

# Guide to Traveling Abroad

Please read if you will be staying outside Japan for a long period.

This is written in **English**.

**Japanese**

日本語の資料をご希望の場合は、担当者へお問い合わせください。

**Chinese**

如需中文资料，请联系负责人。

## About the Guide to Traveling Abroad

\*This booklet is prepared for customers who plan to travel outside Japan with the intention of returning to Japan in the future.

\*If you do not plan to return to Japan (e.g., if you plan to settle outside Japan or to return to your home country), please consider terminating your policy as you may not be able to make benefit and cash benefit payments outside of Japan.

## Required Documents

This “Guide to Traveling Abroad” and the required documents for the procedures are available at the website below.

**Meiji Yasuda Life website (Japanese text only):**

<https://www.meijiyasuda.co.jp/contractor/service/detail/13.html>



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## Contents

### 1 Before Traveling Outside Japan

Necessary pre-travel procedures	1
Request and notice regarding tax compliance	1

### 2 During Your Stay Outside Japan

Premium payment while outside Japan	2
Procedures that cannot be performed outside Japan	2
Procedures supported by MY <i>Hoken</i> Page, a dedicated website for customers	3
Procedures not supported by MY <i>Hoken</i> Page, a dedicated website for customers	4
Payment of benefits while outside Japan	4
Cases where benefit and cash benefit payments cannot be made	6

### 3 After Returning to Japan

Please submit the “Notification of Return to Japan”	7
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### Tax Compliance

Compliance with the U.S. Foreign Account Tax Compliance Act (FATCA)	8
Compliance with the “Reporting System for Automatic Exchange of Information on Financial Accounts of Non-Residents”	9

List of Contacts	10
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# 1



## Before Traveling Outside Japan

If you will be outside of Japan for a long period, you must complete the following procedures.

**Please contact us** well in advance of your departure **to complete the procedures.**

Point of contact⇒Page 10



### Necessary pre-travel procedures

#### (1) Submit the “Notification of Traveling Abroad and Changes” (Required)

- On the **“Notification of Traveling Abroad and Changes,”** **please specify the address (Japanese address) of your agent in Japan** to which notices, documents, etc. shall be sent during your travel.

**We will not send to your travel abroad destination.**

#### (2) Register for MY Hoken Page, a dedicated website for customers (Required)

- MY *Hoken* Page (Japanese text only) is a dedicated website for customers that lets them inquire about the content of their policy and access various procedures and services even from outside Japan.
- Please register your **MY Hoken Page ID, login password,** and **mobile phone number** to access MY *Hoken* Page.
- Procedures not offered on MY *Hoken* Page (see page 4) should be completed via your agent.



You can register from your PC and smartphone (with the exception of some models).



\* Please register using an email address that can be used outside of Japan. The one-time password and other notifications for some MY *Hoken* Page procedures will be text-messaged to the mobile phone number you registered in advance. The text message service is available only for users of Japanese mobile phone carriers. Users of overseas mobile phone carriers cannot use this service. Please note that this applies if you have, for example, changed your mobile phone model outside Japan.

### Request and notice regarding tax compliance

The tax situation varies by country. For details, please check the National Tax Agency’s website. If you have any questions, please contact a tax accountant or other specialist or your tax office.

#### Compliance with the U.S. Foreign Account Tax Compliance Act (FATCA)

In accordance with the statement between Japanese and U.S. authorities regarding FATCA implementation, we **ask policyholders to self-report whether they are a Specified U.S. Person** at the time of enrolling in a policy and other transactions. If you are a Specified U.S. Person, please refer to page 8.

→Details on page 8

#### Compliance with the “Reporting System for Automatic Exchange of Information on Financial Accounts of Non-Residents”

Under the “Reporting System for Automatic Exchange of Information on Financial Accounts of Non-Residents,” customers enrolling in certain life insurance policies are **required to submit to the life insurance company a notification which states** their name, address (place name and location), and **jurisdiction of tax residence**. If there is a change in the jurisdiction of tax residence, please refer to page 9.

→Details on page 9



Please find below information on procedures pertaining to individuals outside of Japan.

### Premium payment while outside Japan

Please choose one of the following methods for paying your premiums while you are outside Japan.

Contact us if you wish to change your method of payment.

Point of contact⇒Page 10

### Payment methods

Payment by bank transfer (Japanese accounts only)

Payment through a group such as place of work

Payment by an agent residing in Japan using a payment slip

Lump-sum payment of premiums prior to departure (advance payment, lump-sum)

\* This method may not be available depending on the policy.

Stop premium payments and continue the policy

(Terminate premium payment, change to paid insurance or extended term life insurance, etc.)

\* This method may not be available depending on the policy.

### Procedures that cannot be performed outside Japan

#### Primary procedures

Withdrawal of premiums from an overseas account and payment to an overseas account

Claims for some benefits and cash benefits

Enrollment in new insurance



- In addition to the above, there may be other procedures involving benefit and cash benefit payments that cannot be performed depending on your jurisdiction of residence.
- If you do not agree to the necessary procedures and restrictions, your insurance may be subject to discontinuation.
- Please consult us about reviewing your coverage content.

## Procedures supported by MY Hoken Page, a dedicated website for customers



You can make inquiries and perform procedures using MY Hoken Page.

\* The one-time password and other notifications for some MY Hoken Page procedures will be text-messaged to the mobile phone number you registered in advance. The text message service is available only for users of Japanese mobile phone carriers. Users of overseas mobile phone carriers cannot use this service.

### Inquiries

You can check the content of your policy even during hours when your policy manager or the Communication Center cannot be reached by phone.

Inquiries about policy content

Inquiries about history of procedures

### Procedures

Procedures can be completed on MY Hoken Page.

\*Must register a remittance account (Japanese account only) to receive payments.

Claims for some benefits and cash benefits  
(Only when the policyholder and insured are  
the same person)

Withdrawal of money  
(Accumulated dividend, defer benefit,  
monetary gift, etc.)

Borrowing money (policyholder loan)

Repayment of loans and premium loans

Registration and switching of receiving  
account (remittance account)  
(Japanese account only)

Termination of foreign currency-denominated  
insurance, amendment of target values

Termination of products sold via  
the bancassurance channel

Switching of premium bank transfer account  
(Japanese account only)

### Document requests

Documents will be sent to the address of your agent in Japan (Japanese address).

Name change (change of surname,  
change of name, correction of character)

Reissuance of life insurance premium  
deduction certificate

### Other services

Other policyholder-exclusive services are also available.

Submission of health checkup results

Application for and changes to  
“Final Letter to Loved Ones”  
(Documents sent to the address of your agent in Japan)

The above represents some of the procedures and services available on MY Hoken Page, which will continue to be expanded. Please refer to our website for more details on the available procedures and services.



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## Procedures not supported by MY *Hoken* Page, a dedicated website for customers

The policyholder should request the documents and complete the procedures via their agent in Japan. Please check the procedure details on our website and contact us if you have any questions.



### Primary procedures

Change of policyholder

Claim for annuity receipt

Partial Termination (Note)

Note: Foreign currency-denominated insurance and products sold via the bancassurance channel can be terminated on MY *Hoken* Page. (See page 3)

### ! If the following applies to you, please be sure to contact us!

If you will change your country of residence or jurisdiction of tax residence

If you will change your agent in Japan or the agent's address (Japanese address)

### Payment of benefits while outside Japan

#### Methods for claiming benefits and cash benefits

The following three methods are available. Please contact us if you have any questions.

Point of contact⇒Page 10

#### Filing a claim directly from outside Japan

For procedures not available on MY *Hoken* Page, please visit our website to print out the required documents and send the claim documents.

#### Filing a claim after returning to Japan

Please be sure to obtain any documents that need to be prepared in the country where you received medical care, such as the medical certificate from the hospital where you were hospitalized outside Japan.

Filing a claim by receiving the claim documents at the address of your agent in Japan

## Documents to be submitted

Address for document submission⇒Page 10

Please submit the following documents.

Cases such as hospitalization due to illness/disease or injury	Required documents	<a href="#">Cash Benefit and Benefit (Survival Benefit) Claim Form</a> <a href="#">Certificate of Hospitalization, Surgery, or Hospital Visit</a>
	If unexpected accident	<a href="#">Injury status report</a> Please submit newspaper articles, if any, that prove the injury was caused by unexpected accident. Copy of your driver's license (if the accident occurred while driving)
	If enrolled in health insurance	Copy of your health insurance card (Note 1)
	If claiming cash benefits for a family member	Documents proving the family relationship (Documents that can confirm the relationship between the sick/injured person and the claimant)
	If the insured has died	Death certificate (postmortem certificate) (Note 2) (Certificate issued by a hospital or other entities proving the date of death, name of sickness/injury, etc. of the insured) Copy of family register (comprehensive/extract) (You may be asked to submit them when filing a claim.)
	If the insured incurs total and permanent disability	Medical certificate specified by Meiji Yasuda (Note 2)

Note 1: Needed for claiming (injury) inpatient care benefit, (injury) outpatient care benefit, admission surgery (radiation therapy) benefit, and (injury) outpatient surgery (radiation therapy) benefit.

Note 2: If a medical certificate or the like is in a language other than Japanese or English, you may be asked to also submit its Japanese translation.

## Cases where benefit and cash benefit payments cannot be made

As long as your policy is valid, in principle your coverage outside of Japan will be the same as that in Japan. However, benefit and cash benefit payments may not be possible, including in the following cases. For details, please contact us in advance before going outside Japan.

### Primary cases

If you were hospitalized, received surgery, or had hospital visits at a medical facility that we cannot deem to be equivalent to “hospitals or clinics in Japan”

When overseas treatment is not eligible for payment, such as advanced medical treatment

When coverage is an actual amount type linked to Japan’s public health insurance system

When you cannot be certified under the Japanese social security system (e.g., certification of long-term care need) as specified in the reason for payment

When it is difficult to confirm that you received treatment by a generally accepted medical procedure in Japan

**For details on the coverage content and definitions of terms, please refer to the “Product Pamphlet” of each product, “Policy Illustration (Policy Overview),” “Especially Important Notice,” “Policy Pamphlet: Articles of Incorporation and Terms and Conditions,” and “MY Web Terms and Conditions.”**





### Please submit the “Notification of Return to Japan”

If you have returned to Japan, please promptly submit to Meiji Yasuda the “Notification of Return to Japan” (available on our website).

If the “Notification of Return to Japan” is not submitted, notices will be sent to your agent’s address (Japanese address).

Therefore, please be sure to submit the “Notification of Return to Japan” to Meiji Yasuda after returning to Japan.

Address for document submission⇒Page 10



Some procedures cannot be completed outside Japan, such as new policy enrollment, conversion to wider coverage content, and review of insurance coverage. If you wish to complete such procedures, please submit the “Notification of Return to Japan” after you have returned to Japan (including temporary return to Japan). Contact us when you return to Japan, and our staff will be happy to guide you.

# Tax Compliance

## Compliance with the U.S. Foreign Account Tax Compliance Act (FATCA)

If the policyholder is a “Specified U.S. Person,” they must submit the [“Request Form for U.S. Taxpayer Certification and Consent Form for Information Provision \(W-9, Individuals\) \(For Travelers to the U.S.\)”](#) (hereinafter referred to as “Form W-9”).

**Your personal information collected by us in accordance with FATCA will be used only for FATCA’s purposes.**

Please visit our website to print out and submit the documents necessary for the procedures.

⇒See the contents page.

### What is a Specified U.S. Person?

If either of the following conditions applies to an individual customer, they may be a Specified U.S. Person under FATCA.

If you are traveling to the United States or returning to Japan, please check if you are a Specified U.S. Person.

- U.S. citizen (U.S. nationality)
- U.S. resident (permanent resident and those who have been in the U.S. for 183 or more days\* in the last three years)

\* The 183 or more-day requirement is calculated by adding one-third of the number of days spent in the U.S. in the previous year and one-sixth of the number of days spent in the U.S. two years ago, to the number of days spent in the U.S. this year, excluding the number of days the individual was in the U.S. on a student visa, exchange student visa, etc.

### Method of FATCA self-certification

#### Notification before going to the United States

Address for document submission⇒Page 10

If you are a Specified U.S. Person as of the date of your notification, please submit Form W-9 to Meiji Yasuda.

#### While in the United States

If you meet the applicable conditions of a Specified U.S. Person while you are outside Japan, please submit Form W-9 to Meiji Yasuda within 90 days of that date.

\* Details of the applicable conditions for Specified U.S. Person can be found on the front page of Form W-9. You may be asked to submit additional certificate documents other than Form W-9.

If the specified conditions apply, your policy and other information will be reported to the U.S. Internal Revenue Service.

### Procedures to be followed when returning to Japan

When you return to Japan, please be sure to submit the “Notification of Return to Japan.”

Contact⇒Page 10

If you had met the applicable conditions for a Specified U.S. Person while you were outside of Japan and you returned to Japan without ever submitting Form W-9, you may be asked to submit the form upon your return to Japan.

### If you do not agree to FACTA certification and do not consent to reporting

If you do not agree to completing the procedures for self-certifying your status as a Specified U.S. Person and if you do not consent to reporting to the U.S. Internal Revenue Service, please submit the **“Non-consent to Providing U.S. Taxpayer Information”** form available on our website to Meiji Yasuda.

Upon request of the U.S. Internal Revenue Service, policy and other information of non-consenting customers will be exchanged between Japanese and U.S. authorities.

## Compliance with the “Reporting System for Automatic Exchange of Information on Financial Accounts of Non-Residents”

If there is a change in the jurisdiction of tax residence, please submit the [“Notification Based on the Tax Treaty Enforcement Special Provisions Act \(Change in Jurisdiction of Residence\).”](#)

**Any personal information of customers we collect in connection with the “Reporting System for Automatic Exchange of Information on Financial Accounts of Non-Residents” will be used only for the system’s purposes.**

Please visit our website to print out and submit the documents necessary for the procedures. ⇒See the contents page.

### Submission of “Notification Based on the Tax Treaty Enforcement Special Provisions Act (Change in Jurisdiction of Residence)”

Address for document submission⇒Page 10

Document name	“Notification Based on the Tax Treaty Enforcement Special Provisions Act (Change in Jurisdiction of Residence)”
Who submits	Those who have previously reported their jurisdiction of tax residence (Note 1) to Meiji Yasuda and have changed their jurisdiction of tax residence (Note 2) (such persons are required to submit a self-certification form for changes in circumstances.) * Meiji Yasuda is required to check the information stated in the self-certification form for changes in circumstances and to report policy information to tax authorities.
When to submit	Until the day on which three months have passed since the date of change in the jurisdiction of tax residence * If your jurisdiction of residence has not yet changed because you are informing us before you travel, etc., please submit the self-certification form after your jurisdiction of residence has changed. * In the event that customers who have submitted the “Notification of Traveling Abroad and Changes” fail to submit the self-certification form for changes in circumstances, Meiji Yasuda is required by law to report to tax authorities the information contained in the Notification and the policy information of customers.

Note 1: Includes those who reported their jurisdiction of residence as “Japan” on the life insurance policy application form and other documents.

Note 2: For individuals, the jurisdiction of residence (jurisdiction of tax payment) is determined as per (1) and (2) below. If you have any questions about your jurisdiction of residence, please contact a tax accountant or other specialist or your nearest tax office.

(1) Those who have a domicile in Japan: Japan

(2) Those who, under foreign laws and regulations, are subject to foreign tax equivalent to income tax based on certain criteria such as having a domicile:  
Relevant foreign country

\* If both (1) and (2) above apply, please report all applicable jurisdictions of residence.

\* If you do not have a jurisdiction of residence, please report that.

### When returning to Japan

Address for document submission⇒Page 10

When you return to Japan, please be sure to submit the “Notification of Return to Japan” and the self-certification form for changes in circumstances (if you submitted the form to Meiji Yasuda notifying the change in your jurisdiction of residence to the country of your travel destination).

If your jurisdiction of tax residence changed while you were outside of Japan and you returned to Japan without ever submitting a notification of the change, you may be asked to submit the notification upon your return to Japan.

# List of Contacts

## Telephone inquiry

### Japanese

#### Communication Center

##### Domestic calls

TEL 0120-662-332

For inquiries on foreign currency-denominated insurance and products sold via the bancassurance channel:

TEL 0120-453-860

##### Overseas calls

TEL +81-3-5954-8840

### Other languages

If you have difficulty making inquiries in Japanese, an interpreter service is available in five languages (English, Chinese, Korean, Vietnamese, and Thai) from inside and outside Japan.

TEL 0120-701-722 (Interpreter service in five languages)

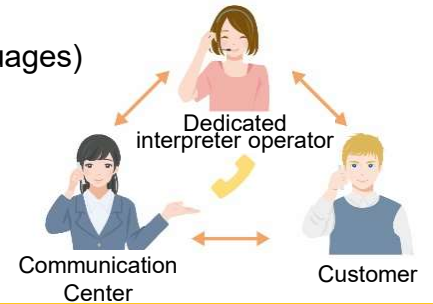
+81-3-6630-9062 (English)

+81-3-6630-9063 (Chinese: 中文)

+81-3-6630-9064 (Korean: 한국어)

+81-3-6630-9065 (Vietnamese: Tiếng Việt)

+81-3-6630-9066 (Thai: ภาษาไทย)



Mon. to Fri. 9:00–18:00, Sat. 9:00–17:00 (except for national holidays, year-end and New Year's holidays; Japan Standard Time)

Inquiries shall be made by the policyholder (in the case of cash benefit and benefit claims, the insured or beneficiary).

\* Please note that your inquiry will be audio recorded to further enhance our services.

## Written inquiry

Please state (1) the insurance policy number, (2) the policyholder's name, (3) the insured's name, (4) the sender's name, (5) reply address, and (6) inquiry and request.

〒169-8760 日本郵便株式会社 新宿北郵便局 郵便私書箱第2012号  
明治安田生命保険相互会社 コミュニケーションセンターあて

Attn: Communication Center, Meiji Yasuda Life Insurance Company  
P.O. Box 2012, Shinjuku Kita Post Office, Japan Post Co., Ltd., 169-8760

## Internet inquiry (Japanese text only)

Customers can visit our website and make use of "Chatbot," the "Chat" dedicated operator, and the "Easy Procedure Form" (Note) guidance for filling out the forms. The "Chatbot" will automatically respond to questions and inquiries regarding procedures and other matters, 24 hours a day, 365 days a year. It is available for your use anytime.



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Note: Any claim forms requested using the "Easy Procedure Form" will be sent to the address (Japanese address) of your agent specified in the "Notification of Traveling Abroad and Changes."

## Send procedure documents to

〒135-8740 日本郵便株式会社 深川郵便局 郵便私書箱第2号  
明治安田生命保険相互会社 事務オペレーション部 ダイレクト事務Gあて

Attn: Direct Administration G, Administrative Operation Department, Meiji Yasuda Life Insurance Company  
P.O. Box 2, Fukagawa Post Office, Japan Post Co., Ltd., 135-8740

## Handling of personal information

We will use customer information as needed for the following purposes.

- Underwriting, continuation, and maintenance and management of insurance policies, and payment of benefits and cash benefits
- Guidance on/offering of products and services, including those of subsidiaries, affiliates, and partner companies, and maintenance and management of policies
- Provision of information and management of our operations, and enhancement of products and services
- Other operations related and incidental to insurance

Regarding Meiji Yasuda's handling of customer information, please see our website

(<https://www.meijiyasuda.co.jp/privacypolicy/index.html>) (Japanese text only).

## Information on the physical and health condition of customers

- Information regarding the physical and health condition of customers will be strictly managed as information that requires special protection.
- The information collected will be used only for the purpose of underwriting, continuation, and maintenance and management of insurance policies, payment of benefits and cash benefits, and medical research and statistics.

## Reinsurance

- We may conduct reinsurance (including ceding after retrocession) in order to appropriately disperse the underwriting risk of customers' insurance policies. For insurance policies with reinsurance ceding agreements, we may provide necessary customer information to the reinsurance company.
- The customer information provided to the reinsurance company includes the insurance policy number necessary to identify the insurance policy to be reinsured; the name, gender, and date of birth of the insurance policyholder and insured; the benefit amount and other information related to the policy content; information on the health condition; the name and address of the beneficiary; medical documents; and family register documents.
- The reinsurance company will use the information provided by the customer for the underwriting, continuation, and maintenance and management of the relevant insurance policy and for the payment of benefits and cash benefits.

