



VMware K.K.

# Employee Benefits Handbook for 2022

Mercer Marsh Benefits  
Employee Health & Benefits

Tokyo

benefits that truly benefit



# Agenda

- Plan Rules & Eligibility
- Entitled Benefits
- Exclusions Clauses
- Claim Procedures

**Policies & Eligibility**



# Policies & Eligibility

## Group Term Life( GTL)

- Insurer : Dai-ichi Life Insurance Company, Limited
- Policy No. :0976943
- Policy Renewal Date : 1st January of each year
- Scope of Coverage : 24-hour worldwide
- Eligibility Conditions :
  - All full-time employees including directors(include CEO) locally hired
  - New employees – first day of employment
  - Employees who are rehired after retirement
  - ※ Dependents are not covered
- Age Limits :
  - Enrolment : below age 70
  - Renewal : up to age75

# Policies & Eligibility

## Group Long Term Disability( GLTD))

- Insurer : Chubb Insurance Japan
- Policy No. : 979LTG 080324-2
- Policy Renewal Date : 1st January of each year
- Scope of Coverage : 24-hour worldwide
- Eligibility Conditions :
  - All full-time employees including directors locally hired
  - New employees – first day of employment
  - Employees who are rehired after retirement
  - ※ Dependents are not covered
- Age Limits :
  - Enrolment : : below age 67
  - Renewal : below age 67

# Policies & Eligibility

## Group Personal Accident( GPA)

- Insurer : Chubb Insurance Japan
- Policy No. :809GI 119684-4
- Policy Renewal Date : 1st January of each year
- Scope of Coverage : 24-hour worldwide
- Eligibility Conditions :
  - All full-time employees including directors locally hired
  - New employees – first day of employment
  - Employees who are rehired after retirement
  - ※ Dependents are not covered
- Age Limits :
  - Enrolment : no limit
  - Renewal : no limit

**Entitled Benefits**



# GTL Benefit

Coverage	Loss of life / Total permanent disability due to illness or accident.
Benefit Amount	Two times annual salary( Maximum: JPY100,000,000 )



# GLTD Benefit

<b>Coverage</b>	Salary protection in case an insured is unable to work due to accident injury/illness.
<b>Benefit Amount</b>	60% of 1/12 <sup>th</sup> of annual salary is payable monthly up to a maximum of JPY 1,500,000
<b>Waiting Period</b>	90 days after the accident occurred
<b>Compensation Period</b>	Employees under 65: up to 65 ( for employees who over 62, it is for 3 years) Employees over 65: for 3 years
<b>Special Clause</b>	<ul style="list-style-type: none"><li>· Mental disorder rider (up to a maximum of 2 years)</li><li>· Maternity rider</li><li>· Disaster rider</li></ul>

# GLTD Benefit

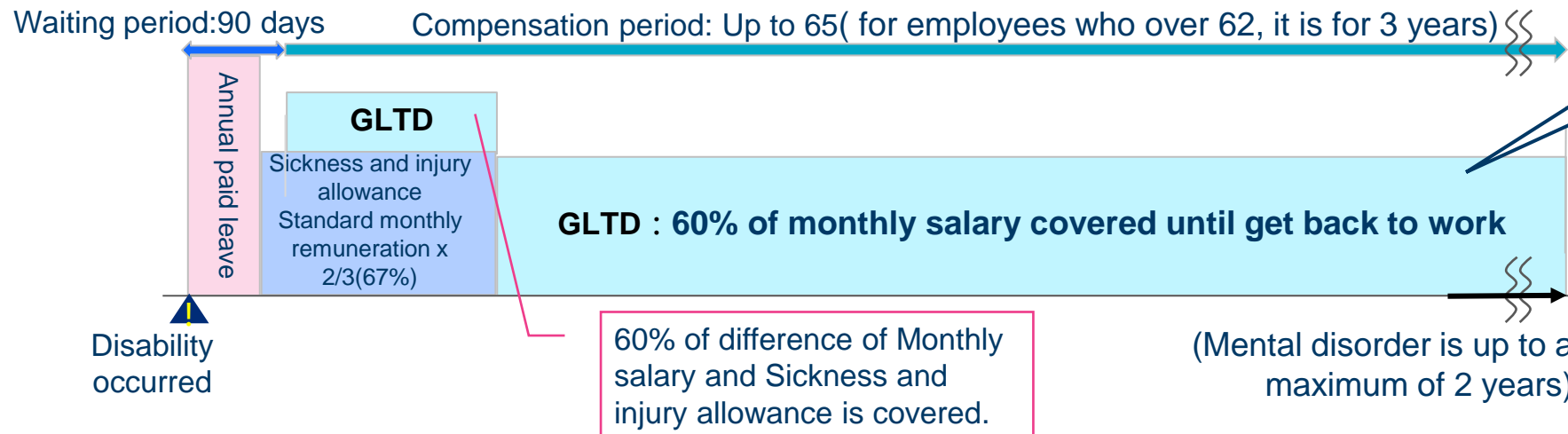
## Image

### ■ In case of no GLTD coverage



\* A disability pension is paid if a severe disability remains (disability grades 1 to 3).

### ■ Coverage of GLTD



# 団体傷害保険 (GPA)

<b>Coverage</b>	Accidental death and dismemberment.																																
<b>Benefit Amount</b>	<p>Accidental Death: 24 times monthly salary( Maximum: JPY100,000,000 )</p> <p>Accidental Dismemberment: it's up to Disability grade as follows</p> <table border="1" data-bbox="970 622 2244 1075"> <thead> <tr> <th>Disability grade</th> <th>% of Death benefit</th> <th>Disability grade</th> <th>% of Death benefit</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>100%</td> <td>8</td> <td>34%</td> </tr> <tr> <td>2</td> <td>89%</td> <td>9</td> <td>26%</td> </tr> <tr> <td>3</td> <td>78%</td> <td>10</td> <td>20%</td> </tr> <tr> <td>4</td> <td>69%</td> <td>11</td> <td>15%</td> </tr> <tr> <td>5</td> <td>59%</td> <td>12</td> <td>10%</td> </tr> <tr> <td>6</td> <td>50%</td> <td>13</td> <td>7%</td> </tr> <tr> <td>7</td> <td>42%</td> <td>14</td> <td>4%</td> </tr> </tbody> </table>	Disability grade	% of Death benefit	Disability grade	% of Death benefit	1	100%	8	34%	2	89%	9	26%	3	78%	10	20%	4	69%	11	15%	5	59%	12	10%	6	50%	13	7%	7	42%	14	4%
Disability grade	% of Death benefit	Disability grade	% of Death benefit																														
1	100%	8	34%																														
2	89%	9	26%																														
3	78%	10	20%																														
4	69%	11	15%																														
5	59%	12	10%																														
6	50%	13	7%																														
7	42%	14	4%																														
<b>Special Clause</b>	Disaster rider attached.																																

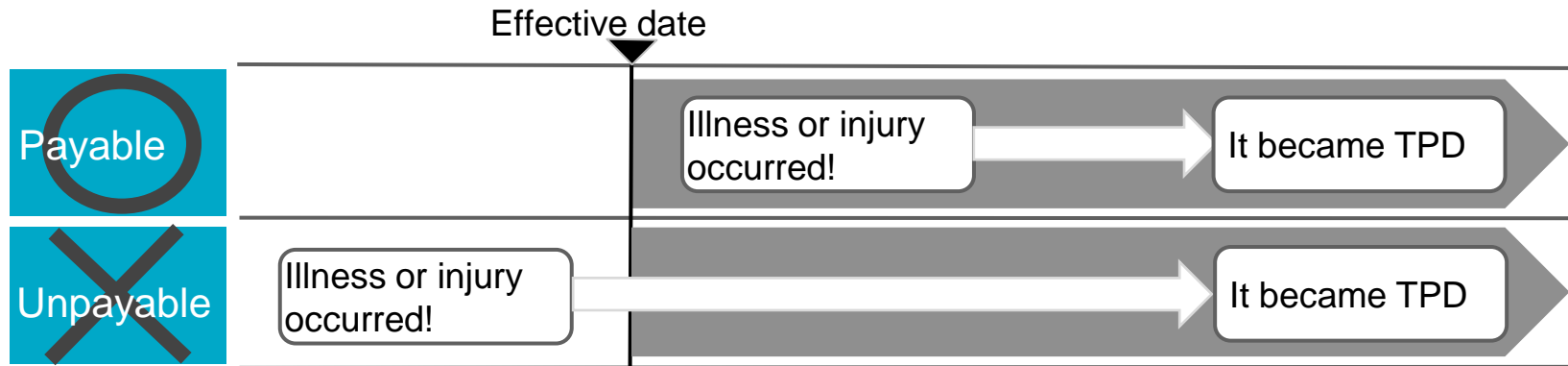
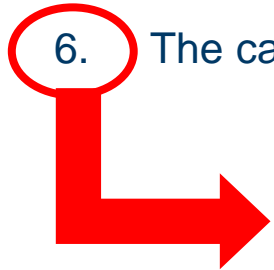
**Exclusions Clauses**



# Exclusions

## GTL

1. Suicide committed by the insured within one year of the enrollment date
2. Death (or TPD) of the insured intentionally caused by the policyholder
3. TPD intentionally caused by the insured
4. Death (or TPD) of the insured intentionally caused by the beneficiary
5. Death (or TPD) of the insured caused by war or other disturbance
6. The cause of TPD was occurred before the effective date.



# Exclusions

## GLTD

1. Physical disability due to intentional or serious negligence by policyholder, insured or beneficiary
2. Physical disability due to suicide act, criminal act or struggle act
3. Physical disability due to drugs, opium, cannabis, stimulants, thinner etc
4. Accidents during unlicensed driving or drunk driving
5. Infection without objective symptoms such as fever
6. Physical disability due to violence, the use of force by foreign armed force, or riot
7. Physical disability due to radioactive, explosive or other harmful characteristics such as nuclear fuel materials, or other radiations, radioactive contamination
8. Neck syndrome without medical objective symptoms
9. When illness or injury that caused disability occurred due to illnesses or medical conditions that occurred within 1 year prior to enrollment date within 12 months from the date of insurance coverage

# Exclusions

## GPA

1. Accidental Death/ Dismemberment due to intentional or serious negligence by policyholder, insured or beneficiary
2. Accidental Death/ Dismemberment due to suicide act( if it's approved as governmental workers compensation, it's covered)
3. Accidental Death/ Dismemberment due to criminal act or struggle act
4. Accidental Death/ Dismemberment due to drugs, opium, cannabis, stimulants, thinner etc
5. Accidental Death/ Dismemberment during unlicensed driving or drunk driving
6. Death/ Dismemberment due to illness
7. Delivery, premature birth or miscarriage
8. Surgical treatment, other medical treatment
9. The execution of the punishment
10. Endemic disease
11. Occupational illness
12. Neck syndrome without medical objective symptoms
13. Accidental Death/ Dismemberment due to war, civil war, revolution, violence, the use of force by foreign armed force, or riot etc
14. Accidental Death/ Dismemberment due to radioactive, explosive or other harmful characteristics such as nuclear fuel materials, or other radiations, radioactive contamination

**Claim Procedures**





# Claim Procedures

## GTL

	Action	Claim Flow	Format	Timing	Delivered by
1	Employee death notification	VMware HR ⇒ Marsh		ASAP	E-mail
2	Delivery of a claim report form	Marsh ⇒ VMware HR		ASAP	E-mail
3	Claim report to Insurer	Marsh ⇒ Insurer	Claim report	ASAP after receiving the Claims report from HR	E-mail
4	Delivery of claim forms	Insurer ⇒ VMware HR	Claim forms	ASAP after receiving the Claims report	Postal mail
5	Request certificate of death	VMware HR ⇒ Surviving Employee's Family	(Medical certificate, Family register, etc.)	Submission will depend on the circumstances of the bereaved family	(VMware HR's discretion)
6	Submission of certificate of death	Surviving Employee's Family ⇒ VMware HR	Medical certificate, Family register, etc	Submission will depend on the circumstances of the bereaved family	(VMware HR's discretion)
7	Submission of claim forms	VMware HR ⇒ Marsh	Claim form, Medical certificate, Family register, etc	ASAP after receiving claim forms	Postal mail
8	Insurance Payment	Insuere ⇒ VMware		Within 5 business days after receiving claim forms	
9	Death benefit	VMware ⇒ Surviving Employee's Family		ASAP	

# Claim Procedures

## GLTD

	Action	Claim Flow	Format	Timing	Delivered by
1	Administration of Employee's Disability	(VMware HR)			
2	Waiting Period (90 days or Sickness & Injury allowance)	(VMware HR)			
3	Delivery of claim report form	VMware HR ⇒Employee	Claim support, Claim report form	After waiting period (90 days)	E-mail
4	Submission of claim report form	Employee ⇒VMware HR	Claim report form (Excel form or pdf)	ASAP after waiting period	E-mail
		VMware HR⇒Marsh		ASAP after receiving the Claims report	
		Marsh ⇒Insurer		ASAP after receiving the Claims report	
5	Delivery of claim forms	Insurer ⇒Employee	Claim form, Medical certificate, Disability status report, Disability cash benefit notification form, etc.	ASAP after receiving the Claims report	Postal mail
6	Submission of claim forms	Employee ⇒Insurer	Claim form, Medical certificate, Disability status report, Disability cash benefit notification form, etc.	Within 1 ~ 3 months after receiving claim forms	Postal mail
7	Request of disability status certificate	Insurer ⇒VMware HR		ASAP after receiving the claim form	E-mail
8	Submission of disability status certificate	VMware HR ⇒Marsh	Disability status certificate, Salary form, etc.	Within 1 week	E-mail
9	Disability insurance payment	Insurer ⇒Employee		Within 5 business days	

# Claim Procedures

## GPA

	Action	Claim Flow	Format	Timing	Delivered by
1	Employee injury(related to death or prospect of permanent disability(P/D)) notification	VMware HR ⇒Marsh		ASAP after incident report is verified	E-mail
	Delivery of a claim report form	Marsh ⇒VMware HR		ASAP	E-mail
2	Claim report to Insurer	Marsh ⇒Insurer	Claim report	ASAP after receiving the report from HR (or the employee)	E-mail
3	Delivery of a claim forms	Marsh ⇒Employee		ASAP after receiving the report from the employee	Postal mail
6	Submission of claim form (including certificate of death or P/D)	Surviving Employee's Family or Employee ⇒Marsh ⇒Insurer	Claim form, Medical certificate, Family register, Registered seal certificate, etc. (Determination of the Permanent Disability Grade may require prior submission of a Medical Certificate)	Submission will depend on the circumstances of the Surviving Employee's Family or Employee	Postal mail
7	Insurance Payment(Death or P/D benefit)	Insurer ⇒Surviving Employee's Family or Employee		Normally within 5 business days. (Depending on the severity of the disability, the timeline will be about 1-2 months)	

# Claim Procedures

## Contacts

Yumi Kumai	<a href="mailto:yumi.kumai@marsh.com">yumi.kumai@marsh.com</a>	03-6775-9664
Kenichi Murata	<a href="mailto:Kenichi.Murata@marsh.com">Kenichi.Murata@marsh.com</a>	03-6775-6352



# MercerMarsh Benefits

**IMPORTANT NOTICE:** This document does not constitute or form part of any offer or solicitation or invitation to sell by either Marsh or Mercer to provide any regulated services or products in any country in which either Marsh or Mercer has not been authorized or licensed to provide such regulated services or products. You accept this document on the understanding that it does not form the basis of any contract.

The availability, nature and provider of any services or products, as described herein, and applicable terms and conditions may therefore vary in certain countries as a result of applicable legal and regulatory restrictions and requirements.

Please consult your Marsh or Mercer consultants regarding any restrictions that may be applicable to the ability of Marsh or Mercer to provide regulated services or products to you in your country.

Copyright © 2021 Marsh Japan Inc. All rights reserved.