

Success Story

Nippon Life Benefits Helps Japanese Employees In America Navigate U.S. Health Care System

Business Challenge

A Japanese transportation company with operations in the U.S. needed to assure its expatriate workforce about the accessibility of adequate healthcare for expecting families and families with children. Company employees sent to America on a rotational basis had expressed concern about their ability to manage the complexity of the U.S. health care system, particularly given language and cultural differences.

Nippon Life Benefits' Solution

To raise the comfort level of employees in the U.S., the company implemented a comprehensive employee benefit program from Nippon Life Benefits, the U.S. subsidiary of Nippon Life Insurance Company in Japan. In addition to comprehensive medical coverage, including the Prenatal Care Program, Nippon Life Benefits provided a dedicated Japanese-language customer service team to help Japanese employees understand their coverage options and access the U.S. healthcare system in America. No other benefit provider in the U.S. offers such a comprehensive service to Japanese employees.

Benefits To Employees

The Japanese-language customer service team from Nippon Life Benefits played a unique role in helping the transportation company's young families access healthcare in the U.S., including the following:

- *A full explanation of benefits.* Employees were given a detailed explanation of Nippon Life Benefits' entire benefits package in Japanese. Particularly for non-native U.S. speakers in a foreign country, the challenge of understanding all of the plan's components is daunting. The customer service team took time to explain the full benefits of the program to all employees. The team also outlined trade-offs of staying within the PPO network and the expense of going outside the network.
- *Help in finding the right doctor.* Employees who were seeking obstetricians, pediatricians or specialists worked with a Japanese representative from the customer service team to identify local doctors in their network. On more than one occasion, a service representative called a physician's office to facilitate a doctor visit with a concerned Japanese employee.
- *Extra care during pregnancy.* Nippon Life Benefits' Japanese customer service team worked with expecting mothers to help arrange for proper healthcare during their pregnancies. Because the Prenatal Care Program is a standard part of Nippon Life Benefits' medical plans, the team focused on helping mothers and their families maximize all of the plan's services to ensure a healthy pregnancy.
- *Better management of the claims process.* Nippon Life Benefits' customer service team helped Japanese employees with a wide range of questions about claims. The service team worked with employees to analyze and research claims to determine if they needed to be paid. By helping employees with their claims, non-payment or double-payment was avoided, thus minimizing potential headaches later for the employees.

For more information about Nippon Life Benefits, contact Eric Peralta, Second Vice President, National Service Director, e-peralta@nipponlifebenefits.com.