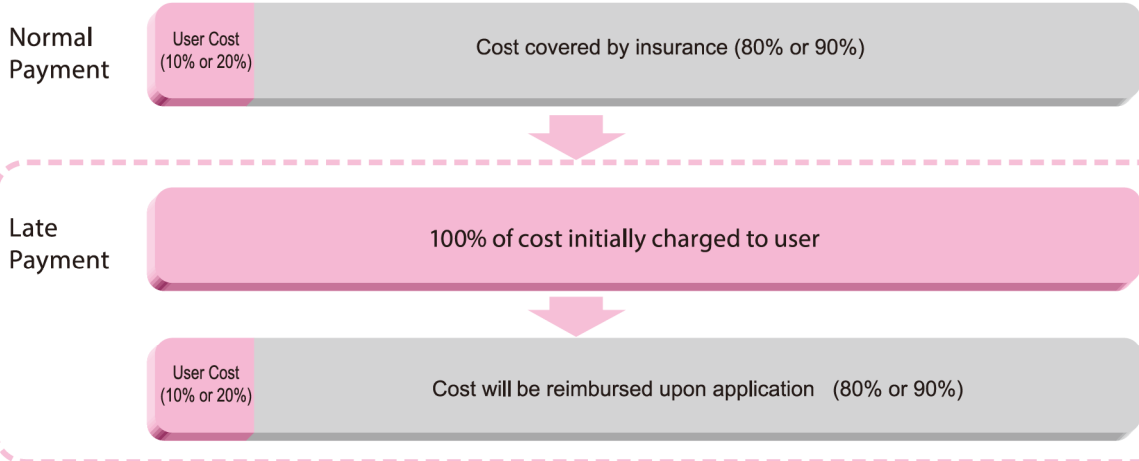


# Restriction of Benefits for Late Payments

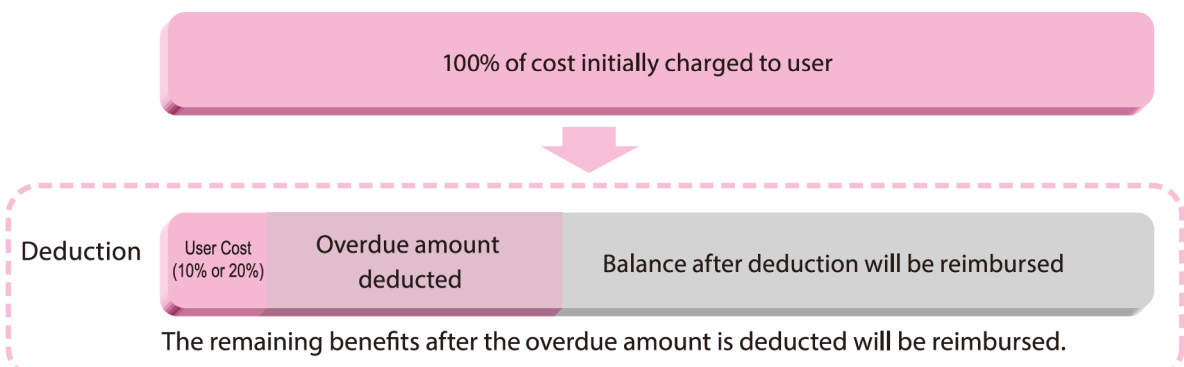
If more than 1 year late

1. If premium payments are late by 1 year or longer, the payment method will be changed.



If more than 1.5 years late

2. If premium payments are late by 1.5 years or longer, benefits will be suspended and the overdue amount will be deducted from the suspended benefits.

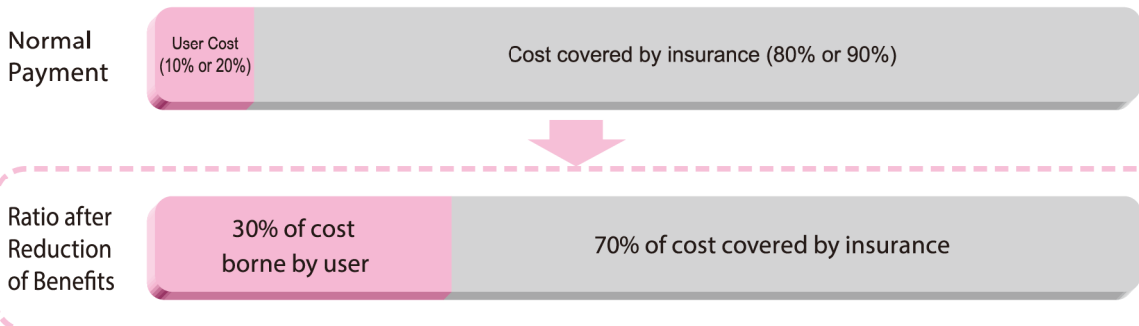


If more than 2 years late

3. If payments are late for more than 2 years, premiums can no longer be paid.

In that case, benefits will be temporarily reduced to 70% of service costs for a certain period of time based on the length of the overdue period. Accordingly, the user must bear 30% of the costs.

Note: Service fees for High-Cost Care, the High-Cost Medical Care and Long-Term Care Unitary System, and Specific Facility Service Benefits do not fall under these conditions.



Note: Benefits will not be restricted if payment is late due to special reasons such as major damage caused by natural disaster or considerable decline in income due to unemployment or long-term hospitalization. Even if benefit payment methods are changed due to delinquency, restrictions will be lifted once all or most of the overdue payments are paid.