

Concerning the Insurance System in Japan

Social Insurance

Non-Japanese, who are qualified to work, and who plan on working for 2 months or more are subject to joining Social Insurance through their company. Social Insurance is a package that comprises of health insurance and pension. Under Social Insurance the premiums are split evenly between the worker and the company and will depend upon the salary of the worker.

When the working time of a worker is less than 3/4 of that of the regular employees of the business office, as is the case with most of our instructors, Social Insurance is not applied.

National Health Insurance and National Pension Plan

Non-Japanese, who are not eligible for Social Insurance, and who are registered as foreign residents and have plans to reside in Japan for more than 1 year, are obligated to join 'National Health Insurance' and the 'National Pension Plan'. Instructors at our company, since, in most cases Social Insurance is not applied, are expected to join 'National Health Insurance' and the 'National Pension Plan'.

The procedures for joining 'National Health Insurance' and the 'National Pension Plan' are managed by each municipality, and do not and can not involve the company. Under 'National Health Insurance', 70% of medical expenses are covered by the plan, but members bear the remaining 30%.

Members of the 'National Pension Plan', who have been enrolled for 25 years or more, are able to receive a determined amount from the age of 65. Should the individual so desire, they can start receiving benefits from 60, however, in this case, the benefit amount will be lower than the amount they would receive at 65. Furthermore, under the 'National Pension Plan', when the premium payment period of the primary insured person (not a Japanese citizen) is 6 months or more and the person is going home and is not able to receive a pension, that person may receive a one-time exit payment, depending upon the term of premiums paid. When requesting a one-time exit payment, within 2 years of returning home, you attach the required documents to the claim and mail them to the 'National Pension Plan Office'. The forms required for the claims can be found at the 'National Pension Plan Office' or bureaus, or Pension Consulting Centers, International Cooperative Councils in the respective municipalities. The company, upon request from an individual, will offer as much interpretation support as is possible.

