

## Guide to health insurance

日本イーライリリー健康保険組合  
Eli Lilly Japan Health Insurance Society

### 健康保険の目的 (Purpose of the health insurance program)

Under today's health insurance programs, both working people and their employers pay premiums in order to set aside as much money as possible for future cash payments and medical treatment in the event of illness, injury, death or childbirth, contributing to greater peace of mind for all.

### 健康保険組合とは (About health insurance societies)

Health insurance is operated by Japan Health Insurance Association and by Health Insurance Societies. Approval is only accorded to individual workplace with at least 700 people (Single Health Insurance Societies), and in the case of jointly run Societies, those with least 3,000 employees (General Health Insurance Societies). Eli Lilly Japan Health Insurance Society is categorized as a single-payer health insurance system.

### 健康保険組合の事業 (Health Insurance Societies services)

Health Insurance Societies services consist of two major operations: [Insurance Benefits] and [Health Services].

#### 保険給付 [Insurance Benefits]

When an insured person or dependent becomes sick, injured, or pregnant, gives childbirth, or becomes deceased, benefits are paid to compensate for medical and other fees. This is the very reason for existence of health insurance, and the most important function. The Eli Lilly Japan Health Insurance Society provides additional coverage in addition to benefits specified by law.

#### 保健事業 [Health Services]

To maintain and improve the health of insured persons and dependents, the Eli Lilly Japan Health Insurance Society provides various supports for health including health checkups and multiphasic health screening.

### 健康保険の適用について (Application of Health Insurance)

#### □ 就職したとき (Employment)

A Health Insurance Card will be issued. Please review the card to ensure no mistakes have been made. Every month, an insurance premium will be deducted from your salary. The premium is a certain percentage based on your monthly salary and bonus. The insurance premium rates for 2020 (April 2020 to March 2021) are as follows.

	General Insurance Premiums	Long Term Insurance Premiums (40 and above, less than 65)
Insured Co-payment Rate	36.670/1,000	10.000/1,000
Coverage Rate	39.330/1,000	10.000/1,000
Total	76.000/1,000	20.000/1,000

□ 結婚したとき (Marriage)

Should a person's family name change due to marriage, please submit 1) a name Change Form for the insured (family member), and 2) the old insurance card. A new insurance card will then be issued.

Documents to be submitted
被保険者（被扶養者）氏名変更届 Name Change Form for the insured (family member)

□ 家族が増えた、減ったとき (When change to family members occur)

Coverage is provided to not only the insured, but all family members being supported by the insured. Medical benefits are also covered for those supported by the insured. Supported family members are known as "dependents." If family members are to be under health insurance coverage, the appropriate forms must be submitted and recognized by the Health Insurance Society.

Documents to be submitted
被扶養者異動届 Notice of dependent transfer
被扶養者調書 Dependent charge sheet
扶養理由書 Reason sheet
証明書類 Documents

□ 被保険者証カードを失ったとき (Insurance card loss)

If an insurance card was lost, or should the lettering on card become illegible, please submit the appropriate forms to replace the insurance card.

Documents to be submitted
被保険者証 再交付申請書 Insurance card and reissue application

□ 退職したとき (Retirement)

Health insurance is automatically revoked the day after retirement of the insured person. Please be sure to return the Health Insurance Card as soon as possible.

If the insured received health insurance for 2 months more prior to the date retirement, they may opt to carry on their health insurance for an additional 2 years following retirement.

Documents to be submitted
(旧) 被保険者証カード (家族分含む) (Old) Insurance Cards (Includes Family)
Documents to be submitted
任意継続被保険者資格取得申請書 Request for Voluntary Continued Coverage Status

□ 病気やけがをしたとき (Illness and Injury)

Health insurance is partially covered for designated treatment. Currently, the legal coverage is 70%. However, this figure changes based on age and income. Should medical costs become costly, an out-of pocket maximum of 20,000 yen will be applied (with the minimum coverage of 1,000 yen) per 1 hospital visit (the amount paid by the insured person to a medical institution within the same month). Payment is carried out by the Health Insurance Society automatically about 3 months after the month of visitation.

Before entering compulsory education	80%
Following compulsory education- 69	70%
70 to 74 years old	General (80% ) Active level income earner 70%

□ 入院により医療費が高額になりそうなき (Increased medical costs due to hospitalization)

Co-payment Ratio

Category of income	Maximum amount of individual payment
㊦ Standard monthly earnings: ≥ 830,000 yen	252,600 yen + (Medical expenses - 842,000 yen) × 1%
㊩ Standard monthly earnings: ≥ 530,000 to ≤ 790,000 yen	167,400 yen + (Medical expenses - 558,000 yen) × 1%
㊨ Standard monthly earnings: ≥ 280,000 to ≤ 500,000 yen	80,100 yen + (Medical expenses - 267,000 yen) × 1%
㊧ Standard monthly earnings: ≤ 260,000 yen	57,600 yen

If the amount of medical costs to be covered by the insured exceeds the limit the below, the amount exceeded can directly invoiced by the Health Insurance Society from the medical facility. (The co-payment to be made by the insured is as follows). Submit the "Certificate of Application of Co-payments" to the medical institution.

Documents to be submitted
限度額適用認定申請書 Application for Co-payments

□ 子どもが生まれたとき (Childbirth)

If the insured person takes leave from work and cannot receive pay due to childbirth, the person is eligible for the Maternity benefits. Benefits will be paid towards the insured for the member of un-worked days during a period from 42days (for those with twin pregnancies or more, the period is 98 days) prior to the pregnancy, and 56 days following the pregnancy.

Documents to be submitted
出産手当支給請求書 Maternity Allowance Application
* roof from Provider or doctor is required

Should a birth occur four month or more following pregnancy, a Maternity Lump Sum will be paid to the insured. Should a twin birth or more occur, benefits will be paid in accordance to the number of birth, regardless of death or life

Documents to be submitted
出産育児一時金付加金支給請求書 * Application for Childbirth and Childcare Lump-sum Grant Additional Sum *
* 直接支払制度利用の場合は提出不要 * Not necessary if the direct payment system is used.

\* A system of direct payment of Childbirth and Childcare Lump-sum Grant to medical institutions

Under this system, a proxy contract is concluded between the insured person or dependent and the medical institution where she plans to give birth, whereby the medical institution applies for and receives payment of the Childbirth and Childcare Lump-sum Grant in place of the insured person or dependent. (You must complete the forms for this contract at the medical institution.)

This means all you need to pat at the medical institution is the amount of childbirth costs minus the Childbirth and Childcare Lump-sum Grant.

□ 病気やけがで会社を休んだとき (Sick and Injury Leave)

Should the insured take leave due to illness or injury and be unable to receive payment, they may receive injury and illness compensation for days un-worked starting from the fourth day of continuous leave, for a period of 1 year and 6 month.

Documents to be submitted

傷病手当金・付加金支給請求書  
Application for Additional Injury and Illness Compensation

\* roof from Provider or doctor is required

**健康保険で受けられない診療 (Diagnosis and Treatment Not Covered by Health Insurance)**

- ▶ Any freckles, scrapes, pimples, body odor, moles, or any other effect that is not detrimental to work of personal life
- ▶ Cosmetic surgery or dental correction
- ▶ Preventive shots
- ▶ Health checkups (This is provided separately by Eli Lilly Japan Health Insurance Society)
- ▶ Normal births (While not regarded as illness or injury, and is not covered by the health insurance, a lump sum is provided as a cash benefit.)
- ▶ Injury and sickness which occurs during work (This is covered by Works Compensation Insurance)
- ▶ Any injuries occurring due to willful fights, incidents resulting from inebriation etc. (Should the insured be unable to receive benefits, certain restrictions may apply.)
- ▶ Any stress, back pains, tight shoulders, or health problems due to chiropractors, as well as muscle cramps and injuries resulting from sports, or should no improvement be seen over a long period of time after an operation (Chiropractic treatments are not considered a valid form of treatment.)

**時効は 2 年 (2 Year Period)**

Health insurance benefits may be claimed up to two year after the day the event occurred.

**労働災害 (Worker's Compensation)**

Should illness or injury occur during commute or work, please apply to the HR Function. In this case Worker's Compensation and not Health Insurance is applicable.

**交通事故 (Traffic Accident)**

Should injury result due to a traffic accident, please report the following information concerning the incident to the Health Insurance Society AS SOON AS POSSIBLE..

- **When, where, who**
- **The name of the offender, and the contact information for their casualty insurance company etc**

As a rule, the medical costs will be paid by the offender. However, for the meantime, all require medical care will be covered by submitting the health insurance card of the insured. In other words, the Health Insurance Society will temporarily pay for all medical costs, and the Society will claim compensation for medical costs covered by the Society from the offender.

## List of benefits

	Type of benefits		General description
	Statutory Benefits	Additional Benefits	
Illness and Injury	Payment for Medical Care Medical-care Expenses for dependents	Patient Cost-Sharing Reimbursement Medical-care Expenses Additional Sum for dependents	The benefits rates are 70% of the expenses required for the medical care. The benefits are same as for insured person (80% for children under compulsory education age). 70 to74 years old Wage earners at their preretirement income level: 70% 70 to74 years old General: 80%  Additional Benefits: The amount of co-payment in excess of 20,000 yen (for each incident per one month, excluding high-cost medical care expenses for dependents for dependents) The total expenses less than 1,000 yen will not be reimbursed. The amount will be rounded down to the nearest hundred.
	(Dependents) Total High-cost Medical Care Expenses for Dependents	Total High-cost Medical Care Expenses Additional Sum	If the co-payment for an incident per 1 month exceeds the amount shown below, the insured person will be reimbursed for the excess (There are policies to reduce burden such as household total, etc.). ㉞ ≥ 830,000 yen: 252,600 yen + (Medical expenses - 842,000 yen) × 1% ㉟ ≥ 530,000 to ≤ 790,000 yen: 167,400 yen + (Medical expenses - 558,000 yen) × 1% ㊱ ≥ 280,000 to ≤ 500,000 yen: 80,100 yen + (Medical expenses - 267,000 yen) × 1% ㊲ ≤ 260,000 yen: 57,600 yen  The benefits are same as for insured person. Additional Benefits: When you receive the reimbursement for the total high-cost medical care expenses, the sum of co-payment in excess of 20,000 yen for each incident (excluding the total high-cost medical care expenses) will be reimbursed. The total expenses less than 1,000 yen will not be reimbursed. The amount will be rounded down to the nearest hundred.
	(Dependents) Specified Medical-care Expenses		When medical cares covered and not covered by insurance are used together, the policy described above will be applied to medical care covered by insurance. The benefits are same as for insured person.
	(Dependents) Medical-care Expense		If you temporarily pay for the whole medical care expenses, you will be able to receive the reimbursement of the standard amount set by the Health Insurance Society by filing the application to the Society. Additional Benefits Same as Patient Cost-Sharing Reimbursement and Medical-care Expenses Additional Sum for Dependents
	Total High-cost Long-Term Care Expenses		If the annual sum of co-payments for medical care expenses and long-term care exceeds the ceiling amounts shown below, the portion of amount in excess calculated based on the ratio of co-payment for medical care will be reimbursed. (There are policies to reduce burden for low-income earners.) • < 70 to 74 years old : ㉞ 2,120,000 yen ㉟ 1,410,000 yen ㊱ 670,000 yen ㊲ 600,000 yen
	(Dependents) Inpatient Meal Expenses		Expenses over 260 yen/meal up to 3 meals per day The benefits are same as for insured person. (There are policies to reduce burden for persons exempted from municipal taxes.)
	(Dependents) Home-Visit Nursing Care Expenses	(Dependents) Home-Visit Nursing Care Expenses Additional Sum	70% of specified total costs The benefits are same as for insured person (80% for children under compulsory education age). Additional Benefits: Same as Patient Cost-Sharing Reimbursement and Medical-care Expenses Additional Sum for Dependents
	(Dependents) Transportation Expenses		Actual expenses allowed within the base calculation amount The benefits are same as for insured person.
Unable to Work due to Illness or Injury	Injury and Illness Allowance	Additional Sum for Injury and Sickness	Two-third of the daily standard remuneration per off-duty day for 18 months Additional Benefits: 10% of the daily standard remuneration
Childbirth	(Dependents) Childbirth and Child Care Lump-sum Grant	(Dependents) Childbirth and Child Care Lump-sum Grant Additional Sum	500,000 yen per child. The benefits are same as for insured person. Additional Benefits: 100,000 yen
	Maternity Allowance		Two-third of the daily standard remuneration per off-duty day for 42 days before childbirth and 56 days after childbirth (98 days for multiple births. The allowance is provided for delay from expected date.)
Cases of Death	(Dependents) Funeral Expenses	(Dependents) Funeral Expenses Additional Sum	50,000 yen The benefits are same as for insured person. Additional Benefits: 10,000,yen

\* For childbirth under medical controls by medical institution, etc. enrolled in the Japan Obstetric Compensation System for Cerebral Palsy (including stillbirth, but limited to childbirth at 22 weeks of pregnancy or later) 404,000 yen for childbirth before 22 weeks of pregnancy or childbirth at medical institution, etc. not enrolled in the Japan Obstetric Compensation System for Cerebral Palsy

You do not need to apply for Reimbursement for Co-payment, Medical-care Expenses Additional Sum for Dependents, High-cost Medical Care Expenses, Total High-cost Medical Care Expenses (Additional Sum), or Childbirth and Child Care Lump-sum Grant Additional Sum (including difference and partial payment) with the direct payment system; they are paid automatically.

As a general rule, benefits from the Health Insurance Society will be transferred to your salary account.