

# The University of Tsukuba Overseas Risk Management Seminar

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## OSSMA

(Overseas Student Safety Management Assistance)

Reference Materials for OSSMA Plus, OSSMA Service



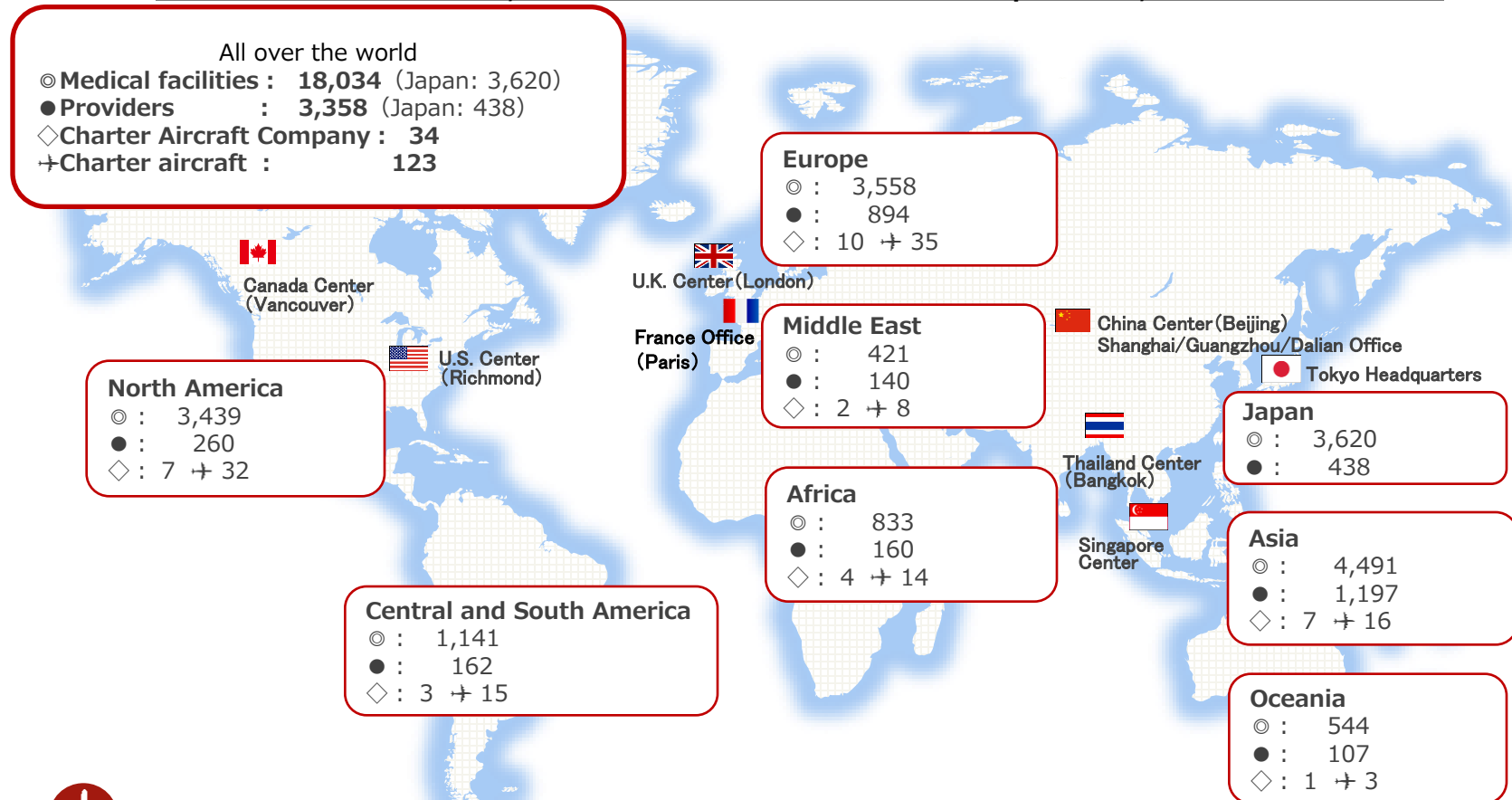
Emergency Assistance Japan Co., Ltd.

<http://www.emergency.co.jp>

# 1. EAJ Assistance Network

We have a global network of medical assistance providers and employ local agencies and providers to provide a broader and more diverse range of support.

**EAJ's network of locations, affiliated medical facilities affiliated providers, and charter aircraft ※**



Utilizing our extensive network of charter aircraft, we offer the best means of transportation from a wide range of options. We can also combine commercial flights to reduce the physical and financial burden of transportation.

※As of January 2025

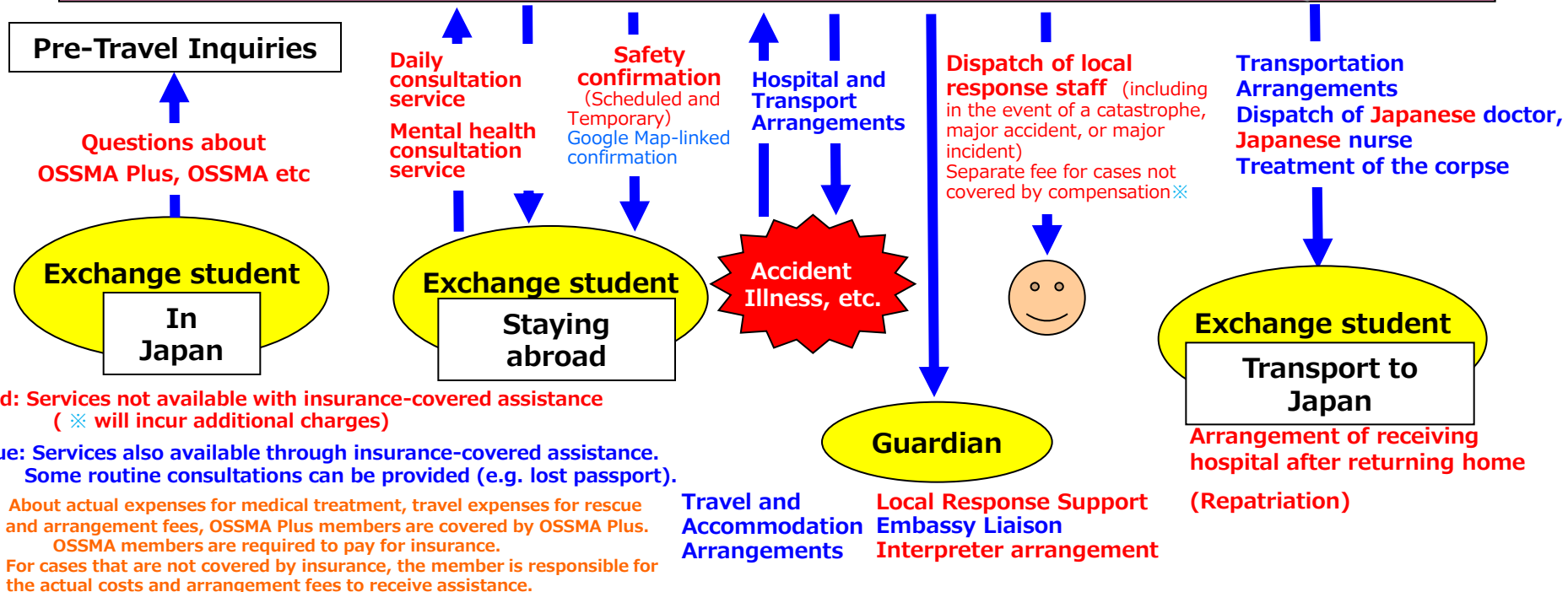
## 1. About OSSMA Plus and OSSMA services

“Difference from overseas travel insurance”

Overseas risk management services, **OSSMA Plus** and **OSSMA**, also provide assistance that is not covered by overseas travel insurance, and they can support cases that fall outside the scope of overseas travel insurance coverage. **OSSMA Plus** is a service that automatically includes coverage of up to 100 million yen for medical treatment and rescue expenses, and it also covers emergency treatment for pre-existing conditions that have suddenly worsened during the travel period (provided there was no ongoing treatment at the time of departure from Japan) as well as emergency dental treatment. Since the basic service **OSSMA** does not include coverage for medical treatment and rescue expenses, you are required to enroll in overseas travel insurance.

### E A J (OSSMA Help line)

24 / 365 Japanese/English call center



# 1. Overseas Travel Insurance

## Cases in Which Insurance Money Will Not Be Paid

1. Even if you get insured, the insurance company will not pay you insurance money in some cases.
2. In situations not covered by insurance, OSSMA Plus and OSSMA can still provide assistance through its own overseas network of affiliated medical institutions and providers.



- Offices and Japanese-language call centers in seven countries
- 18,034 medical institutions and 3,358 providers worldwide
- Emergency medical and air medical transport specialists are available
- Network of 123 dedicated aircraft with 34 companies worldwide

## Major Examples of Non-Payment Cases

**Injury/disease due to noncompliance with local laws and regulations  
(use of cannabis and driving without a driver's license)**

**Injury sustained due to a fight**

**Disease suffered since before departure from Japan  
(pre-existing disorder)**

**Injury/disease caused by attempted suicide  
(often caused by mental disorder)**

**Death/injury due to war/riots (excluding terrorism)**

**"Grey zone" cases for the insurance company**

**Treatment of dental diseases (for insurance without a dental rider)**

**Loss of belongings (not by theft)**

**Cash and contact lenses**

OSSMA Plus members are covered for emergency treatment during travel for unexpected acute aggravation of conditions, provided that no ongoing treatment was being received at the time of departure from Japan  
(Pre-existing or chronic conditions)

OSSMA Plus members are covered for emergency treatment during Travel  
(Dental conditions)

**In cases not covered by insurance, the member will be responsible for the actual cost of medical treatment and arrangement fees.**

# 1. OSSMA Plus and OSSMA

OSSMA Plus / OSSMA is an overseas risk management service that includes medical and personal support.

Medical support

Personal support



I feel unwell and want to go to the hospital



My wallet has been stolen



I lost my passport !



**OSSMA Plus** and **OSSMA** differ in their medical support coverage.

# 1. Differences Between OSSMA Plus and OSSMA

## Main Costs for Treatment and Hospitalization During Overseas Travel (Medical and Rescuer Expenses)

Treatment expenses	Medical interpreter expenses
Hospitalization miscellaneous expenses	Rescuer expenses
Emergency treatment expenses for pre-existing conditions	Dental emergency treatment expenses
Emergency medical transfer expenses	Corpse handling and repatriation expenses

Normally, these expenses are not covered unless you have overseas travel insurance.



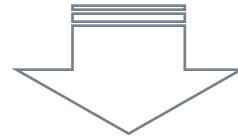
If you enroll in **OSSMA**, you still need to separately purchase overseas travel insurance.

If you enroll in **OSSMA Plus**, the above expenses are covered up to ¥100 million.

**OSSMA Plus** is a service that **adds** coverage for Medical and Rescuer expenses to the **OSSMA**.

# 1. OSSMA Plus and Additional overseas travel insurance

If you enroll in **OSSMA Plus**, do you still not need to purchase overseas travel insurance?



## Main Coverages Beyond Medical and Rescuer expenses

Accident Death/ Accident Physical Impediment	Sickness Death
Personal Liability	Baggage
Delayed Baggage	Flight Delay

The above coverages are not included in OSSMA Plus. Therefore, in addition to OSSMA Plus's coverage for treatment and rescuer expenses, we have prepared a dedicated overseas travel insurance to add those protections. That is the "Additional overseas travel insurance."

# 1. OSSMA and overseas travel insurance

OSSMA	overseas travel insurance
No coverage for expenses	Medical and Rescuer Expenses
	Accident Death/ Accident Physical Impediment
	Sickness Death
	Personal Liability
	Baggage
	Delayed Baggage
	Flight Delay
<p>The overseas risk management service (OSSMA) does not include coverage for expense like overseas travel insurance.</p>	<p>Various expenses are covered by overseas travel insurance.</p>

OSSMA's medical support includes hospital referrals, reservations, and interpreter arrangements, but any incurred expenses—including treatment costs—are covered by overseas travel insurance. Therefore, if you enroll in **OSSMA**, you must separately purchase overseas travel insurance.

# 1. OSSMA Plus and Additional overseas travel insurance

OSSMA Plus	Additional overseas travel insurance
<p style="text-align: center;"><b>Medical and Rescuer Expenses</b> (Covered up to ¥100million)</p> <p>Treatment expenses/Medical interpreter expenses Emergency treatment expenses for pre-existing conditions/Dental emergency treatment expenses/Hospitalization miscellaneous expenses/Rescuer expenses/Emergency medical transfer expenses/Corpse handling and repatriation expenses</p>	Accident/Sickness Death (¥10million)
	Accident Physical Impediment (Up to ¥10million)
	Personal Liability (¥100million)
	Personal Liability (¥100,000)
	Delayed Baggage (¥100,000)
	Flight Delay (¥20,000)

For Additional overseas travel insurance, depending on the type and condition of pre-existing illnesses, the insurance company may not be able to underwrite the policy. Please contact us individually for inquiries.

Medical and Rescuer expenses are covered by the Overseas risk Management Service (OSSMA Plus)

Additional overseas travel insurance covers expenses other than Medical and Rescuer Expenses

With the combination of **OSSMA Plus** and Additional overseas travel insurance, your coverage is complete!  
By subscribing to the combination of "OSSMA Plus" and " Additional overseas travel insurance," you do not need to purchase standard overseas travel insurance.

## 2. How to use the OSSMA services

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### 1. Download the NEXUS app

Use the QR code to download the app from the App Store or Google Play

### 2. Log into the app and register the required information

After downloading the app (**Step 1**), edit and register personal information and other items required for the service application and information related to your itinerary

\* If the person paying is a member, you will not be able to use some app functions until the payment in **Step 4** is completed

### 3. Application completion e-mail

You will receive an e-mail confirming that your application has been completed

### 4. Payment notification e-mail (if the person paying is a member)

Members make payments via e-mail or the "Pay" button in the app

### 5. Payment confirmation e-mail (if the person paying is a member)

At this point, the member will be able to use all the features of the app

### 6. Click the "Apply for Service" button to register details such as insurance information and additional itineraries

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## 2. OSSMA member registration and application procedure

### Downloading the NEXUS app

Download the NEXUS app from the App Store or Google Play

QR codes for app download

**Note:** If you search and download from the apps list, **please do not download an older version of the app**



New app icon



 This one

 Old app icon



Don't download this one



### 3. About the NEXUS app: OSSMA Helpline (24/365)

## Seven locations, 24/365

### ● Assistance Center Network

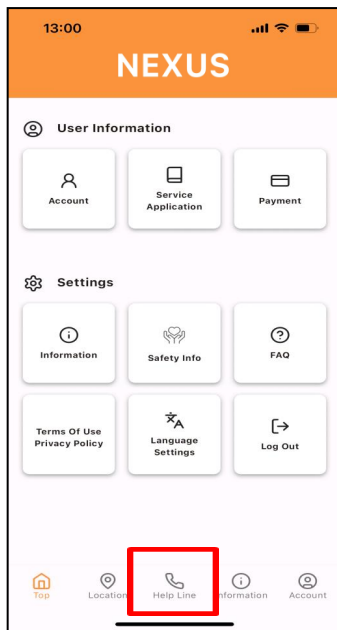


All information is shared in a database. Members will be contacted by the centers in each country. **When a case occurs, you will be notified of the telephone number for the country below and contact will be made.**

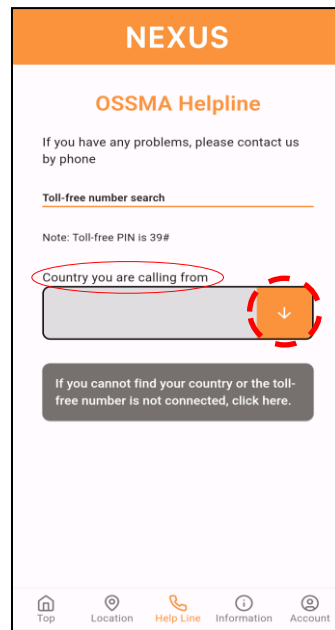


# 3. About the NEXUS app: Contacting the OSSMA Helpline (24/365)

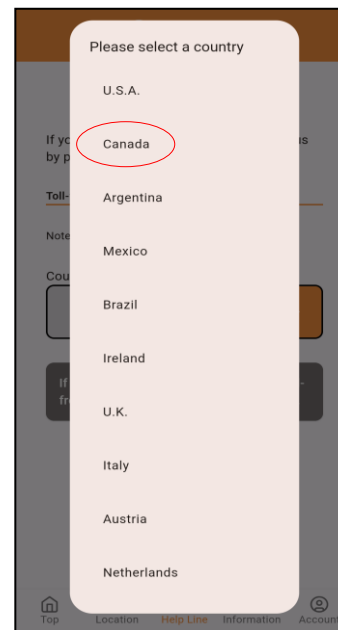
If you need to visit a hospital during your stay or have any other troubles, please call the helpline with a toll-free number. **Tell the name of your university and your name.**



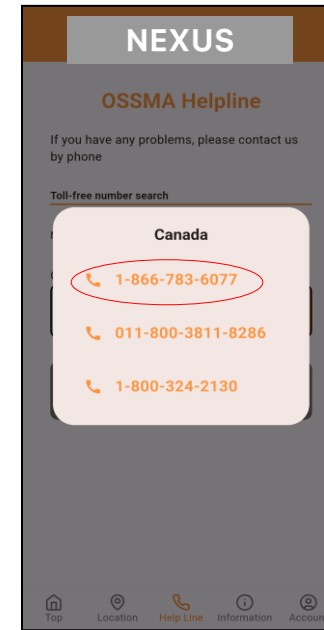
① Tap the "Helpline" phone icon



② Find the originating country.



③ Select country of origin (country of stay)

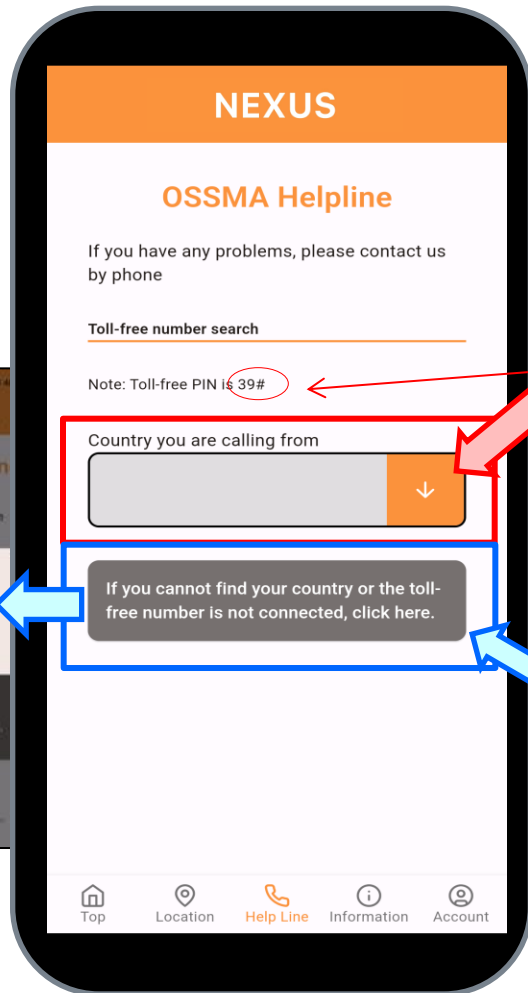


④ Tap to call  
The helpline phone number can be displayed and the call made from the app.

※ **Data-only local SIMs cannot be used for toll-free numbers.**

**Please use a mobile or landline phone with a local SIM card that can also be used for calling.**

### 3. About the NEXUS app: Contacting the OSSMA Helpline (24/365)



**24/365 Japanese staff available**  
English and Chinese are also acceptable



**If you are staying in a country with a toll-free number, please call with the toll-free number.**

**Tap to connect, then press PIN 39# to call.**

**Please note the toll-free number from overseas by cell phone availability of connection depends on the connection requirements of the overseas local operator and your usage environment.**

**If you cannot reach a toll-free number, or if you are in a country where toll-free numbers are not available, please dial a paid call number.**

**If you tell us you are calling from a paid call number, operator will call you back.**

### 3. About the NEXUS app: Ways to contact the helpline

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#### ① Using local voice SIM cards → Recommended for short- and medium-term stays

Insert a local mobile carrier's SIM card into an unlocked smartphone and use it as a local mobile phone.

Local SIM cards can be purchased even after arriving at your destination, but since they are also available from online shopping sites in Japan, we recommend buying one before your trip and swapping the SIM card during your flight.



※ **We strongly recommend using a local voice SIM card even for short-term stays.**

#### ② Using Japanese mobile phone with roaming → Recommended for short-term stays.

Roaming incurs charges, making communication costs high, and toll-free numbers cannot be used. However, incoming calls from Japan can be received as usual.

#### ③ Long-term contracts with local mobile carriers → Recommended for long-term stays.

For long-term stays, it's best to sign a new contract with a local mobile carrier.

### 3. About the NEXUS app:

## Reference: Swapping Local SIM Cards

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To insert a local SIM card, open the SIM card tray on the side of your smartphone. Use the pin that came with your smartphone when purchased.

**Keep the SIM card you were originally using safely stored so you can reuse it after returning to Japan.**

**After inserting the SIM card, configuration changes are often required, so carefully review the SIM card's instruction manual and perform the necessary steps.**

**Some smartphones support multiple SIM cards. In such cases, you can add a local SIM card while keeping your Japanese SIM inserted. In your smartphone settings, be sure to select which SIM card to use.**



# 3. About the NEXUS app: Help Line Consultation

In addition to support related to medical assistance, we also provide consultation in daily life. Please contact the OSSMA Helpline.

★ Some expenses can be claimed by insurance, such as transportation to and from the local medical facility, hospitalization, and the purchase of medications prescribed by the doctor.

Be sure to keep the original receipts for payment.



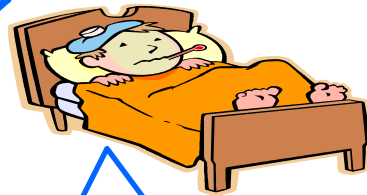
I feel sick and need to go to the hospital. ★

While on the bus, my luggage with my passport were stolen.




I have not heard from my daughter for more than 5 days. I need you to find out if she is safe.

My son calls me asking me to wire him cash ASAP. I would like to know the fastest way to send money.



I broke the shower in the hotel. The manager wants me to pay for the repairs. But I have no money and I am in trouble.

I want to consult a Japanese nurse for medical advice by phone.



I sent a package from Japan to my daughter but it never arrived! When I asked the vendor, the answer was vague. Can you find out?

**Cases that OSSMA cannot handle**  
Arrangement and change of homestay and dormitory/Documents related to visas and immigration /Problems related to classes, etc.



★ We may send **test email** during consultations with our company when necessary. We also use them for progress reports, so please **reply to test email**.

## 4. About the NEXUS app:

### Safety Confirmation: Use the app's itinerary and registration information

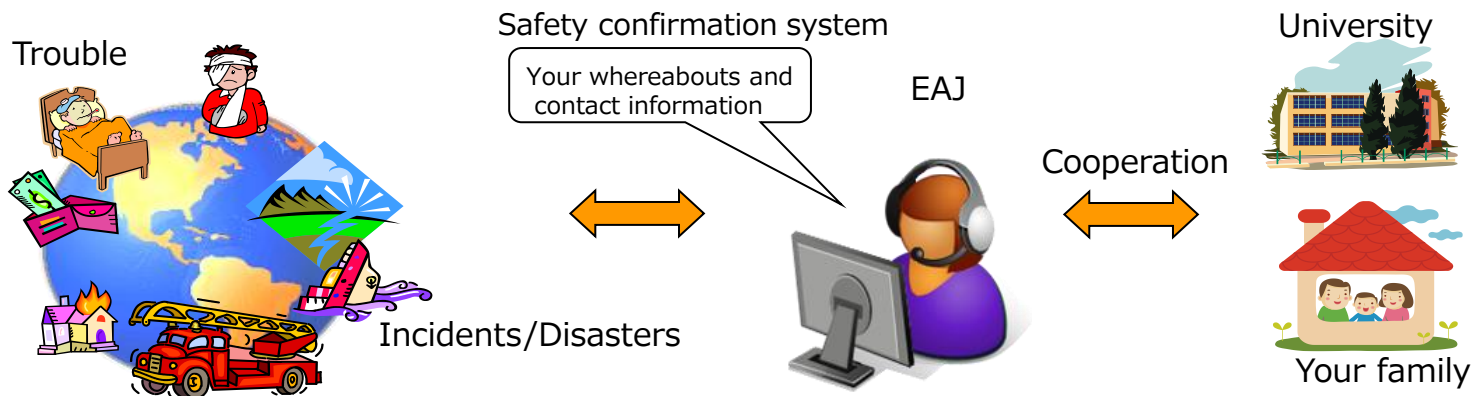
What is it used for? Why do you need it?

1. Confirming your safety while staying abroad
  2. Necessary to receive OSSMA services quickly in case of trouble overseas
- ~ Safety confirmation, itinerary and registration information system = A system to support you to lead a secure life abroad ~

What kind of information is in it?

Information on your local whereabouts, contact information in Japan and overseas, overseas travel insurance information, etc.

- We will send push notifications/emails to confirm the safety of OSSMA members on a regularly and when requested by your families or the responsible person of university.
- In the event of an incident, accident, disaster, etc., we will confirm the safety of members who are staying in the area.
- In cases where there is no response to safety-confirmation messages and we receive a request from the university to follow up, we will confirm the member's safety by e-mail or phone in cooperation with university. If the safety of the student cannot be confirmed, we will contact the local host family, coordinator, local embassy, local police, or dispatch a search party to the area to confirm the student's safety. If you are safe, be sure to tap the "I'm here !" button to respond to your safety.



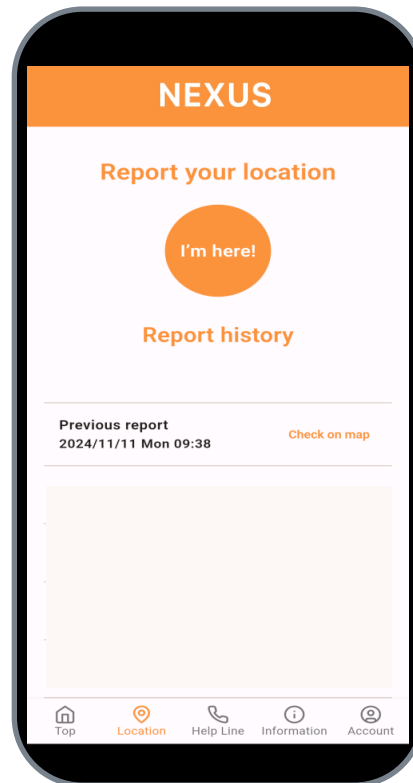
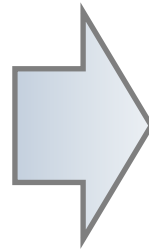
# 4. About the NEXUS app:



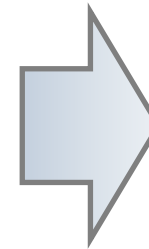
## Emergency safety confirmation and Location management



Tap "OK" if you receive a regular or an emergency safety confirmation push notification or e-mail notification.

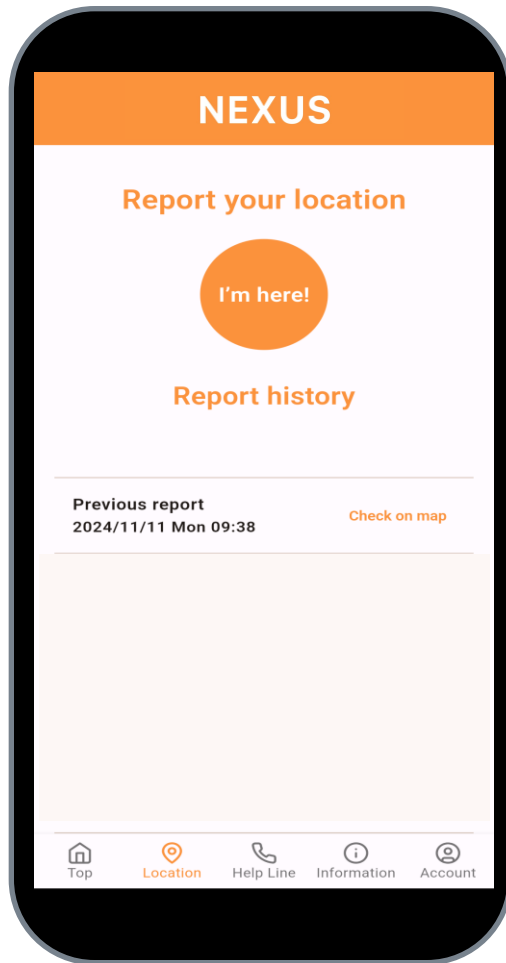


When the reporting screen is displayed, tap "I am here !"



When you respond, the location information will be registered in the OSSMA app and NEXUS administrator page.

## 4. About the NEXUS app: Voluntary safety confirmation report



In addition to safety confirmation by EAJ and university, you can also report your own safety by tapping the "I'm here!" button to report your safety.

For example...

- **Traveling to a country/region where security is insecure, so you are concerned about confirming your safety once a month.**
- **Even in the case of a major incident or disaster, there is a time lag before it is reported in Japan, so we want to report our safety as soon as possible.**
- **If you are currently in a different city than the one you registered in the app (e.g., on vacation), etc.**



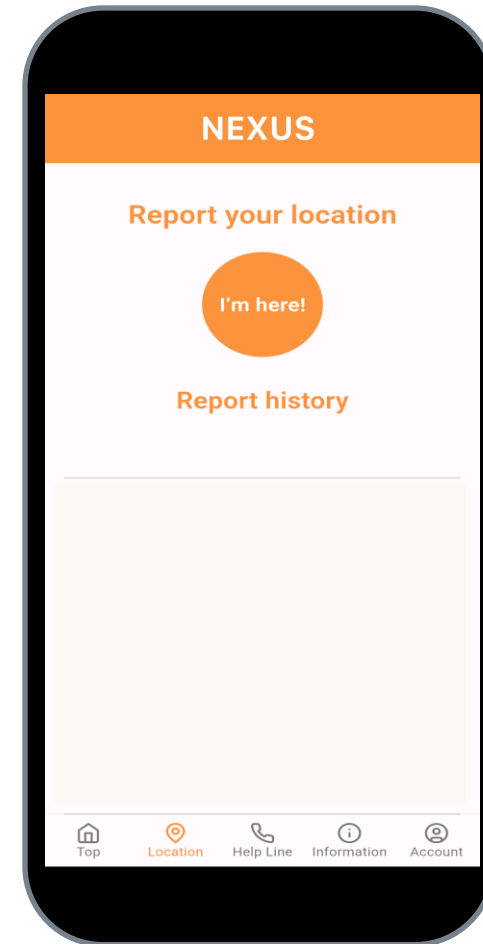
## 4. About the NEXUS app:

What we would like you to do during your stay abroad

### ● Response to Safety Confirmation

**In cases where there is no response to safety-confirmation messages and we receive a request from the university to follow up, we will confirm the member's safety by e-mail or phone in cooperation with university. If the safety of the student cannot be confirmed, we will contact the local host family, coordinator, local embassy, local police, or dispatch a search party to the area to confirm the student's safety. If you are safe, be sure to tap the "I'm here !" button to respond to your safety.**

- Use of the "I'm here " button (app)
- Register itinerary even for short trips
- If you log out, you will not be able to use the functions of the application, so please keep yourself logged in at all times during your travel period.



# Inquiries

**In case of illness, injury, or trouble while abroad**

(Excludes OSSMA registration, application procedures, payment)

**OSSMA Helpline (24/365) : Phone numbers can be found in the application.**  
**Toll-Free**

Phone number (Paid call)

03-3811-8286 / +81-3-3811-8286

E-mail : [students@emergency.co.jp](mailto:students@emergency.co.jp)

**Membership registration, application procedures, payment, and contract-related inquiries prior to departure from Japan**

**TEL: 03-3811-8310** (Mon-Fri, 10:00am-5:00pm, except for holidays)

E-mail : [students@emergency.co.jp](mailto:students@emergency.co.jp)

**\*NOTE: For inquiries by email during weekends and holidays, we will send back to you on weekdays.**