

## VI Meiji University Student Health Insurance

### ◇About “Meiji University Student Health Insurance”

Meiji University has its own student mutual aid health insurance union. The health insurance union pays a lump-sum benefit in order to reduce students’ financial burden in case of becoming sick or being injured while they are enrolled at the university.

All undergraduate and graduate students of Meiji University are automatically enrolled in the health insurance union when they enter the university.

### ◇About “Healthcare facilities which have agreements with the union”

The student mutual aid health insurance union has agreements with about 160 healthcare facilities around the Surugadai, Izumi, Ikuta, and Nakano campuses as well as in major cities throughout Japan.

As Meiji University Student Health Insurance covers the cost of medical treatment that students receive at one of these facilities as an outpatient, students do not need to pay out of pocket expenses. They **MUST** present their student ID and the Japanese National Health Insurance Card for the expenses to be covered. (If they do not present both student ID and health insurance card, the student health insurance will not be in effect.)

Notes:

1. This system can be used for only outpatient medical treatment.
2. The student health insurance does not have agreements with pharmacies. Students must pay own expenses when a doctor writes a prescription for a pharmacy out of the healthcare facilities.
3. Whether or not a healthcare facility has an agreement with the union, students who become hospitalized are able to claim and receive benefits from the student health insurance (special hospital benefit).
4. Students can contact the Student Support Office on each campus (for the Nakano Campus, contact the Nakano Research and Educational Support Office) or the campus clinics if they have any questions.

< Covered by benefits >

All the medical treatments listed under the coverage of student’s health insurance policy. (including treatments during a leave of absence from school)

< Not covered by benefits >

1. When receiving medical treatments without presenting a valid student ID & health insurance card and that medical expenses have already been paid.
2. Fee for Treatment of Patients’ choice: a fee fixed by each institution, in addition to

the fee for the first visit if the patient is visiting a hospital with 200 or more beds without being referred by another authorized insurance medical institution

3. Fee for Treatment of Patients' choice: a fee fixed by each institution, in addition to the regular fee if the patient is visiting a hospital after hours
4. Various medical document fees
5. Health check-up, complete physical examination, and immunizations
6. Injuries, such as a traffic accident, caused by third parties
7. Injury and disease due to a fight or being drunk
8. Cosmetic surgeries
9. Treatments for symptoms that are harmless in daily life, for example, freckles, birthmarks, acne, moles, underarm odor etc.
10. Expenses of pregnancy and childbirth
11. When the medical treatments are covered by public expenses
12. Injuries, diseases, and treatments while being abroad
13. Injuries covered by industrial accident compensation insurance
14. Other treatments that are not listed under the coverage of students' health insurance policy

◇About "Claiming Benefits"

Types of Benefits	Subject	Application Deadline	Benefit Amount	Application Documents
<b>Special hospital benefit</b>	For being hospitalized	Within 6 months from discharge	Health insurance treatments  ※Rounded down to the nearest 100 yen  ※Up to 50,000 yen each month	<ul style="list-style-type: none"> <li>• Special hospital benefit application form</li> <li>• Copy of medical bill's receipt</li> <li>• Copy of bank book</li> <li>• Bank wire form</li> </ul>
<b>Maternity benefit</b>	When a union member or his/her partner gives a birth	Within 6 months from birth or discharge	10,000 yen	<ul style="list-style-type: none"> <li>• Maternity benefit application form</li> <li>• Copy of birth registration</li> <li>• Copy of medical bill's receipt</li> <li>• Copy of bank book</li> <li>• Bank wire form</li> </ul>

Types of Benefits	Subject	Application Deadline	Benefit Amount	Application Documents
<b>Medical braces benefit</b>	When a doctor prescribes medical braces	Within 6 months from discharge or fitting medical braces	30% of payment ※Rounded down to the nearest 100 yen	<ul style="list-style-type: none"> <li>• Medical braces benefit application form</li> <li>• Copy of directions by the doctor</li> <li>• Copy of medical bill's receipt</li> <li>• Copy of bank book</li> <li>• Bank wire form</li> </ul>

Note:

1. About special hospital benefit
  - Submit one application form per hospitalization.
2. All required photocopies of application documents must be clear enough to read.
3. About application deadline
  - Students must claim benefits before their graduation (including graduation day, March 26<sup>th</sup> for Spring Semester / September 19<sup>th</sup> for Fall Semester)
  - ※Graduation day may be different.
4. Application forms
  - Download the forms from the website below (available only in Japanese)

[http://www.meiji.ac.jp/campus/gaku\\_ken/shinsei.html](http://www.meiji.ac.jp/campus/gaku_ken/shinsei.html)

