

Adobe Systems Korea

2023/24

Group Insurance Manual

benefits that truly benefit

Statement of Confidentiality

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1 Group Insurance Coverage

■ Policy Period August 5, 2023 ~ August 5, 2024

■ Insurer Kyobo Life Insurance

■ Coverage Details

(Unit: KRW)

Coverage	Details	Insured Amount	Eligibility
Accidental Death	Death as a direct result of accident	AS x 3 (Max. 1 bil)	Employee
Accidental Disability	Permanent disability as a direct result of accident ▪ 100% ~ 3% of insured amount according to disability degree	AS x 3 (Max. 1 bil)	
Disease Death With Over 80% Disability	Death as a result of disease or over 80% of disability as a result of disease	AS x 3 (Max. 1 bil)	
2 Critical Illness	Diagnosed as cerebral hemorrhage or acute myocardial infarction (1 st time)	20 mil	Employee Spouse
Cancer Diagnosis	Diagnosed as cancer (1 st time) ▪ Thyroid cancer, borderline tumor 30% ▪ Carcinoma in situ, other cutaneous cancer, colon intramucosal cancer 10% ▪ Excluding recurrent and metastatic cancers	20 mil	
Surgical Allowance	Surgical operation due to disease or accident which is treated as medically necessary according to the policy provisions. ▪ Lv 1: 100K / Lv 2: 300K / Lv 3: 500K / Lv 4: 1 mil. / Lv 5: 3 mil. ▪ Measures such as suction, paracentesis, nerve block – excluded ▪ Cosmetic surgery, sterilization operation, surgery for diagnostic check - excluded	100K ~ 3 mil	Employee
Hospitalization Allowance	In case of hospitalization due to disease or accident, insured amount per day will be paid during the policy period (120 days max. for 1 hospitalization) ▪ Maternity excluded ▪ Mental and behavioral disorders (F code), congenital disease (Q code) excluded	50K / day	
Nursing Care	In case of hospitalization due to disease, accident, or maternity if applicable to National Health Insurance (NHI), insured amount per day will be paid during the policy period. ▪ Automobile accident/industrial accident excluded ▪ Mental and behavioral disorders (F code) excluded ▪ Congenital disease (Q code) excluded ▪ Maximum 365 days (National Health Insurance period)	50K / day	Employee Spouse Child

※ This is a brief summary for review purposes only. Benefits are solely paid according to insurer's provision.

※ AS: Annual Salary

Coverage	Details	Insured Amount	Eligibility																			
Accident Disease Statutory Item	Statutory item for incurred hospitalization or outpatient (doctor's visit and prescription) medical expenses due to accident or disease will be reimbursed as below. (maternity excluded)	Up to 10 mil per annum each for Accident and Disease																				
	<table border="1"> <thead> <tr> <th>Classification</th> <th colspan="2">Reimbursement Amount</th> </tr> </thead> <tbody> <tr> <td>Hospitalization</td> <td colspan="2">80% of actual incurred medical expense for statutory item</td> </tr> <tr> <td rowspan="4">Outpatient</td> <td colspan="2">For each outpatient visit (doctor's visit + prescription), actual incurred medical expense for statutory items will be reimbursed after applying the below deductible.</td> </tr> <tr> <th>Category</th> <th>Deductible</th> </tr> <tr> <td>Clinic/small hospital and pharmacy</td> <td>Greater of 10K or 20% of eligible medical expense</td> </tr> <tr> <td>General hospital and pharmacy</td> <td>Greater of 20K or 20% of eligible medical expense</td> </tr> <tr> <td colspan="3"> <ul style="list-style-type: none"> Reimburse up to 100K for each outpatient visit (doctor's visit + prescription) </td> </tr> </tbody> </table>			Classification	Reimbursement Amount		Hospitalization	80% of actual incurred medical expense for statutory item		Outpatient	For each outpatient visit (doctor's visit + prescription), actual incurred medical expense for statutory items will be reimbursed after applying the below deductible.		Category	Deductible	Clinic/small hospital and pharmacy	Greater of 10K or 20% of eligible medical expense	General hospital and pharmacy	Greater of 20K or 20% of eligible medical expense	<ul style="list-style-type: none"> Reimburse up to 100K for each outpatient visit (doctor's visit + prescription) 			
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<ul style="list-style-type: none"> Non-Statutory: Designated by Minister of Health following the National Health Insurance Act and/or Medical Care Assistance Act (Includes cases where statutory procedures were conducted but with no statutory expense incurred) 																						
3 Specific Treatments	Incurred hospitalization or outpatient medical expense due to accident or disease for below treatments classified as non-statutory items will be reimbursed as below. (maternity excluded)	Refer to Left table																				
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<ul style="list-style-type: none"> Chiropractic, ESWT, Prolotherapy: If the first 10 treatments are considered effective, then the treatment may be continued up to Max. 50 treatments in 10 treatment increments. (ESWT: Extracorporeal Shock Wave Therapy) 																						

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2 Claim Process

■ Required Documents

Category	Requested Documents	Details	Issuance
General	Claim form	<ul style="list-style-type: none"> Signature required - If the case is for child under age 19, please also sign the document for parental authority Details of accident must be written - Accident: Date, time, place, cause, etc. required - Disease: Exact disease name or diagnosis required 	Refer to attached form
Surgical Allowance	Confirmation form of surgery	<ul style="list-style-type: none"> Diagnosis, name of surgery, date of surgery required Can be replaced with medical certificate or inpatient certification with diagnosis, name of surgery, date of surgery 	Hospital
Hospitalization	Medical certificate	<ul style="list-style-type: none"> Patient name, social ID, hospitalization period, cause (disease name /disease code) required 	
	Bills for medical treatment	<ul style="list-style-type: none"> Electronic receipt with statutory/non-statutory items divided - Receipt types not allowed: Payment Sheet for tax deduction, Card receipt, Cash sales receipt, Written receipt 	
	Detailed medical expense payment form	<ul style="list-style-type: none"> Requested separately to the hospital's management office 	
Outpatient	Documents confirming the disease	<ul style="list-style-type: none"> For the receipt greater than 100K require one of the following documents - Prescription, medical certificate, medical chart, medical records, doctor's note that includes the name of disease (disease code) 	
	Bills for medical treatment	<ul style="list-style-type: none"> Electronic receipt with statutory/non-statutory items divided - Receipt types not allowed: Payment Sheet for tax deduction, Card receipt, Cash sales receipt, Written receipt - Submit the bills for each date of the treatment 	
	Detailed medical expense payment form	<ul style="list-style-type: none"> Requested separately to the hospital's management office for non-statutory treatments 	
	Prescription	<ul style="list-style-type: none"> Patient copy of prescription required 	
	Receipt for Medicine	<ul style="list-style-type: none"> Receipt with statutory and non-statutory part divided and with exact payment amount issued by a computer 	Pharmacy

■ Contact our appointed **Claim Advisory** below in case of claims for **death, disability, diagnosis**

■ Claim Process



■ Claim & Consultation Center: Marsh Korea

Case	Name	Email	Fax
Claim Advisory	Ahreum Lee	mcare.korea@marsh.com	02) 737-1491
Consultation	1577-3739		
Address	(07326) Marsh Korea, Inc. 38fl. Three IFC, Gukjegeumyung-ro 10, Yeongdeungpo-gu, Seoul (MMB Claims)		
Working Hour	Weekdays 09:00 ~ 18:00 (Lunch Hour: 12:00 ~ 13:00)		

3 Important Things to Remember

1) Consent to collect, use, inquire, provide personal information

Marsh, insurers, and any related organizations cannot process claims without insureds’ consent to collect, use, inquire, and provide personal information as result of the Personal Information Protection Act (PIPA) that officially came into effect as of September 30, 2011.

2) Verify whether National Health Insurance (NHI) applicable treatments for inpatient and outpatient treatment

Bills with only non-statutory items are not eligible for insurance reimbursement. There must be an insurance benefit that applies to NHI. Claims will be paid out for statutory treatments.

3) Definition of ‘Single Disease’ and ‘Single Accident’ within specific treatment, inpatient, and outpatient coverage

「Single Disease」	「Single Accident」
<ul style="list-style-type: none"> ① Diseases due to one specific cause (Diseases with significant medical connections are regarded as a single disease. A single disease receiving more than two treatments is still considered a single disease) ② Complications during a treatment or simultaneous treatments for a newly discovered disease ③ Hospitalization due to multiple types of diseases with no medical associations with one another 	<ul style="list-style-type: none"> ① Accidents due to one specific cause (One accident receiving more than two treatments is still considered a single accident) ② If a patient receives more than two outpatient treatments in one day or receives more than two prescriptions from a pharmacy, the outpatient treatments are considered one outpatient treatment and the prescriptions are considered one prescription. ③ In the above case, the deducted sum applies to the highest deducted sum from the repeated visits within the medical institution

4) Guidance on medical reimbursement calculation (Statutory/Non-statutory/3 Specific treatment)

Medical coverage reimburses the actual incurred medical cost where the reimbursement will be made proportionately from each medical insurance policy that the insured is enrolled. Duplicate reimbursement is not allowed (Insurance regulation of supervision within the revision of insurance law – October 1, 2003)

※ Individuals enrolled in medical expense reimbursement coverage from a different insurance company must directly file medical claims to the applicable insurer.

4 Summary of Exclusions - Medical

1. Common Exclusion Clause

- ① Medical costs caused by the following reasons:
 1. Self-destruction or intentionally self-inflicted injury by the insured. (Except when it is proven that the insured has lost ability to self-determine when such action is taken due to causes such as insanity)
 2. Intentionally inflicted injury by the beneficiary on insured. (In case there is multiple beneficiaries, insurance is paid for the other beneficiaries apart from fore-mentioned beneficiary)
 3. Intentionally inflicted injury by the policyholder on the insured.
 4. Instances when the insured does not follow a doctor's recommendations without a reasonable cause
 5. Cases when medical expenses are incurred due to the insured's arbitrary request
- ② Medical costs caused by the following reasons:
 1. Medical expense incurred for using emergency room of a General hospital by whom is not defined as an emergency patient by the Emergency Medical Service Act
 2. General pregnancy, childbirth (including Caesarean section) and postnatal treatments

2. Statutory Medical Expense Exclusion Clause (Applicable for both Accidental and Disease)

- ① Statutory item medical expense caused by the following reasons.
 1. Coinsurance that can be refunded under 「National Health Insurance Act」 legislations (Maximum cap for self-paid portion of medical expense)
 2. Coinsurance that can be refunded by Medical Allowance under 「Medical Care Assistance Act」 (Following maximum on self-paid amount or coinsurance compensation system under 「Medical Care Assistance Act」)

3. Statutory Medical Expense Exclusion Clause (Accidental Only)

- ① Medical expense caused by the following reasons
 1. War, whether declared or undeclared, strikes, riots, civil commotion, hostilities, mutiny, terrorist activities (including biological weapons & chemical warfare), rebellion, insurrection, conspiracy, civil war, revolutions or any warlike operation
 2. General pregnancy, childbirth (including Caesarean section) and postnatal treatments for hospitalization or outpatient (O00~O99)
- ② Professional sports injuries or hazardous sports injuries unless covered for by separate terms.
 1. Professional rock or ice wall climbing (involving the use of professional equipment or that needs specific skills, experience, preliminary training), Hand gliding, parachuting, skin diving, boating, paragliding
 2. Riding or driving in any kind of race, rally or competition with a power boat, automobile. Test drives are covered only when it's on official tracks
 3. Vessel crew, fisher, boatman or any type of job-related travel on boat
- ③ Medical expense caused by the following reasons
 1. Medical related expense insured by Car insurance (including deductibles) or medical expense insured under worker's compensation insurance. Actual self-paid medical expense, however, is insured under Accidental Statutory Expense cover.

4. Statutory Medical Expense Exclusion Clause (Disease Only)

- ① The following treatments in accordance with the Korean Standard Classification of Disease (KCD)
 1. Mental and behavioral disorders (F04-F99), except statutory item medical expense for treatments F04-F09, F20-F29, F30-F39, F40-F48, F51, F90-F98 applicable to National Health Insurance (NHI)
 2. Habitual abortion due to non-inflammatory disorder of uterus, infertility treatment or any complications associated with artificial fertilization (N96-N98).
 3. Congenital malformations of brain (Q00-Q04), except when the insured is pre-natal when first insured
 4. Urinary incontinence (N39.3, N39.4, R32)
- ② Medical expense caused by the following reasons
 1. Hormone injection
 2. Medical expense insured under worker's compensation insurance. However, self-paid medical expense is covered for.
 3. Any investigation, test or treatment related to infection by HIV (Human Immune Deficiency Virus). Except when it is objectively proved by medical records that the infection was caused by blood transfusion during medical treatment.

5. Non-Statutory Medical Expense Exclusion (Applicable to Accident, Disease, and Specific Treatments)

- ① Medical expense caused by the following reasons.
 1. Expense for nutritional supplements, vitamins, and other pharmaceutical expenses. However, medication used for treatment of accidents that are covered under the terms and included below will be covered.
 - 1) Usage of medication following permitted articles or reported facts (effects, usage, dosage etc.) under the Pharmaceutical Law
 - 2) NHI medication used as non-NHI medication under a separate standard stated by related legislations and acts
 - 3) NHI medication used through non-NHI usage permission process and used in accordance with the approval
 - 4) Any mixture of medication mentioned above in 1) and 3). (Any medication that does not fulfil the conditions of either 1) or 3) is excluded.
 2. Expenses related to hormone Injections, injections for self-protection, sanitary aid.
 3. Dentures, prosthetic arm/leg, artificial eye, glasses, lenses, hearing aids, walking aids, arm slings or other expense purchasing /repairing medical equipment (except artificial internal organ)

4. Any treatment or test which is not related to a specific symptom and/or disease (ex. TV subscription fee, phone bills, cost issuing medical certificates, nursing fee, etc.)
5. Overseas treatment outside of geographical limits (outside of Korea)
- ② Following non-statutory treatment.
 1. Medical expenses on treatments for which do not cause serious problems in daily life or business
 1. Curing of plain fatigue or tiredness
 2. Curing dermatopathy such as freckles, hairiness, hairless, poliosis, rhinophyma, mole, warts and corns, acne, hair loss by aging, birthmarks (congenital types of araneus naevus(Q82.5) will be covered for a new born child of an active employee,)
 3. Sexual dysfunctions: Impotence or frigidity
 4. Cure of snoring (except for treatment of sleep apnea G47.3)
 5. Routine and ritual circumcision (phimosis)
 6. Ophthalmologic Disease such as pinguecula ,
 7. Treatments of which do not cause serious problems in daily life or business
 2. Following cosmetic treatment or surgery not conducted for improvement of bodily function hindered due to injury, accident
 1. Double-eyelid surgery, Plastic Surgery, Breast augmentation (except breast reconstruction for breast cancer patient) and reduction, liposuction, rhytidoplasty etc. classified as cosmetic purpose and expense for its aftereffect treatments
 2. Squint eye correction or ocular hypertelorism classified as for appearance improvement
 3. Orthodontics
 4. Cosmetic purposed facial correction (not intended to improve oral or verbal functions)
 5. Cosmetic purposed contracture plastic surgery without restrictive joint movement
 6. Eyesight correction surgery to substitute glasses or lenses (Surgical Methods or materials not classified as NHI is considered as eyesight correction)
 7. Treatment or appointment for height growth not purposed for treatment of disease
 8. Cosmetic purposed varicose vein surgery
 9. Other surgeries for appearance improvement that falls under non-NHI treatment
 3. Non-statutory preventive treatment not intended to treat accident or disease
 1. Medical Check-up by one's will (Additional medical expense incurred due to the result of medical check-up is covered)
 2. Vaccination (Vaccines such as tetanus injection used for treatment purpose is covered)
 3. Other preventive treatment that falls under non-NHI treatment
 4. Non-statutory Treatments with difficulties to be recognized as NHI covered treatments under the insurance benefit policy or collides with the principles of NHI.
 1. Paternity test
 2. Medical treatment related to sterility, restorative surgery
 3. Supplementary reproductive (including internal/external fertilization)
 4. Expense for artificial abortion (Abortion followed by doctor's advice due to result of accident or disease covered by insurance is covered)
 5. Expenses with uncertainty regarding financial or economical basis included as non-statutory treatment.

6. Non-Statutory Medical Expense Exclusion (Accident Only)

- ① Medical expense caused by the following reasons
 1. War, whether declared or undeclared, strikes, riots, civil commotion, hostilities, mutiny, terrorist activities (including biological weapons & chemical warfare), rebellion, insurrection, conspiracy, civil war, revolutions or any warlike operation
 2. General pregnancy, childbirth (including Caesarean section) and postnatal treatments for hospitalization or outpatient (O00~O99)
 3. Incurred treatment costs where the insured does not follow doctor's instruction without a reasonable reason while hospitalized or expense incurred from being wilfully hospitalized even though the doctor acknowledged outpatient treatment is possible.
- ② Professional sports injuries or hazardous sports injuries unless covered for by separate terms.
 1. Professional rock or ice wall climbing (involving the use of professional equipment or that needs specific skills, experience, preliminary training), Hand gliding, parachuting, skin diving, boating, paragliding
 2. Riding or driving in any kind of race, rally or competition with a power boat, automobile. Test drives are covered only when it's on official tracks
 3. Vessel crew, fisher, boatman or any type of job-related travel on boat
- ③ Medical expense caused by the following reasons
 1. Medical related expense insured by Car insurance (including deductibles) or medical expense insured under worker's compensation insurance. Actual self-paid medical expense, however, is insured under Accidental Statutory Expense cover.
 2. Dental treatment (Medical cost for facial fracture is covered excluding dental treatments), Oriental medicine treatment (Medical procedure by doctors, non-inclusive of oriental doctors, is covered for) that are classified as non-statutory under the NHI

7. Non-Statutory Medical Expense Exclusion (Disease Only)

- ① Medical expense caused by the following reasons.
 1. Incurred treatment costs where the insured does not follow doctor's instruction without a reasonable reason while hospitalized or expense incurred from being wilfully hospitalized even though the doctor acknowledged outpatient treatment is possible.
- ② The following treatments in accordance with the Korean Standard Classification of Disease (KCD)
 1. Mental and behavioural disorders (F04~F99)
 2. Habitual abortion due to non-inflammatory disorder of uterus, infertility treatment or any complications associated with artificial fertilization (N96-N98).

3. Congenital malformations of brain (Q00 ~ Q04)
 4. Obesity (E66)
 5. Urinary incontinence (N39.3, N39.4, R32)
 6. Non-statutory treatment related to rectum or anus disease (I84, K60-K62, K64)
- ③ Following non-statutory expense.
1. Medical expense insured under worker's compensation insurance. However, self-paid medical expense is covered for.
 2. Any investigation, test or treatment related to infection by HIV (Human Immune Deficiency Virus). Except when it is objectively proved by medical records that the infection was caused by blood transfusion during medical treatment.
 3. Dental treatment (K00~K08), Oriental medicine treatment (Medical procedure by doctors, non-inclusive of oriental doctors, is covered for) that are classified as non-statutory under the NHI

8. Specific Treatment Exclusion

- ① Non-NHI Medical expense caused by the following reasons.
1. War, whether declared or undeclared, strikes, riots, civil commotion, hostilities, mutiny, terrorist activities (including biological weapons & chemical warfare), rebellion, insurrection, conspiracy, civil war, revolutions or any warlike operation
- ② Professional sports injuries or hazardous sports injuries unless covered for by separate terms
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 7. General pregnancy, childbirth (including Caesarean section) and postnatal treatments for hospitalization or outpatient (O00~O99)
- ④ Following non-statutory expense is excluded.
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 2. Any investigation, test or treatment related to infection by HIV (Human Immune Deficiency Virus). Except when it is objectively proved by medical records that the infection was caused by blood transfusion during medical treatment
 3. Dental treatment (Medical cost for facial fracture is covered excluding dental treatments, and medical cost incurred by disease unrelated to K00~K08 is covered.), Oriental medicine treatment (Medical procedure by doctors, non-inclusive of oriental doctors, is covered for) that are classified as non-statutory under the NHI

※ The above is only a summary of the provision. Please refer to the group insurance provision for further details.
Korean version is prior to this translated version.



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