

Overview of Mutual Aid Term Insurance by the Promotion and Mutual Aid Corporation for Private Schools of Japan

Supporting members of the Private School Mutual Aid program in establishing coverage through self-help efforts, including protection for their families


























Note: Enrollment in the Survivor's Annuity Insurance is a prerequisite for enrolling in the Medical Coverage Insurance, Medical Expense Assistance Insurance, Three Major Diseases Coverage Insurance, and Long-Term Sick/Injury Leave Compensation Insurance. Spouses and children are insured only under the insurance plan(s) that the policyholder is enrolled in. Applications exceeding the policyholder's number of units or amount are not permitted. All children must be enrolled for the same amount and unit.

Personal Insurance

This is information on the Survivor's Annuity Insurance, Medical Coverage Insurance, and Medical Expense Assistance Insurance. Enrollment in the Survivor's Annuity Insurance is a prerequisite for enrolling in these plans.

Note: Information on the Three Major Diseases Coverage Insurance and Long-Term Sick/Injury Leave Compensation Insurance is provided during the second round of applications in November each year.

School Insurance

| Insurance Plans | Survivor's Annuity Insurance (Kazoku Nenkin Course) | Medical Coverage Insurance (Iryo Hoshō Course) | Medical Expense Assistance Insurance (Iryōhi Shien Course) | Three Major Diseases Coverage Insurance (3-Dai Shippei Hoshō Course) (Note 4) | Long-Term Sick/Injury Leave Compensation Insurance (Chōki Kyūgyō Hoshō Course) | School Insurance |
|---|--|---|--|---|--|--|
| Coverage and Payout of Benefits | <p>Lump-sum or annuity-style payout of benefits is made in the event of death or a predefined state of total permanent disability (TPD). (Annuity-style benefits will supplement the statutory annuities for bereaved families, etc.)</p> <p>*Spouses and children will receive benefits as a lump sum.</p> <p>[Death/Total permanent disability benefit (annuity funds)] Policyholder: ¥3 million to ¥30 million *Aged 71–75: ¥3 million / ¥5 million Aged 76–80: ¥3 million Spouse: ¥3 million / ¥5 million Child: ¥3 million</p> <p> Death (lump sum or annuity-style)  TPD (lump sum or annuity-style)</p> | <p>In the case of continuous hospitalization for 5 days or more due to illness or injury, hospitalization benefits are payable starting from the 5th day (up to a maximum of 120 days per period of hospitalization).</p> <p>[Daily hospitalization benefit] Policyholder: ¥3,000 to ¥8,000 Spouse: ¥3,000 / ¥4,000 / ¥5,000 Child: ¥3,000 / ¥4,000 / ¥5,000</p> <p> Hospitalization (5 consecutive days or more)  Death</p> | <p>In the case of hospitalization due to illness or injury, an initial expense benefit of ¥30,000 is payable. Additionally, a hospitalization support benefit of ¥20,000 per month is payable (for up to 13 months). Furthermore, after having undergone predefined surgery, a surgery benefit (¥50,000, ¥100,000, or ¥200,000) is payable.</p> <p>In the case of hospitalization or surgery due to women's diseases, hospitalization and surgery benefits are payable.</p> <p> Initial hospitalization expenses  Surgery  Hospitalization support (1 day or more)  Women's diseases (hospitalization or surgery)</p> | <p>¥3 million is payable in the event of:</p> <ul style="list-style-type: none"> ○ a definitive diagnosis of a predefined malignant neoplasm (cancer); ○ having suffered an acute myocardial infarction or a cerebral stroke and meeting the predefined condition; or ○ having undergone predefined surgery due to acute myocardial infarction or cerebral stroke. There shall be no double payment of the specified diseases benefit along with the death/total permanent disability benefit. <p>*In cases of acute myocardial infarction or cerebral stroke, the "predefined condition" includes having undergone predefined surgery.</p> <p>Riders</p> <p>Seven Major Diseases Coverage  Severe diabetes  Severe hypertensive disease  Chronic renal failure  Cirrhosis of the liver  Malignant neoplasm (cancer)  Acute myocardial infarction  Cerebral stroke</p> <p>Carcinoma In Situ Coverage  Carcinoma in situ  Malignant neoplasm (cancer)</p> <p>Benefits are payable if you meet the predefined condition for any of the seven major diseases (malignant neoplasm (cancer), acute myocardial infarction^{*)}, cerebral stroke^{*)}, severe diabetes, severe hypertensive disease (hypertensive retinopathy), chronic renal failure, or cirrhosis of the liver) (a definitive diagnosis is required in the case of malignant neoplasm (cancer)).</p> <p>Benefits are payable in the event of a definitive diagnosis for malignant neoplasm (cancer) or carcinoma in situ.</p> <p> Malignant neoplasm (cancer)  Acute myocardial infarction  Cerebral stroke  Death  TPD</p> | <p>In the event of a predefined work disability due to illness or injury that persists beyond 60 days (waiting period), monthly benefits of up to ¥100,000 are payable starting from the 61st day (up to the maximum age of 60).</p> <p>*Up to 3 years for policyholders aged 55–59, and up to 24 months for work disability due to predefined mental disorders</p> <p> Long-term recuperation</p> | <p>Lump-sum payout of benefits is made in the event of death or a predefined state of total permanent disability (TPD). (Benefits for the member are paid out to the bereaved family as condolence money/death retirement benefits, etc.)</p> <p>[Death/Total permanent disability benefit] ¥100 thousand to ¥3 million</p> <p> Death  TPD</p> |
| Enrollment Eligibility (Note 1) | Policyholder/Spouse: Up to age 70 (Renewal up to age 80) Child: Aged 3–22 | Policyholder/Spouse: Up to age 69 Child: Aged 0–22 | Policyholder/Spouse: Up to age 70 (Renewal up to age 79) Child: Aged 0–22 | Policyholder/Spouse: Up to age 65 (Renewal up to age 79) | Policyholder: Up to age 59 | Policyholder: Up to age 70 |
| Premiums | Premiums for the Survivor's Annuity Insurance, Medical Coverage Insurance, Medical Expense Assistance Insurance, and Long-Term Sick/Injury Leave Compensation Insurance are paid semi-annually. Premiums for the Three Major Diseases Coverage Insurance are paid semi-annually with refund of premiums on a pro rata basis in the event of termination. Premiums are automatically deducted from the policyholder's registered bank account twice a year (on March 22 and September 22). (If these dates fall on a bank holiday, the deduction will occur on the next business day.) | | | | | |
| Policy Renewal | Once enrolled, no notification is required for policy renewal (for the same amount or lower) in subsequent years. | Once enrolled, no notification is required for policy renewal (for the same unit or lower) in subsequent years. | Once enrolled, no notification is required for policy renewal (for the same type) in subsequent years. | Once enrolled, no notification is required for policy renewal in subsequent years. The policy will terminate once the benefit is paid out. | Once enrolled, no notification is required for policy renewal in subsequent years. The policy is terminated upon retirement. (Members who had voluntarily renewed their policy may not extend the policy.) | Once enrolled, no notification is required for policy renewal in subsequent years. The policy is terminated upon retirement. (Members who had voluntarily renewed their policy may not extend the policy.) |
| Coverage After Retirement (Note 2) | Extension after retirement for the same amount or lower is possible. (Maximum insured amount) Aged 71–75: ¥5 million Aged 76–80: ¥3 million | Extension after retirement for the same unit or lower is possible. | Extension after retirement for the same type or lower is possible. | Extension after retirement is possible. | The policy is terminated upon retirement. No coverage is available following termination of the policy. | The policy is terminated upon retirement. No coverage is available following termination of the policy. |
| Coverage After Expiry of Extension Period (Note 3) | — | Enrollment in the Medical Coverage Insurance Transition Plan is possible. | — | — | — | — |

Note 1: The ages listed in enrollment eligibility are insurance ages. However, the Western-style age system is used for the Long-Term Sick/Injury Leave Compensation Insurance only. Please refer to the brochure for the minimum enrollment age with regard to enrollment eligibility.

Note 2: Must have been continuously enrolled in the Mutual Aid Term Insurance for at least one year at the time of retirement (with two or more transfers of premiums).

Note 3: Coverage after expiry of extension period: Additional procedures are required for enrollment (there is no automatic renewal). We will notify individuals who are eligible for enrollment (approximately two months before termination). Please refer to the brochure for details. The content of coverage for the insurance products listed is subject to change (including suspension of sale) due to future changes in the environment, etc.

Note 4: - The seven major diseases benefit and the cancer/carcinoma in situ benefit will only be paid out once each.
 - The seven major diseases coverage rider and the cancer/carcinoma in situ coverage rider will terminate upon payout of their respective benefits.
 - In the event that the specified diseases benefit, the death benefit, or the total permanent disability benefit is paid out, the main policy, type II non-participating term insurance for protection against specified diseases, will terminate. In such cases, the seven major diseases coverage rider and the cancer/carcinoma in situ coverage rider will also terminate concurrently.

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The official names for each plan are as follows.

- **Kazoku Nenkin Course** (Survivor's Annuity Insurance) (group term insurance with a children's rider and an annuity payout rider)
- **Iryo Hoshō Course** (Medical Coverage Insurance) (group medical coverage insurance with a family rider)
- **Iryōhi Shien Course** (Medical Expense Assistance Insurance) (medical insurance)
- **3-Dai Shippei Hoshō Course** (Three Major Diseases Coverage Insurance) (type II non-participating group term insurance for protection against specified diseases with a seven major diseases coverage rider, cancer/carcinoma in situ coverage rider, living needs rider, and proxy claim rider (Y))
- **Chōki Kyūgyō Hoshō Course** (Long-Term Sick/Injury Leave Compensation Insurance) (group long-term disability income protection insurance with a mental disorder compensation rider)
- **Iryo Hoshō Course Iko Kanyū Plan** (Medical Coverage Insurance Transition Plan) (type A (5–124 day) non-participating medical insurance with a proxy claim rider (Y))

[Inquiries regarding enrollment procedures, etc.] Specified Public Corporation Business Promotion Group No. 2, Specified Public Corporation Business Promotion Department, Meiji Yasuda Life Insurance Company

Phone: 03-3283-3360 (Operating hours: 9:00 a.m. to 5:00 p.m., excluding Saturdays, Sundays, and holidays)

*Please refer to the brochure for details of this program and other information.

Sample

When completing the enrollment application and notification form, make sure to review pages 9 and 10 of the brochure (Mutual Aid Term Insurance <Information for First-Round Applications>) for important notes.



Please review the premiums and coverage for each insurance plan in the brochure posted on the Private School Mutual Aid website.



If "Enrolling" (submit pages 1 to 4)

- 1 Check the name of the school corporation, etc. as well as your membership number, name, gender, and date of birth (fill them out if the application form is blank).
- 2 Check off "Enrolling" and complete the questionnaire.
- 3 Select either the Basic Plan or the Custom Plan by marking it with a circle.
 - Important** In the case of the Custom Plan, circle the desired insurance plan(s). Enrollment in the Survivor's Annuity Insurance is a prerequisite for enrolling in the Medical Coverage Insurance and Medical Expense Assistance Insurance.
- 4 **Important** If you are applying for your family members, enter their name (in katakana), gender, date of birth, and desired insurance plan(s). Family members are insured only under the insurance plan(s) that the policyholder is enrolled in. Applications exceeding the policyholder's insured amount (units) are not permitted.

- 5 Designate your death benefit beneficiary by code. (If the field is left blank, it will be deemed that no designation has been made.)
 - <Example> · If designating by code

| Policyholder | Death benefit beneficiary code | Death benefit beneficiary name |
|--------------|--------------------------------|--------------------------------|
| 1 | *Katakana | |

 When designating by code (1-7), it is not necessary to enter a name.

 Sample codes 1: Spouse, 2: Child, 3: Parent, 5: Sibling, 7: Legal heir
 - If designating an individual

| Policyholder | Death benefit beneficiary code | Death benefit beneficiary name |
|--------------|--------------------------------|--------------------------------|
| 9 | *Katakana | エシマ ジロウ |

 Entering a name automatically sets the code to 9.
- 6 Enter the application date (notification date) upon confirming the notification items on the reverse side.
- 7 Affix the individual's seal (not a stamp) on pages 1, 3, 4, and 5.
- 8 Enter the information of a bank account for which you are the **account holder** and affix your bank seal.
 - Important** You may not designate an account of Japan Post Bank, internet banks (Rakuten Bank, Sony Bank, etc.), AEON Bank, SBI Shinsei Bank, agricultural cooperatives, credit unions, or foreign banks. To make corrections to entered information, make sure to affix your bank seal as a correction stamp on pages 1, 2, 3, and 5.
- 9 Enter your postal code, current address (in katakana), and phone number.

If "Not enrolling" (submit page 1 only)

- 1 Check the name of the school corporation, etc. as well as your membership number, name, gender, and date of birth (fill them out if the application form is blank).
- 2 Check off "Not enrolling" and complete the questionnaire.

日本私立学校振興・共済事業団 共済定期保険事業の概要

～私学共済制度の加入者の自助努力による保障づくりを家族を含めてサポートします～

(注) 医療保障コース・医療費支援コース・3大疾病保障コース・長期休業補償コースは、家族年金コースに本人が加入することが条件です。
配偶者・子どもは、本人が加入しているコースのみのお取扱いとなり、本人の口数・金額を超えてのお申し込みはできません。
また、加入することも全員同額同口が条件です。

個人加入コース

今回は「家族年金コース」、「医療保障コース」、「医療費支援コース」をご案内します。
各コースに加入するには本人が家族年金コースに加入することが条件です。

(注) 3大疾病保障コース、長期休業補償コースは毎年11月の後期募集でのご案内となります。

学校加入コース

| コース | 家族年金コース | 医療保障コース | 医療費支援コース | 3大疾病保障コース(注4) | 長期休業補償コース | 学校加入コース |
|-------------|---|--|---|--|--|--|
| 保障内容・支払対象 | <p>死亡または所定の高度障害状態となった場合、一時金または年金形式にて支払います。 (年金形式の場合は公的遺族年金等を補完します。) ※配偶者、子どもは一時金での受取りです。</p> <p>【死亡・高度障害保険金(年金原資)】 300万円～3,000万円(本人) ※71～75歳:300万円・500万円 76～80歳:300万円 300万円・500万円(配偶者) 300万円(子ども)</p> | <p>病気やケガで継続して5日以上入院した場合、5日目から入院給付金を支払います。 (1入院120日限度)</p> <p>【入院給付金日額】 3,000円～8,000円(本人) 3,000円・4,000円・5,000円(配偶者) 3,000円・4,000円・5,000円(子ども)</p> | <p>病気やケガで入院した場合、初期費用として3万円を支払います。また、入院支援として1月につき2万円(最大13月)を支払います。 さらに所定の手術を受けた場合、手術保険金(5・10・20万円)を支払います。 女性疾病による入院・手術をした場合、入院保険金・手術保険金を支払います。</p> | <p>○所定の悪性新生物(がん)と診断されたとき ○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・脳卒中中、所定の手術を受けられたとき 300万円を支払います。 特定疾病保険金と死亡・高度障害保険金とは重複しては支払われません。 (※)「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。</p> | <p>病気やケガにより所定の就業障害が60日(免責期間)を超えて継続した場合に、61日目から月額最高10万円を支払います。 (最長60歳まで) ※55歳～59歳の方は3年、所定の精神障害による就業障害は24か月が限度</p> | <p>死亡または所定の高度障害状態となった場合、一時金を支払います。 (加入者の弔慰金・死亡退職金等として保険金をご遺族に支払われます。)</p> <p>【死亡・高度障害保険金】 10万円～300万円</p> |
| 加入範囲(注1) | 70歳までの本人・配偶者(継続加入は80歳までです) 3歳～22歳までの子ども | 69歳までの本人・配偶者 0歳～22歳までの子ども | 70歳までの本人・配偶者(継続加入は79歳までです) 0歳～22歳までの子ども | 65歳までの本人・配偶者(継続加入は79歳までです) | 59歳までの本人 | 70歳までの本人 |
| 保険料 | 保険料は「家族年金コース」「医療保障コース」「医療費支援コース」「長期休業補償コース」は半年払、「3大疾病保障コース」は新半年払です。 ご登録の口座から年2回(3月22日・9月22日)自動振り替えとなります。(金融機関の休日に当たる場合は翌営業日) | | | | | |
| 継続加入 | 一旦加入すると、次年度以降同額以下で継続の場合は告知不要です。 | 一旦加入すると、次年度以降同額以下で継続の場合は告知不要です。 | 一旦加入すると、次年度以降同型で継続の場合は告知不要です。 | 一旦加入すると、次年度以降は告知不要です。保険金が支払われた場合は脱退となります。 | 一旦加入すると、次年度以降は告知不要です。退職時は脱退となります。(任意継続加入者も継続できません。) | 一旦加入すると、次年度以降は告知不要です。退職時は脱退となります。(任意継続加入者も継続できません。) |
| 退職後の取扱(注2) | 退職後も同額以下で継続可能です。 (加入保険金額の上限) 71～75歳:500万円 76～80歳:300万円 | 退職後も同額以下で継続可能です。 | 退職後も同型以下で継続可能です。 | 退職後も継続可能です。 | 退職時に脱退となります。脱退後の取扱はありません。 | 退職時に脱退となります。脱退後の取扱はありません。 |
| 継続期間満了後(注3) | — | 「医療保障コース移行加入プラン」に加入できます。 | — | — | — | — |

(注1) 加入範囲に記載の年齢は保険年齢です。ただし、「長期休業補償コース」のみ満年齢です。加入範囲の加入最低年齢については、パンフレットを確認してください。

(注2) 退職時に継続して1年以上共済定期保険事業に加入(保険料を2回以上振替)していることが必要となります。

(注3) 継続期間満了後の取扱いについて
ご加入にあたっては、別途手続きが必要です(自動継続ではありません)。加入資格のある方に対してご案内をいたします(脱退2か月前ごろ)。詳細はパンフレットをご覧ください。

記載の保険商品について、今後の環境変化等により取扱内容(販売休止を含む)を変更させていただく可能性があります。

※制度内容等詳細についてはパンフレットをご覧ください。

(注4) ・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。

・7大疾病保障特約、がん・上皮内新生物保障特約は、それぞれ7大疾病保険金、がん・上皮内新生物保険金が発払われた場合に消滅します。

・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、主契約である無配当特定疾病保障定期保険(Ⅱ型)は消滅します。この場合、同時に7大疾病保障特約、がん・上皮内新生物保障特約も消滅します。

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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(子ども特約付年金払特約付団体定期保険)
- 医療保障コース(家族特約付医療保障保険(団体型))
- 医療費支援コース(医療保険)
- 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]付集団無配当特定疾病保障定期保険(Ⅱ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)
- 医療保障コース移行加入プラン(代理請求特約[Y]付無配当医療保険 A型5-124日型)

【加入手続き等に関するお問い合わせ先】 明治安田生命保険相互会社 特定公法人業務推進部 特定公法人業務推進第二グループ
Tel:03-3283-3360(受付時間 9:00～17:00 除土日・祝日)

記入例

加入申込書兼告知書記入にあたっての注意事項はリーフレット(共済定期保険事業<前期募集のご案内>)の9・10Pも必ずご確認ください。



各コースの保険料・保障内容は私学共済ホームページ内掲載のパンフレットをご確認ください



「加入します」の場合 (1~4枚目を提出)

- 1 学校法人等名、加入者等記号・番号、本人氏名・性別・生年月日を確認(白紙申込書の場合は記入)
- 2 「加入します」にチェックし、アンケートを記入
- 3 基本プランもしくは自由選択プランのいずれかに○を記入
 重要 自由選択プランの場合は申込コースを記入。医療保障コース、医療費支援コースに加入するには、家族年金コースに加入することが条件です。
- 4 重要 家族を申し込む場合は、氏名(カタカナ)・性別・生年月日・申込コースを記入。家族の方は、本人が加入しているコースのみのお取り扱いとなり、本人の加入金額(口数)を超えてのお申し込みはできません。

- 5 死亡保険金受取人はコードにて指定(ご記入がない場合は、指定無の取り扱いとなります)
 <例>・コード指定する場合
 1~7のコードで指定するときは氏名の記入はいりません。
 コード例 1:配偶者、2:子ども、3:父母、5:兄弟姉妹、7:法定相続人
 ・個人指定する場合
 氏名の記入をするとコードは自動的に9になります。
- 6 裏面の告知事項を確認のうえ、申込日(告知日)を記入
- 7 該当者の印鑑(スタンプ印以外)を1・3・4・5枚目に押印
- 8 加入者本人名義の口座情報を記入のうえ届出印を押印
 重要 ゆうちょ銀行、インターネット銀行(楽天銀行・ソニー銀行等)、イオン銀行、SBI新生銀行、農協、信用組合、外国銀行は指定できません。記入内容を訂正する場合は、必ず金融機関お届印を訂正印として1・2・3・5枚目に押印してください。
- 9 郵便番号・現住所(カタカナ)・電話番号を記入

「加入しません」の場合 (1枚目のみを提出)

- 1 学校法人等名、加入者等記号・番号、本人氏名・性別・生年月日を確認(白紙申込書の場合は記入)
- 2 「加入しません」にチェックし、アンケートを記入