

To Employers

Employees' Pension Insurance (EPI) and Employees' Health Insurance (EHI)

Enrollment of employees in EPI and EHI
supports their lives.



**Feel free to contact any JPS branch office
for further information.**

JPS systematically promotes and extends coverage to the workplaces with the workers who shall be insured by EPI and EHI. The goals are to prevent people from failing to receive pension or receiving low benefits and to ensure fair contribution among employers.

<https://www.nenkin.go.jp/international/>

Japan Pension Service is responsible for public pension operation.


Mandatory Coverage

It is mandatory for these following types of workplaces to be covered by EPI and EHI. They are referred to as “Mandatorily Covered Workplace.”

All “HOJIN” corporations*
(with 1 worker or more)



Business operated by individual **
(with 5 workers or more on regular basis)



* Private school Hojin, however, shall be covered by the EPI and health insurance program provided by Private School Mutual Aid system instead of EHI.

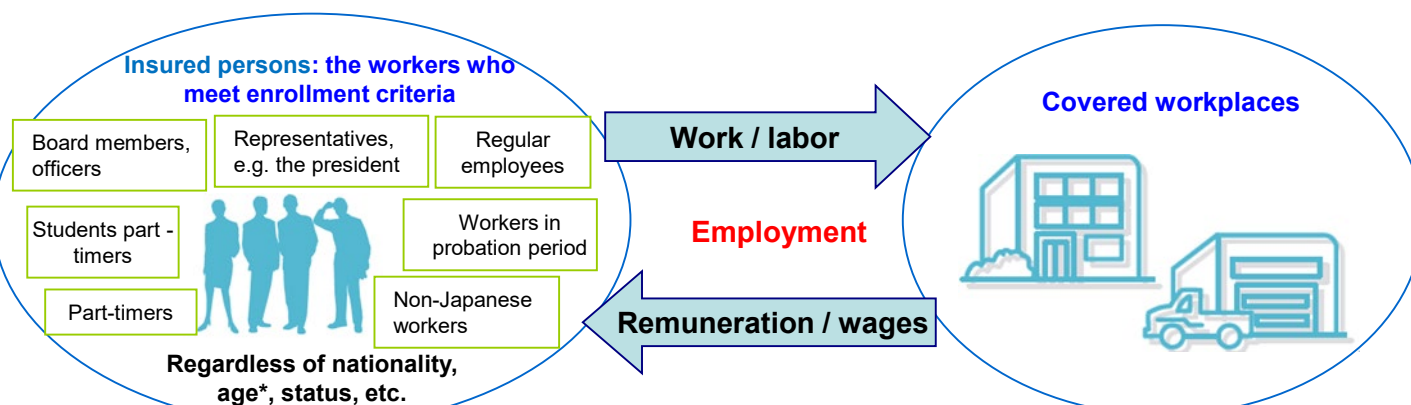
** Excluding workplaces engaged in certain type, such as service, agriculture, forestry, fishing and livestock industry.

Note: A workplace other than mandatorily covered workplace may be covered by EPI and EHI as a “voluntarily covered workplace” if it meets certain criteria.

Insured Persons

Each Mandatorily Covered Workplace shall introduce EPI and EHI, and all employees there also shall be insured by EPI and EHI.

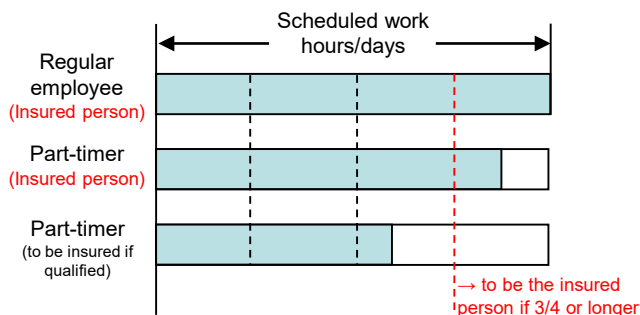
Those employees are referred to as “insured persons.”



* EPI insures the workers up to the age of 70 in principle.

EPI/EHI enrollment criteria

Regular employees, officers and representatives shall be the insured persons. Part-time workers whose scheduled work hours per week and scheduled work days per month are not less than three-fourths of those of regular employees engaged in the same task at the same workplace also shall be the insured persons. Even the workers whose scheduled work hours/days are less than three-fourths of those of regular employees may be insured if they meet certain criteria, i.e. working for a company with more than 50 workers, and 20 work hours or more per week.



Pension beneficiaries

If you employ a person younger than age 70 who is receiving Old-age Employees’ Pension (including specially provided OEP) benefits, he/she shall be the insured person if he/she meets the enrollment criteria. Please note that his/her Old-age Employees’ Pension benefits while at work may be suspended in whole or in part, depending on his/her monthly sum of income from their salary, bonus and entitled pension benefits.

Non-Japanese worker

Regardless of workers’ nationality, all workers shall be the insured persons as long as they meet the enrollment criteria.

Probation period

Irrespective of legitimate employment contract in place, or worker’s consent, a worker who meets the enrollment criteria shall be the insured person from the start of his/her probation period.

Enrollment Procedures

Employers need to file an application for EPI / EHI registration and enrollment.



Registration of workplaces

Application for workplace coverage



Enrollment of workers as the insured persons

Application to enroll in EPI /EHI



The insured persons' dependents

Report of dependents (change)

For details of application procedures and forms, please contact any JPS branch office.

Forms are available at : <https://www.nenkin.go.jp/>

Employees' Pension Insurance Benefits

When a person who is/was insured under EPI becomes old, disabled or dies, Employees' Pension Insurance system pays pension benefits or lump-sums payments through benefits claim.

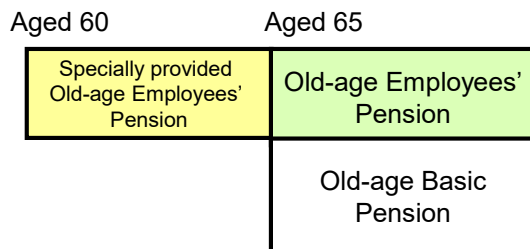
Old Age <Old-age Employees' Pension>

Old-age Employees' Pension is paid in addition to Old-age Basic Pension if the person who was insured under EPI meets these following requirements:

- (1) **Aged 65 or older (It is possible to start benefits as early as aged 60, or later than aged 65.)**
- (2) **With at least one month of EPI insured period; and**
- (3) **Meet a certain insured period required to receive Old-age Basic Pension**

Those who meet the following requirements may also receive Specially-provided Old-age Employees' Pension from aged 60 until 65 (pensionable age depends on their date of birth and sex).

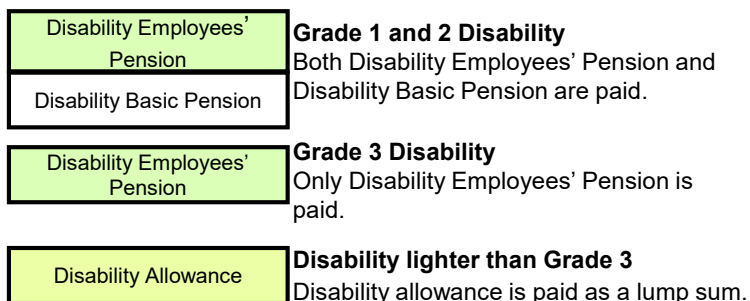
- (1) **Aged 60 or older**
- (2) **With at least one month of EPI insured period; and**
- (3) **Meet a certain insured period required to receive Old-age Basic Pension**



Disability <Disability Employees' Pension>

Benefits are paid to the persons with disability caused by sickness or injury and have the first medical examination of the disease while they have been insured under EPI. Benefits are paid based on specified disability grade.

Note: The persons need to have paid insurance contributions to fulfill a certain portion of their insured period.



Death <Survivors' Employees' Pension>

Survivors' Employees' Pension is paid **to the survivors who have depended on the deceased person's income**, when the person dies while he/she has been covered under EPI, or when the person dies because of sickness or injury that started while covered under EPI and dies within 5 years from the date of its first medical examination.

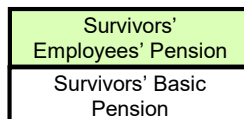
Note: The persons need to have paid insurance contributions to fulfill a certain portion of their insured period.

- The priority order of the survivors to receive Survivors' Employees' Pension (with some limits such as age etc.).

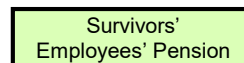


- Survivors' Basic Pension is also paid to his/her spouse with children or children. (with some limits such as age etc.).

Spouse with children, or children

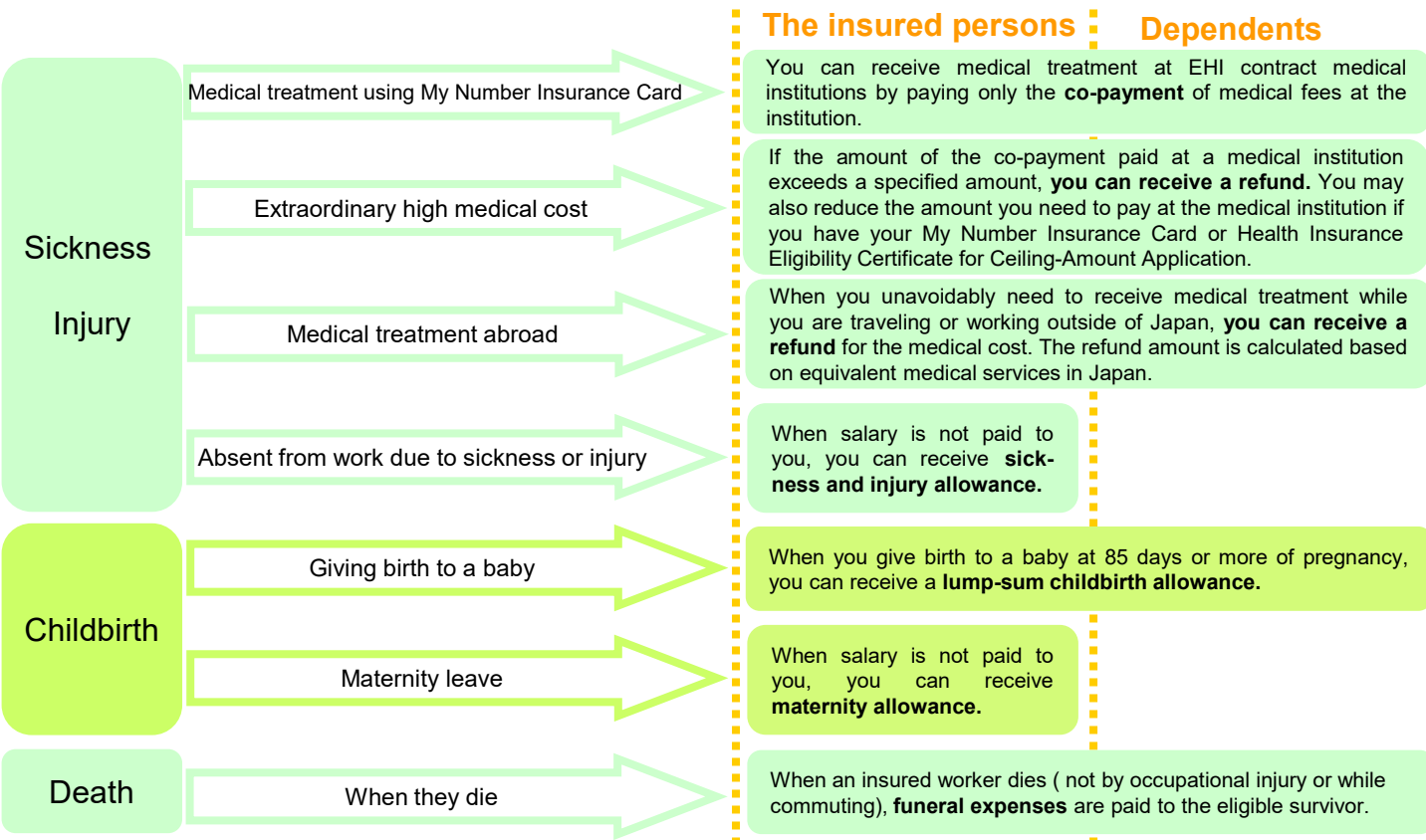


Other survivors



Employees' Health Insurance Benefits

EHI provides medical care benefits and allowances through claim, when the insured persons or their economically-dependent family members become sick or injured (except for employment injury, multiple employment factor injury, and commuting injury.)



Note: To receive EHI benefits, you need to satisfy eligibility requirements.

For application for EHI benefits or consultation, contact the prefectural branch office of Japan Health Insurance Association.

For benefits details, application forms and procedures, visit : <https://www.kyoukaikenpo.or.jp/>

Contribution Amount

Contribution amount of EPI and EHI for an insured person is calculated by multiplying the insurance rates below by the amount of individual insured person's standard monthly remuneration which is determined by the remuneration the insured person has received.

Contribution amount for bonuses for an insured person is calculated by multiplying the same insurance rates by the insured person's standard bonus amount.

■ Standard Monthly Remuneration Amount

- For EPI
Level 1 (88,000 yen) to Level 32 (650,000 yen)
- For EHI managed by Japan Health Insurance Association
Level 1 (58,000 yen) to Level 50 (1,390,000 yen)

■ Standard Bonus Amount

The amount of bonus rounded down to the nearest 1,000 yen

■ Insurance Rates (Rates are subject to change.)

- For EPI
183.00/1,000
- For EHI managed by Japan Health Insurance Association
Rates are set by each prefecture. For details, please contact prefectural branch offices of Japan Health Insurance Association.
- Child and childcare contributions
Please refer to "Table of EPI contribution amount" at JPS website. They are set annually.

The contribution amount for each insured person is evenly shared by the employer and the insured person. The employer needs to pay the total amount of contribution.

The employer also needs to pay whole amount of the child and childcare contributions (no share on the insured persons) which partially finances children's allowance expenditures.

For details, please contact any JPS branch office.