

## Enrollment in Social Insurance System

Do you or your family members work for a company?

Yes

No

- ◆ Your employer is responsible to enroll you in the appropriate employees' health insurance system and employees' pension insurance system, which you shall be covered. Please ask your employer to take procedures.

**[Note]** If you are a part-timer or a temporary worker in your workplace, you may be considered just like a formal "company worker" under the Japanese social insurance systems. Please check with your company.

- ◆ If your company does not take necessary procedures for you to be covered by the health insurance and pension insurance systems, please notify your nearest Japan Pension Service (JPS) Branch Office.

- ◆ You need to enroll yourself in the appropriate health insurance system and pension system. Please visit the sections for the National Health Insurance system and the National Pension system at your municipal office.

**[Note]** Non-workers or non-Japanese students who work part-time for 28 hours or less per week usually fall under this category.

★ For more details, please contact your municipal office : sections for the National Health Insurance system or the National Pension system.

**If you are 75 years old or older, you shall enroll in the Medical Care system for people aged 75 or older (*Koki Koreisha Iryo Seido*).**

★ For more details, please contact your municipal office : section for the Medical Care system for people aged 75 or older.

**[Note]** The JPS Branch Offices and municipal offices serve you in Japanese language. You may need to bring an interpreter if you wish to speak in other languages.

◆ **You are obliged to enroll in one of the public health insurance systems and one of the public pension systems.**

**1. Employees' Health Insurance system**

If you are an employee who works at a covered workplace\*, you shall be covered by the Employees' Health Insurance system, regardless of your nationality. The Employees' Health Insurance system provides you and your dependent family members with insurance benefits for sickness, injury, childbirth or death.

\* A covered workplace means any private workplace (excluding hair salons, inns or restaurants) with five or more regular workers, or any HOJIN corporation.

**2. National Health Insurance system and Medical Care system for people aged 75 or older (Koki Koreisha Iryo Seido)**

If you are non-Japanese whose resident period granted under the Immigration Control Act is longer than three months (including those who are expected to stay in Japan over three months depending on your resident status), or who is permitted to stay in Japan tentatively, you need to enroll in appropriate public health insurance system as below;

- (1) If you are aged under 75 and not covered by any other health insurance system, you shall be covered by the National Health Insurance system.
- (2) If you are aged 75 or older, you shall be covered by the Medical Care system for the people aged 75 or older.

These health/medical care insurance systems provide you with benefits for sickness or injury.

**[Note] To receive benefits at hospitals and clinics you need to present your health insurance certificate for the Employees' Health Insurance, the National Health Insurance or the Medical Care system for people aged 75 or older. Without certificate, in principal, you need to pay whole medical cost yourself.**

**3. Employees' Pension Insurance system and National Pension system**

If you are a regular employee in a covered workplace you shall be covered by the Employees' Pension Insurance system, regardless of your nationality. If you are not an employee on a regular basis, you shall be covered by the National Pension system as long as you reside in Japan. These systems provide you with pension benefits for old-age, disability or death (including disability allowance), as long as you satisfy eligibility conditions.

In case you leave Japan after short-term coverage years, you either may apply for your Lump-sum Withdrawal Payments, benefits paid only to non-Japanese. \* Or, regardless of your nationality, you may apply for totalized benefits under the available bilateral social security agreements (proportional Japanese benefits and/or benefits of agreement country). Please note that your coverage periods once used to apply for your Lump-sum Withdrawal Payments are no longer available to apply for totalization benefits.

\* [Note] Your Lump-sum Withdrawal Payments based on your Employees' Pension Insurance coverage period is subject to tax deduction (20.42% as in December 2012; including 20% income tax and 0.42% special income tax for post-disaster reconstruction). You may claim the refund of these taxes. For details please visit the National Tax Agency's website; [www.nta.go.jp](http://www.nta.go.jp)