入日) 1回目は新規加入に限る	年2回 1回目:6月1日～6月30日(10月1日加入日) 2回目:11月1日～11月30日(翌年4月1日加入日) 1回目は新規加入に限る	年2回 1回目:6月1日～6月30日(10月1日加入日) 2回目:11月1日～11月30日(翌年4月1日加入日) 1回目は新規加入に限る	年1回 11月1日～11月30日(翌年4月1日加入日)	年1回 11月1日～11月30日(翌年4月1日加入日)
加入対象区分	加入資格を満たす加入者とその家族(加入者と同一戸籍に記載されている配偶者、加入者と同一戸籍に記載されかつ加入者が扶養する子ども)本人(加入者) — 4月1日現在満15歳6か月を超え、満70歳6か月まで 配偶者 — 4月1日現在満18歳以上、満70歳6か月まで 子ども — 4月1日現在満2歳6か月を超え、満22歳6か月まで (任継者は新規加入できません)	家族年金コースに加入している医療保障コースの加入資格を満たす加入者とその家族本人(加入者) — 4月1日現在満15歳6か月を超え、満69歳6か月まで 配偶者 — 4月1日現在満18歳以上、満69歳6か月まで 子ども — 4月1日現在0歳から満22歳6か月まで (任継者は新規加入できません)	家族年金コースに加入している医療費支援コースの加入資格を満たす加入者とその家族本人(加入者) — 加入日現在満15歳6か月を超え、満70歳6か月まで 配偶者 — 加入日現在満18歳以上、満70歳6か月まで 子ども — 加入日現在満0歳から満22歳6か月まで (任継者は新規加入できません)	家族年金コースに加入している3大疾病保障コースの加入資格を満たす加入者とその配偶者本人(加入者) — 4月1日現在満17歳6か月を超え、満65歳6か月まで 配偶者 — 4月1日現在満18歳以上、満65歳6か月まで (既加入者は4月1日現在満70歳6か月まで) (任継者は新規加入できません)	家族年金コースに加入している長期休業補償コースの加入資格を満たす加入者本人(加入者) — 加入日現在満18歳から満59歳まで (任継者は加入できません)
保険料の徴収	加入者の預金口座より自動的に控除されます。保険料の支払いは年2回(3月22日と9月22日)。保険料は性別や4月1日現在の保険年齢によって異なります。収納代行会社であるNKS(日本共同システム)が口座振替します。	左記同様	左記同様	左記同様	加入者の預金口座より自動的に控除されます。保険料の支払いは年2回(3月22日と9月22日)。保険料は性別や4月1日現在の満年齢によって異なります。収納代行会社であるNKS(日本共同システム)が口座振替します。
加入内容変更	11月1日～11月30日の申込時期に加入内容変更できます。	左記同様	左記同様	左記同様	左記同様
退職後 継続加入の取扱い	退職後の責任開始期において1年以上共済定期保険事業に加入している人は退職後も同額以下で70歳まで継続可能です。	退職後の責任開始期において1年以上共済定期保険事業に加入している人は退職後も同額以下で69歳まで継続可能です。	退職後の責任開始期において1年以上共済定期保険事業に加入している人は退職後も70歳まで継続可能です。	退職後の責任開始期において1年以上共済定期保険事業に加入している人は退職後も70歳まで継続可能です。	退職時に脱退となります。退職後の加入プランはありません。
脱退	11月1日～11月30日の申込時期に脱退できます。年度途中での任意脱退は原則できません。(退職の場合を除く)	左記同様	左記同様	左記同様 または、3大疾病保障コースの支払いを受けると脱退となります。 ・7大疾病保険金、がん・上皮内新生物保険金のお支払いは、それぞれ1回のみです。なお、各保険金が支払われた場合、特約は消滅します。 ・特定疾病保険金、死亡保険金または高度障害保険金のいずれかが支払われた場合、主契約と特約は同時に消滅します。	11月1日～11月30日の申込時期に脱退できます。年度途中での任意脱退は原則できません。(退職の場合を除く)
支払い	死亡・高度障害の場合、保険金受取人に年金形式または一時金にて支払われます。	病気やケガで継続して5日以上入院した場合、入院給付金が支払われます。(4日間免責)入院給付金は入院5日目から退院するまでの入院日数に応じて支払われます。※病気やケガによる入院給付金のお支払日数は1回の入院について120日を限度とします。※入院給付金のお支払日数は、通算して700日を限度とします。	病気やケガで入院した場合、月2万円を給付。(以降1月毎(注)に給付。1回の入院につき13日を限度。)さらに当面の費用として、1回の入院につき3万円を給付。病気やケガで所定の手術を受けた場合手術保険金を給付。また、M1型では女性疾病による入院・手術時にも給付。 (注)入院日数30日ごとに1月として計算し、30日未満の端日数については切り上げて1月とします。	<主契約> ①以下の場合、一時金300万円が支払われます 所定の悪性新生物(がん)と診断確定されたとき 急性心筋梗塞・脳卒中を発病して、所定の状態になられたとき 急性心筋梗塞・脳卒中で、所定の手術をうけられたとき ②死亡・所定の高度障害の場合、一時金300万円が保険金受取人に支払われます。 ※①と②とは重複しては支払われません。 <7大疾病保障特約> 上記①に加え、重度の糖尿病・重度の高血圧性疾患(高血圧性網膜症)・慢性腎不全・肝硬変を発病して所定の状態になられたとき、もしくは所定の手術を受けられたとき、一時金150万円が支払われます。 <がん・上皮内新生物保障特約> 所定の悪性新生物(がん)・上皮内新生物と診断確定されたとき、一時金30万円が支払われます。	病気やケガで60日を超える休職となった場合に、月額最高10万円が最長60歳まで支払われます。(55歳～59歳の方は3年、所定の精神障害による就業障害の場合は24か月が限度)
配当	1年ごとに収支計算を行い、剰余金が生じた場合、10月1日現在の加入者に配当金を還付します。(1回目の加入者は6か月で収支計算を行います)	1年ごとに収支計算を行い、剰余金が生じた場合、10月1日現在の加入者に配当金を還付します。(1回目の加入者は6か月で収支計算を行います)	配当金はありません。	配当金はありません。	左記同様

\*任継者=任意継続加入者 連続して1年と1日以上加入者であった者は、退職後、最長2年間、短期給付や福祉事業(貸付や貯金を除く)を受けることを申請できる。

# “ポイント”

## 家族年金コース

死亡・高度障害の場合に、死亡・高度障害保険金が年金形式または一時金にて支払われます。

## 医療保障コース

病気やケガで継続して5日以上入院した場合に、入院給付金が支払われます。

## 医療費支援コース

病気やケガによる短期の入院や手術費用の保険金が支給されます。また、女性疾病給付では女性疾病を保障し、医療費の自己負担を補います。

## 3大疾病保障コース

- ① 所定の悪性新生物（がん）と診断確定されたとき、または急性心筋梗塞・脳卒中を発病して所定の状態（※1）になったとき、一時金300万円が支払われます。
- ② 死亡・所定の高度障害の場合、一時金300万円が支払われます。  
（①と②とは重複しては支払われません。）

<7大疾病保障特約>※特約を付加した場合

所定の悪性新生物（がん）と診断確定されたとき、または急性心筋梗塞・脳卒中・重度の糖尿病・重度の高血圧性疾患（高血圧性網膜症）・慢性腎不全・肝硬変を発病して所定の状態（※1）になったとき、一時金150万円が支払われます。

<がん・上皮内新生物保障特約>※特約を付加した場合

所定の悪性新生物（がん）・上皮内新生物と診断確定されたとき、一時金30万円が支払われます。  
（※1）「急性心筋梗塞」「脳卒中」の場合、「所定の状態」には「所定の手術を受けたとき」を含みます。

## 長期休業補償コース

病気やケガで60日（免責期間）を超える休職となった場合に、月額最高10万円が支給されます。

制度内容等詳細についてはパンフレットをご一読ください。

申込書等は各学校法人等の  
共済事務担当者へ提出してください。

掲載している内容は令和7年度の制度内容(令和7年4月1日加入分)のものです。

各コースの正式名称は以下のとおりです。

- |  |                                   |
|--|-----------------------------------|
| ・家族年金コース(こども特約付年金払特約付団体定期保険)   | ・医療費支援コース(医療保険)                   |
| ・医療保障コース(家族特約付医療保障保険(団体型))   | ・長期休業補償コース(精神障害補償特約付団体長期障害所得補償保険) |
| ・3大疾病保障コース(7大疾病保障特約付がん・上皮内新生物保障特約付リビング・ニーズ特約付代理請求特約[Y]付集団扱無配当特定疾病保障定期保険(Ⅱ型)) |                                   |