

X Health Insurance & Pension

1 Health Insurance System and Pension Insurance System

The purpose of these social insurance systems is to help a stable life by providing them with medical or pension benefits for an illness, injury, disability or post retirement. Insurance premiums are determined in accordance with an insured person's income.

Japanese insurance and pension systems can be broadly divided into two groups. One is “the Health Insurance and Employees' Pension Insurance, and the other is “the National Health Insurance and National Pension.”

(1) Health Insurance and Employees' Pension Insurance

Health Insurance and Employees' Pension Insurance apply to all corporations and individual offices which regularly employ 5 or more persons, with the exception of those in some industries such as agriculture, forestry, and fishing. Those who are required to join this insurance, are employees who work regularly for an applicable company. Please inquire for the criteria relating to regular employees or other, at a pension office. An employer must apply for this insurance at a pension office, unless the company has its own health insurance society.

The monthly premiums of Health Insurance are determined in accordance with an employee's wages, and are shared equally between an employer and an employee. As an employer must pay both the shared premiums together each month, an employee's portion shall be deducted from his/her monthly salary and bonus.

X 健康保険・年金保険

1 健康保険・年金保険制度

この制度は、病気やケガをした時や老後の生活に備えて、収入に応じて保険料を出し、いざという時に医療や年金・一時金の給付を受けることによって、生活の安定を図ることを目的につくられたものです。

健康保険・年金制度は大きく分けると、「健康保険・厚生年金保険」と「国民健康保険・国民年金」の2種類があります。

(1) 「健康保険・厚生年金保険」

すべての法人事業所と農林水産業など一定の業種を除く常時 5 人以上の労働者を雇用する個人事業所が強制適用事業所になります。この適用事業所に雇用される常用労働者はすべて加入しなければなりません。常用性の判断基準に関してはお問い合わせください。加入手続は、会社に健康保険組合がある場合以外は、事業主が年金事務所に行います。

保険料は、労働者の賃金に応じた一定の額を事業主と労働者が半分ずつ負担します。なお、保険料は事業主が毎月、被保険者負担分と事業主負担分をまとめて納付するシステムになっていますので、毎月の給料と賞与から被保険者負担分が控除されます。

In addition, an employee between the age of 40 and under 65 shall pay premiums for Nursing-care Insurance.

Insurance premiums are calculated by multiplying the monthly standard remuneration and bonuses payment with the following rates.

Premium rates differ by prefecture (for the insurance managed by Japan Health Insurance Association) and for different health insurance societies.

The rates for Tokyo (for the insurance managed by Japan Health Insurance Association) are:

○Health Insurance (as of February 2017)

- ① Those paying additional premiums for nursing-care insurance: 115.6 /1000 (half paid by employer and half by employee)
- ② All others: 99.1/1000 (half paid by employer and half by employee)

○Employees' pension Insurance (as of February 2017)

181.82/1000 (half paid by employer and half by employee)

Family members of an insured employee may be provided with some of the benefits as dependents, if they meet the following conditions :

- ① Relatives within the third degree, who are supported by the insured employee's income.
- ② Their annual income should be less than ¥1,300,000 (less than ¥1,800,000 if the person is age 60 or over or disabled.)
- ③ Their annual income should be less than a half of the annual income of the insured employee.

なお、40歳以上65歳未満の労働者は介護保険料が加算されます。

保険料は、標準報酬月額及び賞与について、下記の率をかけたものとなります。

なお、全国健康保険協会（協会けんぽ）管掌の場合、平成21年9月より、保険料率は都道府県で異なった率を適用することになりました。また、健康保険組合によっても率は異なっています。

以下は、協会けんぽの東京都分のものであります。

- 健康保険料（平成29年2月現在）
- ① 介護保険料負担に該当する人 115.6 /1000 を労使で折半
- ② 介護保険料負担に該当しない人 99.1 /1000 を労使で折半
- 厚生年金保険料（平成29年2月現在）
181.82 /1000 を労使で折半

健康保険の被保険者の家族などで、次の条件を満たしていれば被扶養者として一部の保険給付が認められています。

- ① 被保険者の収入で生活を維持している三親等以内の親族
- ② 年収が130万円未満（60歳以上または障害者は180万円未満）であること
- ③ 被保険者の年収の2分の1未満であること

(2) National Health Insurance and National Pension

National Health Insurance and National Pension apply to those who are self-employed, agriculture, forestry and fisheries and also the unemployed. You are required to file at your regional government office.

Municipal governments collect premiums for national health insurance either as fees or tax. The premiums are collected by household and calculated based on the sum of the income (or other applicable basis) of all members of a household.

Starting on April 1, 2010, premiums are reduced for “those who have lost employment due to bankruptcy (of the employer) or dismissal” (special recipient qualification) and “those whose (fixed-term) employment contract has not been renewed” (unemployment for special reasons) to what they would be had the income for the previous year been 30/100 of what it actually was. A formal application for the reduction must be made to receive the reduction. Please inquire at a municipal government in your area for details.

The monthly premiums for national pension plan are ¥16,490 (fiscal year 2017).

2 Health Insurance Benefits

(1) Available “Health Insurance Benefits” are:

- ① When an insured person or dependent receives medical treatment for illness or injury;

Medical care benefits (individual payment: 30% of medical fees for both outpatient and inpatient expenses), high medical care benefits, transportation benefits, etc.

(2) 「国民健康保険・国民年金」

自営業、農林水産業に従事する人や無職の人が加入する制度です。加入手続は、居住地の区市町村役所に行います。

国民健康保険の保険料は、区市町村によって保険料として徴収するか、保険税として徴収するかを選べることになっています。国民健康保険料（税）は世帯単位で納めます。保険料（税）は世帯全員の所得等にもとづいて計算されます。

2010年4月1日から“倒産・解雇などによる離職”（特定受給資格者）や“雇止めなどによる離職”（特定理由離職者）をされた方への国民健康保険料（税）の軽減措置が導入されました。

軽減は、前年の給与所得をその30/100とみなして行います。また、この措置を受けるためには申請が必要です。詳しくはお住まいの区市町村にお問い合わせください。

※国民年金の保険料は、20歳以上の加入者一人当たり、月額16,490円（平成29年度）

2 健康保険の給付

(1) 「健康保険」の給付

- ① 病気やケガで治療を受けたとき
療養の給付（通院・入院ともにかかった医療費の3割を自己負担）、高額療養費、移送費など

② Absence from work due to an injury or illness;

Disability benefits are calculated according to the following formula: (average amount of standard monthly remuneration for the 12 consecutive months prior to the date disbursement of disability benefits commences) ÷ 30 days × two-thirds. Disability benefits are provided for a maximum of 1 year and 6 months beginning on the fourth day of leave.

③ Maternity leave;

Maternity allowance Maternity allowance for each day of leave is calculated according to the following formula: (average amount of standard monthly remuneration for the 12 consecutive months prior to the date disbursement of maternity allowances commences) ÷ 30 days × two-thirds)

Lump-sum allowance for childbirth and nursing (¥420, 000) or lump-sum family allowance for dependent's childbirth and nursing (¥420, 000)

④ In case of death;

Funeral expenses or dependent's funeral expenses

(2) Available "National Health Insurance benefits" are:

① When an insured person receives medical treatment for illness or injury;

Medical care benefits (Individual payment: 30% of medical fees for both outpatient and inpatient expenses), refund for expensive medical expenses, cost to transfer, etc.

② When an insured person gives birth to a baby;

Lump-sum allowance for childbirth and nursing (¥420,000)

③ When an insured person dies;

Funeral expenses

② 療養のため会社を休んだとき

傷病手当金 (休業の4日目から最長1年6か月、[支給開始日以前の継続した12か月の各月の標準報酬月額を平均した額] ÷ 30日 × 2/3)

③ 出産したとき

出産手当金 (休業1日につき、[支給開始日以前の継続した12か月間の各月の標準報酬月額を平均した額] ÷ 30日 × 2/3)、
出産育児一時金 (42万円)、家族出産育児一時金 (被扶養者が
出産したとき、42万円)

④ 死亡したとき

埋葬料、家族埋葬料など

(2) 「国民健康保険」の給付

① 病気やケガで治療を受けたとき

療養の給付 (通院・入院ともにかかった医療費の3割を自己負担)、高額療養費、移送費など

② 出産したとき

出産育児一時金 (42万円)

③ 死亡したとき

葬祭費

3 Pension Benefits

The Japanese pension system consists of a National Pension and an Employee's Pension Insurance. The National Pension is the basis of the public pension systems, and it pays "basic pension benefits" commonly to all insured persons. The Employees' Pension Insurance is a system for paying insured person's remuneration-related pension in addition to the "basic pension benefits" of the National Pension. Therefore, the members of the Employees' Pension Insurance, automatically join the National Pension, as well.

Those covered by a pension system for 25 years or more receive a pension when they turn 65 and thereafter. Disability pensions and survivor's pensions are also provided to eligible persons.

Please inquire at the pension consultation desk of the Japan Pension Office in your area for details.

4 Lump-sum Withdrawal Payment System

If a foreign employee who had been a member of a Pension Insurance for 6 months or more has returned home without receiving any pension benefits, he/she may receive a lump-sum withdrawal refund on request, which should be submitted within two years after returning home.

To receive the "lump sum withdrawal payment," a claim form must be obtained from a pension office before leaving Japan and filled in and mailed to the Japan Pension Service from overseas. The amount of payment shall be calculated based on the period of enrollment. Please inquire at a pension office for details.

3 年金の給付

日本の年金制度は、日本国民すべてが加入して共通の「基礎年金」を支給する国民年金と、基礎年金に上乗せして報酬比例の年金を支給する厚生年金保険からなっています。したがって、厚生年金保険の加入者は自動的に国民年金に加入していることになります。

老齢年金給付は、原則として、25年以上加入していた人が65歳から受けられます。このほかに、障害年金や遺族年金などの給付があります。詳しいことは、日本年金機構の相談窓口にお問い合わせください。

4 脱退一時金制度

日本滞在中に、6か月以上年金に加入していた外国人が、出国後2年以内に請求すれば脱退一時金が支給される制度です。

帰国前に「脱退一時金請求書」を年金事務所からもらっておき、帰国後、必要事項を記入の上、日本年金機構に送付すると、加入期間に応じて脱退一時金が支給されます。一時金についての詳しいことは、年金事務所にお問い合わせください。

5 Social Security Agreement

When an employee who has been posted to Japan from a country which has entered into a social insurance agreement with Japan and who continues to pay his/her social insurance premiums to the social insurance system of the original country, the employee is exempted from subscription to the Employees' Pension Insurance and Health Insurance of Japan.

As of October 2016, the countries that have social security agreements in effect with Japan are: Germany, the United Kingdom, Korea, the United States, Belgium, France, Canada, Australia, the Netherlands, the Czech Republic, Spain, Ireland, Brazil, Switzerland, Hungary and India. (Agreements have been signed with Italy, Luxembourg, and the Philippines and are to be effective shortly.)

There is also a scheme to prevent “dual enrollment” and it allows summing up of enrollment periods between Japan and the following countries: Germany, the United States, Belgium, France, Canada, Australia, the Netherlands, Czech Republic, Spain, Ireland, Brasil, Switzzland, Hungary and India.

5 社会保障協定

日本が社会保障協定を締結した国の企業から派遣されて日本国内で就労する人のうち、派遣元の国の社会保険料を支払う人は、日本の厚生年金及び健康保険の加入が免除されます。

2016年10月現在、日本と社会保障協定が結ばれ、協定が発効されている国は、ドイツ、イギリス、韓国、アメリカ、ベルギー、フランス、カナダ、オーストラリア、オランダ、チェコ、スペイン、アイルランド、ブラジル、スイス、ハンガリー、インドです（イタリア、ルクセンブルク、フィリピンとの協定は、発効に向けて準備中です）。

また、日本とドイツ、アメリカ、ベルギー、フランス、カナダ、オーストラリア、オランダ、チェコ、スペイン、アイルランド、ブラジル、スイス、ハンガリー、インドの間では、社会保険の二重加入を防止する制度とともに、年金加入期間を通算する制度が適用されます。