

2023 Self-Insured Program

■ Self-Insured Claim

- ① Annual reimbursement limit is KRW 1.8mil per annum.
- ② Medical expenses from domestic medical institutions for accident, disease, and dental to be reimbursed as below.
- ③ Any expenses for cosmetic or aesthetic purposes are not covered.
- Plastic Surgery, eye correction such as lasik and lasek, freckle, red nose, pimple, wart, and etc.
- ④ Cost for purchasing/repairing medical equipment such as glasses, contact lenses, hearing aids, walking aids, and etc. are not covered.

■ Period for Benefit: January 1, 2023 ~ December 31, 2023

Category	Detailed Benefits	Eligible	Annual Reimbursement Limit
Medical Check-Up	Medical check-up expenses incurred in Korea	Employee	Up to KRW 1.8mil per annum
Outpatient (Prescription)	For NHI eligible outpatient treatments (doctor's visit + prescription) for Accident and Disease to be reimbursed via group insurance (Kyobo Life). Group insurance deductible and amount exceeding the group insurance limit will no longer be reimbursed from the self-insured program. <u>Reimbursement from Self-Insured Program</u> <ul style="list-style-type: none"> Treatments with doctor's note from oriental medicine clinic/hospital such as herbal medicine Vaccination 	Employee Spouse Child	
	For NHI eligible outpatient treatments, out of pocket expense (doctor's visit + prescription) for Accident and Disease incurred during the policy period to be reimbursed. <ul style="list-style-type: none"> Maternity related treatments such as routine check-up, infertility treatments, and etc. excluded. Cost not related to medical treatments and non-eligible treatments for NHI excluded. Cost where there is no out of pocket expense such as automobile accident, industrial accident excluded. Treatments with doctor's note from oriental medicine clinic/hospital such as herbal medicine 	Parent	
Dental	Out of pocket dental treatment expense incurred at domestic hospital to be reimbursed. <ul style="list-style-type: none"> For prosthetics and preservations treatment, payments will be made based on the last date of completed installation Braces treatment expenses will be paid out only with doctor's opinion on abnormality (i.e. dysmasesis or dysphonia) Any orthodontic treatments not for the improvement of physical functions and for the purpose of enhancing appearance are excluded. Aesthetic dental treatments that do not negatively affect our daily lives are excluded (i.e. dental bleaching, artificial gum surgery, etc.) 	Employee Spouse Child Parent	
Hospitalization (Maternity)	For NHI eligible maternity treatments, 80% of medical expense for statutory item and 70% of medical expense for non-statutory item to be reimbursed. <ul style="list-style-type: none"> Upper Class Room Expense: 50% of non-statutory item cost, Up to average KRW 100K per day) 	Employee Spouse Child	-

* NHI: National Health Insurance

Note)

- 1) Vision care (e.g., glasses, contact lenses, vision correction treatments) is not covered.
- 2) Self-insured claims are considered taxable income.

■ Required Documents for Claim Submission

Category	Documents	Issuance
Medical check-up	→ Treatment receipt issued by medical institution	Clinic / Hospital
Outpatient (Prescription)	→ Treatment receipt for doctor's visit (with statutory/non-statutory items stated) → Card receipt, Cash sales receipt, Written receipt not allowed → Receipt for prescription, will be reviewed only if the receipt for doctor's visit is also submitted → Upload in the system by receipt dates	
Dental	→ Treatment receipt → Dental treatment confirmation certificate (diagnosis (disease code), treatment method, and tooth number need to stated)	
Hospitalization (Maternity)	→ Medical certificate with patient name, national ID number, hospitalization period, cause (disease name/disease code) → Can submit hospital admission/discharge certificate instead if the cause (name of disease/disease code) is stated. → Receipt for hospitalization also required.	

Notice 1) Marsh Korea claim to review and notify the results within 10 business days for claims submitted via My Adobe Benefits.

Notice 2) Claim submitted prior to the 15th of the month will be reviewed and reflected in the following month's pay.

■ Marsh Korea Claim Contact

Category	Name	Phone	Email
Claim Advisory	Ahreum Lee	1577-3739	mcare.korea@marsh.com
How to Claim	Submit claim via My Adobe Benefits and/or MCare App . Receipt to be categorized by insured and treatment. Then upload the receipt by treatment dates.		