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 Certificate for the expenses to be covered. (If they do not present both student ID and health insurance certificate, 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 student health insurance >

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 student health insurance >

1. Having received medical treatment which has been paid for, without presenting a valid student ID card and a valid health insurance certificate.
2. Fee for Initial Treatment where the patient chooses to go to a large hospital (over 200 beds) without being referred by another medical institution.
3. Fee for Treatment that students received outside of hospital operating hours (such as at night or on holidays). A fee fixed by each institution, in addition to the regular fee. This is if the patient’s case is not recognized by the doctor to be an emergency case.
4. Health check-up, complete physical examination, and/or vaccinations
5. Various fees for medical documents

6 . Inpatient meal expenses, premium bed costs, or costs paid on your own for care not covered by health insurance.
7 . PCR, antigen and antibody tests which are not covered by public funds or health insurance.
8 . Cosmetic surgery, dental implants, orthodontics, whitening, etc.
9 . Injuries sustained in traffic accidents or other accidents
10. Avoidable injuries and/or diseases arising from physical violence or from being under the influence of alcohol,etc..
11. Pregnancy and childbirth expenses
12. When medical treatment is covered by public expenditure
13. Medical expenses incurred outside of Japan.
14. Injuries covered by industrial accident compensation insurance
15. Other treatments that are not listed under the students' health insurance policy conditions.

◇About "Claiming Benefits"

Types of Benefits	Subject	Application Deadline	Benefit Amount	Application Documents
Special hospital benefit	For being hospitalized	Within 6 months from discharge	Health insurance treatments ※Rounded down to the nearest 100 yen ※Up to 80,000 yen each month	・Special hospital benefit application form ・Copy of medical bill's receipt ・Copy of bank book ・Bank wire form
Maternity benefit	When a union member or his/her partner gives a birth	Within 6 months from birth or discharge	10,000 yen	・Maternity benefit application form ・Copy of birth registration ・Copy of medical bill's receipt ・Copy of bank book ・Bank wire form
Medical braces benefit	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	・Medical braces benefit application form ・Copy of directions by the doctor ・Copy of medical bill's receipt ・Copy of bank book ・Bank wire form

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 26th for Spring Semester / September 19th 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