

Welcome to sanofi Health Insurance Society

サノフィ健康保険組合にようこそ

About health insurance

- ◆ This is a medical care insurance system for salaried employees and other people who work for private sector companies and their families.
- ◆ Health insurance is funded by the insurance premiums paid by insured persons and their employers.

1982 : Sanofi health insurance society was founded.

◆ Roles of a Health Insurance Society

- ① Insurance benefits: medical care benefits
- ② Health activities: Improving member health

Health insurance membership

- ◆ When you begin your employment, you become an insured person under the health insurance program.
- ◆ Family members must meet certain conditions to be covered under health insurance.

Insurance premiums

- ◆ Health insurance premiums are collected from your total remuneration, which is based on annual income.

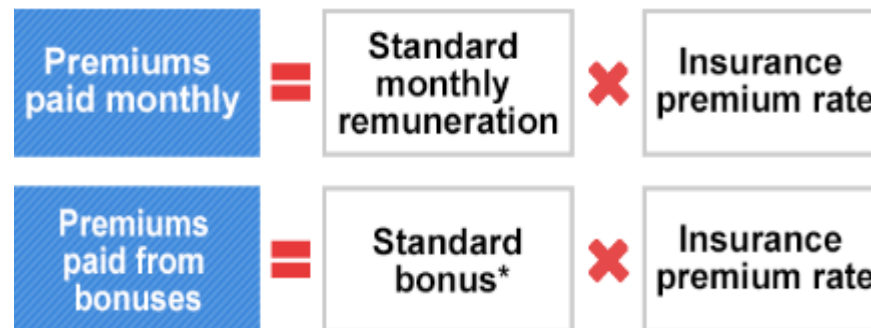
Total remuneration includes monthly salary and bonuses.

Special premiums begin when you reach the age of 40.

- ◆ The health insurance premium rates used to determine premiums can be set depending on the financial condition of the society and other factors.

- ◆ The rates used by Sanofi Health Insurance are shown below.

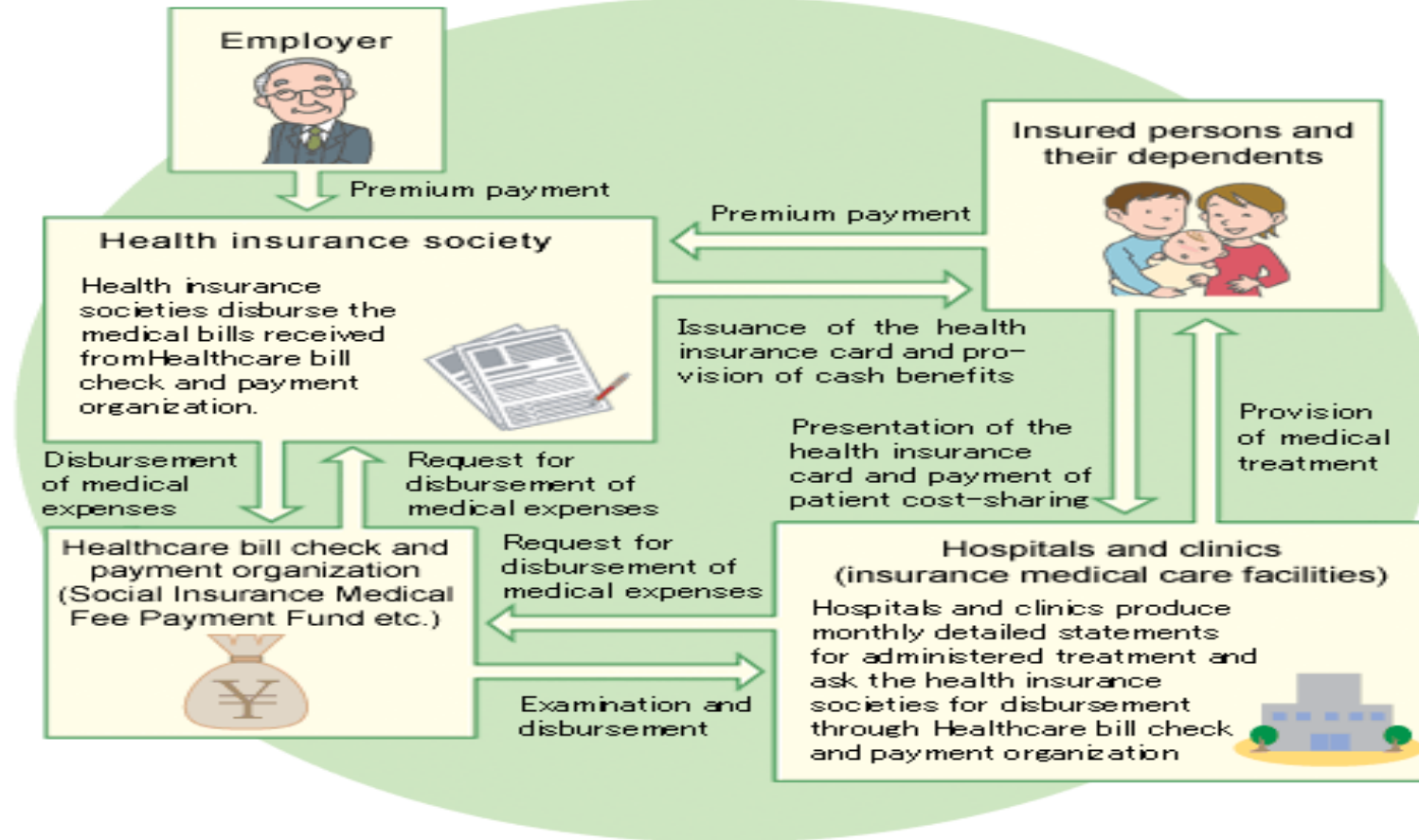
- General premium rate : 73.0/1000
- Special premium rate: 19.5/1000



Health insurance cards

- ◆ Bring your health insurance card to the reception counter when visiting hospital for medical care.
- ◆ Make sure to notify the police if it is stolen or lost.
- ◆ Don't change any of the information shown.(other than the address space) Transferring or lending the card to another person is prohibited.

System for payment of medical care costs



① Insurance benefits

- ◆ Insurance benefits are benefits from health insurance paid in cases of nonoccupational sickness or injury.
- ◆ Benefits are available only for treatment authorized in advance by the national government as eligible for insurance coverage.
- ◆ The copayment paid by individuals under the age of 70 is 30% for both inpatient and outpatient care. However, the co-payment amount is 20% for preschool children.

① Insurance benefits

Category of benefit	Target	Definition Income Bracket	Amount of Statutory Benefit	Amount of Fringe Benefit
Absence from work due to illness	Insured person	Accident and sickness allowance	Daily amount of standard remuneration×2/3× number of days	Daily amount of standard remuneration×10%×number of days
childbirth	Insured person	Maternity allowance	Daily amount of standard remuneration×2/3× number of days	Daily amount of standard remuneration×10%×number of days
	Insured person and the family members	Lump-sum allowance for childbirth and nursing	¥500,000	¥10,000
In time of death	Insured person	Funeral and burial expense	¥50,000	¥50,000
	and the family members			

Detailed information is on our web site.

Benefits for high-cost medical care

If the copayments paid exceed a certain amount, they are reimbursed

- ◆ When the total amount of "copayments" paid by an individual to medical institutions exceeds 20,000 yen during one calendar month, the amount exceeding 20,000 yen is returned (approximately 3 months after medical care was received) as a "copayment reimbursement".
- ◆ In principle, these benefits are paid automatically, and no procedures need to be completed to receive these benefits. Figures are rounded down to the nearest 1,000 yen.

Basis of calculation

1. Calculated over a one-month period (from the first day through the last day of the month)
2. Calculated on a per-hospital, outpatient/inpatient and medical/dental basis.

Detailed information is on our web site

Health services

- ◆ Health checkup services
 - Health checkup : free of charge
 - Special health checkup(Ningen doc) :
We cover Ningen doc fee up to 35,000yen. (over the age of 35)
 - Dental checkup
- ◆ Specific health guidance on metabolic syndrome
- ◆ Appropriate support for diabetes
- ◆ Non-smoking campaign
- ◆ Magazine for childcare
- ◆ Walking campaign
- ◆ Influenza vaccination

Sanofi Health Insurance Society Web site



My portal site



Feel free to ask us any questions!
Mail: kenpo@sanofi.com

Stay healthy!
Thank you.