

Leaflet for Student Health Insurance  
2026 Rikkyo Student Mutual-Aid Health Insurance Union

### Maintaining Your Health

In order to lead a meaningful school life, it is essential to stay healthy. We tend to forget the importance of being healthy when we are actually in good health. It is not until we become sick that we realize the value of keeping up our health. In order to stay healthy, it is necessary to maintain a healthy lifestyle, obtain enough nutrition, sleep well, exercise, and work actively. It is therefore of critical importance to have our health checked on a routine basis. If you feel something abnormal in your body, you should consult a specialist. Keep in mind that early recognition and early medical treatment are important.

1. Please use this leaflet as a guide for utilizing the student health insurance plan.
2. Please always carry your student ID card\* and do not lose it as it can be used as a union membership card.  
\*except for special international students
3. If you have any questions regarding student health insurance or any application procedures, please contact the Student Welfare Office of the Student Affairs Division on your campus.

“Leaflet for Student Health Insurance” may be revised yearly, so please refer to the most recent “Leaflet for Student Health Insurance”.

## I. Outline of Student Health Insurance Union

### 1. What is a “Student Mutual-aid Health Insurance Union (Student Health Insurance Union)”?

Student Mutual-aid Health Insurance Union (hereafter, “Student Health Insurance Union”) is an autonomous body operated by students for the purpose of providing a certain level of assistance for disease or injury and health management during enrollment based on the spirit of mutual-aid among all students. At Rikkyo University, this Union was established in 1962. If you receive treatment at hospitals, etc. due to disease or injury during enrollment, medical expenses for many students will be covered by your parent’s or your medical insurance. However, you are required to pay a part of medical expenses. In addition to suffering from disease or injury, these partial medical expenses can sometimes cause a heavy economic burden for us, especially for students living away from home, affecting our school life. In order to reduce such an economic burden from medical treatment, the Student Health Insurance Union was established. It is a “mutual-aid organization”, not governed by law, but funded by students who live on common ground at Rikkyo University.

### 2. Activities of Student Health Insurance Union

One of the main activities of the Student Health Insurance Union is the reimbursement program of medical expenses under the concept of mutual-aid among union members. Specifically, the Union provides reimbursement of medical expenses (free clinical medical treatment at our designated medical institutions and medical expenses reimbursement application), therapeutic accessory, vaccination, etc. Other programs include dental checkups and reimbursement of expenses for voluntary mass health checkups for the purpose of disease prevention, and disability benefits and special death payments for the purpose of welfare. Furthermore, the Union holds events and other activities regarding health promotion and disease prevention.

### 3. Operation of Student Health Insurance Union

Daily administrative operations of the Union are handled both in the Student Insurance Committee consisting of student union members and in the Student Welfare Office of the Student Affairs Division and the Accounting Office of the Finance Division, which are university administration offices. The Student Insurance Committee plans operational policy of the Union, carries out disease prevention activities (e.g. dental checkups) under the cooperation of external association for voluntary blood donation while university administration offices are responsible for administrative duties including reimbursement of medical expenses.

### 4. How to Join the Union

#### ■ Members of the Union

All undergraduate and graduate students join a member of the Union upon enrollment at Rikkyo University. (It is optional for special international students to join the Union.) You are entitled to be a member of the Union even if you are on a leave of absence. However, you will be disqualified from membership when you graduate (complete) or withdraw from school, etc.

#### ■ Union fee

Half of the union dues of 3,500 yen per year as “other payments” along with your academic fees must be paid each spring and fall semester (and must be paid even if you are on a leave of absence.)

#### ■ Union membership card

Student ID card will be used as a union membership card. (For details, see No. 5 on the back of your student ID card.) (For members voluntarily enrolled from special international students, union membership card will be issued separately.)

### 5. Roles of Student Insurance Committee

The Student Insurance Committee is the executive body of the Union consisting of a maximum of 40 students elected from and trusted by the members. The Committee has a key role for discussing important matters including budgets, etc. to plan, manage and operate the Union.

Furthermore, it also collects information through members and students concerned regarding issues and problems of operating the Student Health Insurance Union and, as needed, proposes improvement measures to the Board of Governors for discussion. As such, the Student Insurance Committee serves as an executive committee reflecting union members' consensus for the benefit of the members.

## II. Student Health Insurance Plan

### 1. Outline of Student Health Insurance Plan

The following programs including reimbursement of medical expenses are provided in the Student Health Insurance Plan based on Article 39 through 45 of the Union Constitution.

#### <Outline of medical benefit program>

Reimbursement of expenses for medical treatment

Reimbursement of medical expense

Medical expenses reimbursement application

Free clinical medical treatment at our designated medical institutions

Reimbursement of expense for vaccination

Reimbursement of expenses for therapeutic braces

Prevention of diseases/other

### 2. Reimbursement of Expenses for Medical Treatment

#### (1) Reimbursement of medical expenses

##### ■ Scope of coverage for reimbursement of medical expenses

Any medical expenses (including in-hospital prescriptions) and prescription expenses covered by medical insurance at hospitals and insurance pharmacies across Japan excluding dental clinics will be covered under the program.

In principle, 70% of medical expenses for health insurance treatment are covered by medical insurance (health insurance, national health insurance, etc.). Therefore, your co-pay medical expenses (up to 30%) not covered by medical insurance will be reimbursed according to the criteria of the Student Health Insurance Union. If any portion of your co-pay medical expenses may be covered by public funds, you should apply first for reimbursement from public funds rather than the Student Health Insurance Plan.

##### ■ Cases not covered by reimbursement of medical expenses

The following cases will not be covered by reimbursement of medical expenses.

(A) Dental work (B) Meal charges when hospitalized (C) Amenity charges when hospitalized (D) Special healthcare expense (E) Injury caused by a third party (e.g. a traffic accident) (F) Health checkup or complete medical checkup (G) Documentation expense / cost of container, etc. (H) Other expenses not covered by health insurance or self-pay expenses (I) Treatment at Osteopathic Clinics, Chiropractic Clinics, and Acupuncture Clinics

##### ■ Free clinical medical treatment and medical expenses reimbursement application

There are two programs for your medical expenses to be covered: free clinical medical treatment at our designated medical institutions and medical expenses reimbursement application.

Free clinical medical treatment is a program to be applied to case when you receive treatment at Rikkyo Medical Clinic. When you show your “student ID card” and “health insurance card” at the reception and accounting counter, you are not required to pay your self-pay expenses (up to 30%) for treatment covered by health insurance.

Medical expenses reimbursement application is a program to be applied to cases when you receive treatment (visit or hospitalization) and receive prescriptions at a hospital or an insurance pharmacy other than the two medical institutions described above. Your medical expenses will be reimbursed after paying expenses at a hospital or an insurance pharmacy and applying for reimbursement at contact office of Rikkyo University.

#### Limits to amounts covered

- The total benefit limits for these two programs are 40,000 yen per month and 320,000 yen per year. If you receive an amount that exceeds the set limit, the excess will be adjusted in the next reimbursement or requested for return at a later date.
- If you receive an amount that exceeds the set limit, the excess will be requested for reimbursement at a later date or deducted from the next reimbursement.
- You may not receive reimbursement of medical expenses under both the free clinical

medical treatment and medical expenses reimbursement application programs until the excess is repaid.

- After the annual limit is reached, you may not receive reimbursement of medical expenses under both the free clinical medical treatment and medical expenses reimbursement application programs during the same academic year.

<How to use free clinical medical treatment at our designated medical institutions>

- Medical institutions covered by this program  
Rikkyo Medical Clinic (in Ikebukuro Campus)

- Application process

At the reception and accounting counter of the designated medical institutions, please show your student ID card and health insurance card. For special international students, please show your union membership card as well.

Your self-pay expenses (up to 30%) for treatment covered by health insurance will be claimed directly by a hospital from the Student Health Insurance Union. Therefore, you are not required to pay at the designated hospital.

Please keep in mind, however, the following points.

- ◆ Rikkyo Medical Clinic

Although in-hospital prescriptions will be covered by the free clinical medical treatment program, you will be required to apply for reimbursement of prescription expenses for the portion of external prescription.

Details regarding reimbursement not covered under the program and amount limits will be described below.

<How to use the medical expenses reimbursement application>

■ Medical institutions covered by this program

All hospitals and pharmacies across Japan except for dental work (visits to dental clinics) will be covered under this reimbursement program. (Free clinical medical treatment is available at Rikkyo Medical Clinic.) While dental work is not covered, oral surgery is covered under this program. If you receive oral surgery at a dental clinic or a hospital dental department and apply for reimbursement for medical expenses, you will be required to submit a "Certificate of Oral Surgery."\* indicating all dates of treatment in each month the oral surgery was performed.

■ Application process

After paying expenses at a hospital or a pharmacy, please apply for reimbursement at the contact office of Rikkyo University. (Reimbursement will be made via bank transfer.)

■ Requirements for application / Amount reimbursed

If your self-pay expenses for treatment covered by health insurance at a hospital or a pharmacy are 2,500 yen or more at one place during one month (1st to the end of the month), such expenses will be reimbursed up to the amount limits. This 2,500 yen will be the base amount for all hospitals and pharmacies, so each reimbursement will be separately calculated.

■ Application period

An application for a month will be accepted during the next month after receiving treatment or prescription at a hospital or a pharmacy. (Please note that the application period is not the next month after payment.)

If you are hospitalized for more than one month, you may apply during the following month after being discharged from a hospital (inpatient services only).

e.g.) - Receiving treatment at a hospital in April (between 1st and 30th)

→ Application period will be in May.

- Medicine prescribed at a pharmacy in April (between 1st and 30th)

→ Application period will be in May.

- Hospitalized between April and May (and discharged between 1st and 31st)

→ Application period will be in June.

Details regarding reimbursement not covered under the program and amount limits will be described below.

■ Date of reimbursement

Rikkyo Student Mutual-Aid Health Insurance Union Website

[https://spirit.rikkyo.ac.jp/student\\_affairs/backup/SitePages/benefit.aspx](https://spirit.rikkyo.ac.jp/student_affairs/backup/SitePages/benefit.aspx)

for more information.

■ Required application documents

The following documents (A) through (F) are required for application. Documents (E) and (F) are required for those who apply for reimbursement of medical expenses for the first time. Note that Documents (E) and (F) are required even if you are using the same account that you use to transfer academic fees. Please re-register your bank transfer account information when your student ID number is changed for entrance to graduate school, etc.

(A) "Medical costs reimbursement application form"\*

(B) Receipt (must include: issue date, address, percent covered by insurance, total covered amount (or NHI points) per treatment day, out-of-pocket expenses (copayment), deductible, amount collected, hospital or pharmacy information (name, address, phone number, and seal of receipt). If a receipt does not include these items, please ask the person in charge to fill out "Receipt of Medical Expenses" sheet at a medical institution.)

Note 1: Corrected receipts will not be accepted.

Note 2: Copies of receipt will not be accepted. Only if the circumstances are such that an original receipt cannot be submitted, a copy of a receipt will be accepted after showing an original receipt.

Note 3: If the total covered amount (NHI points x 10) multiplied by the percent covered by

insurance does not equal out-of-pocket expenses (copayment), the case is not eligible for reimbursement (amounts may be rounded to the nearest yen).

- (C) Student ID card (Special international students must also show their union membership card.)
- (D) Applicant's seal

The following items are only required for first-time applicants.

- (E) "Confirmation of the bank account \*\*"
- (F) Copy of bankbook (Only for banks listed on the back of the "Confirmation of the bank account" included at the end of this leaflet. It must be an ordinary deposit account in the applicant's own name. Bank name, branch name, account number, account holder's name must be included.) If the bank does not issue bankbooks, the applicant must print out a screenshot of their account page at their bank listing the required information (bank name, branch name, account number, name of account holder) and submit that instead.

■ Contact office

Ikebukuro Campus, Student Affairs Division, Student Welfare Office (Building No. 5, 1st floor)  
TEL 03-3985-2442

Niiza Campus, Student Affairs Division, Student Welfare Office (Building No. 7, 2nd floor)  
TEL 048-471-6924

Hours:

Weekdays: 9:00 a.m.-5:00 p.m.

Saturdays: 9:00 a.m.-12:30 p.m.

[Application by mail]

To apply by mail, mail the following documents (A) through (E) to the mailing address for application documents below, within the application period (applications with postmarks during the application period are valid). Documents (D) and (E) are only required for first-time applicants.

- (A) Medical costs reimbursement application form
- (B) Receipt (original) \*Required information is the same as that shown on page 6 item (B).
- (C) Copy of Student ID Card (Special International Students must also submit a copy of their union membership card)
- (D) Confirmation of the bank account (first-time applicants only)
- (E) Copy of bankbook (first-time applicants only)

If you are unable to submit the original receipt to student health insurance owing to procedures for exemption from medical expenses under national systems, or other reasons, please enclose the following documents (F) and (G). After the administrative office confirms that the copy of the receipt matches the original, we will return the original receipt in the self-addressed stamped envelope.

- (F) Receipt (copy)
- (G) Self-addressed stamped envelope

[Mailing address for application documents]

Rikkyo University Student Mutual-Aid Health Insurance Union, 3-34-1 Nishi-ikebukuro, Toshima-ku, Tokyo 171-8501

\*Write "medical costs reimbursement application form" on the front of the envelope and your return address and full name on the back.

\*You are responsible for the cost of the envelope, postage, etc. Please note that we will be unable to accept it if the fee is insufficient.

\*The university will not bear any responsibility for any inadequacies in the application documents or nondelivery owing to postal accidents or other reasons.

In addition, we cannot confirm the arrival of the application documents. As such, we recommend that you mail these documents using a method that allows you to track them yourself, such as "simplified registration" or "acceptance-recorded mail."

We cannot accept applications after the application period and outside of office hours. Please complete the procedure well in advance.

Available periods and times for applications may be subject to change outside of teaching periods, so please check available times in advance through university bulletin boards or the website.

If you are sick or studying abroad and unable to complete these procedures during the application period, please consult the application office during the application period.

(2) Reimbursement of expenses for therapeutic accessories

For any medical treatment covered by health insurance, 30% of expense for preparing therapeutic braces (e.g. corset) prescribed by a doctor will be reimbursed except for crutches.

■ Application process

After paying expenses for therapeutic accessories, please apply for reimbursement at contact office of Rikkyo University. (Reimbursement will be made through bank transfer.)

■ Requirements for application

You may apply for reimbursement of expenses for therapeutic accessories only if 30% of such expense is 2,500 yen or more.

■ Amount reimbursed

30% of expenses for therapeutic accessories

■ Amount limits to be reimbursed

40,000yen per month (1st to the end of the month)

This will be separately calculated from the limit set for the reimbursement of medical expenses.

■ Application period

Applications accepted until the end of the third month from the issue date of the receipt

■ Date of reimbursement

Rikkyo Student Mutual-Aid Health Insurance Union Website

[https://spirit.rikkyo.ac.jp/student\\_affairs/backup/SitePages/benefit.aspx](https://spirit.rikkyo.ac.jp/student_affairs/backup/SitePages/benefit.aspx)

for more information.

■ Required application documents

The following documents (A) through (F) are required for application. You may be asked to show your health insurance card in addition to these documents. Documents (E) and (F) are required only for those who apply for reimbursement of medical expenses for the first time. Note that Documents (E) and (F) are required even if you are using the same account that you use to transfer academic fees. Please re-register your bank transfer account information when your student ID number is changed for entrance to graduate school, etc.

(A) "Therapeutic accessory costs reimbursement application form\*"

(B) Doctor's certificate from a medical institution or any other relevant certificate (copy accepted)

(C) Receipt (must include: issue date, address, collected amount, proviso stipulating "for therapeutic accessories" or similar, detailed description, issuer information, address, phone number, and seal of receipt)

Note 1: Corrected receipts will not be accepted.

Note 2: Copies of receipts will not be accepted. Only if the circumstances are such that an original receipt cannot be submitted, a copy of a receipt will be accepted after showing an original receipt.

(D) Student ID card (Special international students must also show their union membership card.)

The following items are only required for first-time applicants.

(E) "Confirmation of the bank account \*\*"

(F) Copy of bankbook (Only for banks listed on the back of the "Confirmation of the bank account" included at the end of this leaflet. It must be an ordinary deposit account in the applicant's own name. Bank name, branch name, account number, account holder's name must be included.)  
If the bank does not issue bankbooks, the applicant must print out a screenshot of their account page at their bank listing the required information (bank name, branch name, account number, name of account holder) and submit that instead.

■ Contact office

The same contact office to apply for reimbursement of medical expenses

[Application by mail]

If you wish to apply by mail, please mail the documents (A) through (F) listed under "Application over the counter" above (for document (D), your Student ID Card, please submit a copy; documents (E) and (F) are required for first-time applicants only) to the mailing address for application documents, within the application period (applications with postmarks during the application period are valid). Please refer to page 7~8 for details, including the mailing address for application documents.

(3) Reimbursement of vaccination expenses

You may apply for reimbursement of expenses for vaccination.

■ Application process

After paying expenses at a hospital, please apply for reimbursement of expenses for vaccination at the contact office of Rikkyo University. (Reimbursement will be made through bank transfer.)

■ Types of vaccination covered

measles, rubella, measles-rubella combined, mumps, measles-rubella-mumps combined, influenza, tetanus, tetanus combined (tetanus and diphtheria), chickenpox, Japanese encephalitis, type A hepatitis, type B hepatitis, rabies, diphtheria, cholera, yellow fever, polio

■ Amount covered

A limit of 2,000 yen per each type of vaccination will be reimbursed.

This will be separately calculated from the limit set for reimbursement of medical expenses and therapeutic accessories.

e.g. When receiving vaccination for measles and rubella separately

→This is considered two to be types of vaccination (calculated as a limit of 4,000 yen).

When receiving vaccination for measles-rubella combined at one time

→This is considered one type of vaccination (calculated as a limit of 2,000 yen).

■ Application period

Applications will be accepted during the next month after receiving vaccination. (Please note that application period is not the next month after paying expenses.)

e.g. Receiving vaccination in April (between 1st and 30th) → Application period will be in May.

■ Date of reimbursement

Rikkyo Student Mutual-Aid Health Insurance Union Website

[https://spirit.rikkyo.ac.jp/student\\_affairs/backup/SitePages/benefit.aspx](https://spirit.rikkyo.ac.jp/student_affairs/backup/SitePages/benefit.aspx)

for more information.

■ Required application documents

The following documents (A) through (E) are required for application. Documents (D) and (E) are required only for those who apply for reimbursement of medical expenses for the first

time. Note that Documents (D) and (E) are required even if you are using the same account that you use to transfer academic fees. Please re-register your bank transfer account information when your student ID number is changed for entrance to graduate school, etc.

(A) "Vaccination costs reimbursement application form"

(B) Receipt (must include: issue date, address, types of vaccination\*1, collected amount\*2, name of hospital, address, phone number, and seal of receipt)

\*1 If there is no information regarding types of vaccination written on a receipt, please attach any relevant documents such as a "detailed description" or "proof of vaccination" listing types of vaccinations.

\*2 When receiving several types of vaccination, a receipt must include information regarding the amount of expenses for each vaccination.

Note 1: Corrected receipts will not be accepted.

Note 2: Copies of receipts will not be accepted. Only if the circumstances are such that an original receipt cannot be submitted, a copy of a receipt will be accepted after showing an original receipt.

Note 3: If you get several vaccinations spanning multiple months, have paid for them together in advance, and submit an application prior to receiving the final vaccination, show the original copy of the receipt and submit a copy. When submitting your application for the final vaccination, submit the original receipt (you may also show the original and submit a copy).

(C) Student ID card (Special international students must also show their union membership card.)

The following items are only required for first-time applicants.

(D) "Confirmation of the bank account \*"

(E) Copy of bankbook (Only for banks listed on the back of the "Confirmation of the bank account" included at the end of this leaflet. Bank account of an applicant's ordinary deposit account must be opened. Commercial or regional bank accounts are desirable. Bank name, branch name, account number, account holder's name must be included.)

If the bank does not issue bankbooks, the applicant must print out a screenshot of their account page at their bank listing the required information (bank name, branch name, account number, name of account holder) and submit that instead.

■ Contact Office

Same contact office to apply for reimbursement of medical expenses

[Application by mail]

If you wish to apply by mail, please mail the documents (A) through (F) listed under "Application over the counter" above (for document (D), your Student ID Card, please submit a copy; documents (E) and (F) are required for first-time applicants only) to the mailing address for application documents, within the application period (applications with postmarks during the application period are valid). Please refer to page 7 for details, including the mailing address for application documents.

### 3. Disease prevention and other programs

#### ■ Activities for preventive measures against diseases

Student Health Insurance Union not only provides medical benefits but also activities for preventive measures against diseases in order to maintain and promote union members' health.

##### 1) Dental checkups (free of charge)\*

Dental checkups are typically offered once a year at both the Ikebukuro and Niiza campuses. The purpose of the checkups is to remove plaque and to check for cavities and other dental issues. Once the exact schedule is determined, it will be posted on signboards, moving bulletin boards, Twitter, and so on.

##### 2) Group checkups by request

The Health Center at the Ikebukuro Campus offers health checkups (EKGs, internal medicine, urinalysis, etc.) for clubs and other groups that request them. Please note, however, that Student Health Insurance will only cover half the cost of these checkups before tax. For more information, please contact the Student Affairs Division, Student Life Office (03-3985-2440).

##### 3) Lending of first-aid kits\*

We have first-aid kits available for clubs, overnight camps, and others to borrow for their group activities.

##### 4) Distribution of health pamphlets and similar materials

Health pamphlets and other materials (e.g. information on alcohol patch tests) are distributed during Student Health Insurance/clinic orientation in April and are also available in lobby displays, etc. organized by the Student Affairs Division and Health Center.

\*For more information on dental checkups and first-aid kits, please contact

Student Health Insurance Union

Ikebukuro: Williams Hall 1F Room 111

Niiza: Yurinoki Hall 2F Room 6

Phone: 03-3985-2879 (Ikebukuro office)

Twitter: @kemkenrikkyo

#### ■ Disability benefits

For members who have suffered from disabilities including permanent damage during the enrollment at Rikkyo University, disability benefits will be provided. For details, please contact the Student Affairs Office (03-3985-2442).

#### ■ Special death payment

For members who have passed away during the enrollment at Rikkyo University, a special death payment of 50,000 yen will be provided.

### III. Guide for Designated Medical Institutions

#### Rikkyo Medical Clinic

3-34-1 Nishi-ikebukuro, Toshima-ku, Tokyo 171-8501

TEL: 03 (3985) 2783

URL: <http://www.rikkyo.ac.jp/campuslife/support/healthcare/clinic.html>

Specialty: Internal Medicine

Reception (Weekdays) 9:00 a.m.–12:30 p.m. / 2:00–4:00 p.m.

Closed: Saturdays, Sundays, national holidays and other days designated by Rikkyo University.  
Please check available hours posted at clinics or on the relevant websites.

- Please be sure to show your student ID card and health insurance card when visiting the clinic. (Special international students must also show their union membership card.)  
If you forget your health insurance card, you may have to pay for it yourself.
- For external prescriptions of drugs, please see “How to use the medical expenses reimbursement application”.

At the clinic...

1. Students can receive medical care on-campus (Ikebukuro) .
2. The clinic may refer students to other clinics or hospitals as needed