

Insurance · Pension · Tax

保険・年金・税金

Insurance and pension described in this chapter are all public and sponsored by the government, in which those living in Japan, regardless of nationality, are obliged to enroll. As for insurance and pension run by private sectors, you can decide at your discretion.

Medical Insurance

医療保険

Medical insurance assures you of medical treatment with a payment of only a portion of the entire cost, in the condition that you pay a premium every month (insurance tax). All Japanese and foreigners who intend to live in Japan for more than a year must enroll in this insurance.

医療保険
iryō hoken

Payment/Cost Ratio The fee you pay at the hospital is 30% of the entire cost and remaining 70 % is borne by the insurer (the city). For those age 70 or older, 10% to 20% of the entire cost, and for infants age 3 or under, 20% of the entire cost. Show your insurance card at the hospital and pay your individual payment. There is an upper limit in individual payment when it is very large.

Note that not all medical treatments are covered by the insurance, in which case you have to pay the entire cost. Some non-covered medical costs may partially be reimbursed by the insurer (the city), if so claimed by you later.

Refer to page 36 for the range of treatments available through National Health Insurance. For details, contact your insurer (in the case of the National Health Insurance, Abiko City Hall).

Types of Medical Insurance In Japan all people are obligatorily to enroll in either Employee's Health Insurance for those working for a company, or National Health Insurance for others.

Benefits of National Health Insurance See table on page 36.

Benefits of Employee's Health Insurance The individual payment ratio is the same as National Health Insurance. Other conditions, benefits, and procedures vary with insurers.

Items not Covered by Medical Insurance Normal pregnancy/childbirth (a lump-sum childbirth allowance may be claimed later), abortion from non-medical reasons, health checkup, cosmetic surgery, orthodontics, injury at work, acupuncture and moxibustion, massage, individual room charge at hospital, meal expenses during hospitalization, etc.

Enrollment (1) Employee's Health Insurance : Paper work is all done by your employer. Insurance premium is shared by an employer and an employee. (2) National Health Insurance : Apply to the city office. Insurance premium (tax) is borne by you in full. A health insurance card will be issued upon enrollment. Your card should be returned to City Hall on your moving out of the city, on your joining/leaving a company, or on your death.

Required Documents 1. Alien Registration Card. 2. Any documents certifying that the period of your stay in Japan will be one year or longer. 3. The health insurance card of family members in the same household.

Notify the city within 14 days of the following cases : Change of household head, change of address within the city, change of name, change of visa status, baby birth, or joining Employee's Health Insurance.

National Health Insurance – Benefits and Requirements

Benefit	Case	Content	Document
City's absorption of medical costs	Illness or injury	You pay only 30% of medical costs. The city pays 70%.	Health Insurance Card
Refund of your medical payment	Card not at hand	Pay whole amount. Claim to the city with required documents. If the city accepts, a 70% will be refunded.	Medical cost statement, receipt, bankbook*, name seal**
	Acupuncture, moxibustion, or massage as instructed by the doctor		Doctor's certificate, statement of treatment, receipt, bankbook*, name seal**
	Prosthesis (corset or plaster cast)		Doctor's certificate, receipt, bankbook*, name seal**
Lump-sum childbirth allowance	Childbirth (including stillbirth and miscarriage beyond 85 days of pregnancy)	Pay whole amount. Claim to the city with required documents. ¥300,000 per baby will be credited to your bank account.	Health Insurance Card, Mother-Child Health Handbook, bankbook*, name seal**
Funeral expense	Death of a family member	¥100,000 to chief mourner	Health Insurance Card, bankbook*, name seal**
Home visit nursing	Medical treatment at home	You pay only 30% of entire cost, if the doctor approves its necessity.	
Transportation cost	Use of a special vehicle to transfer a patient in serious condition to hospitals on doctor's instruction	Pay whole amount. Claim to the city with required documents. After the city's review, an approved amount will be refunded.	Health Insurance Card, doctor's certificate, receipt, bankbook*, name seal**
Partial subsidy for acupuncture, moxibustion, or massage	Age 45 or older at city-authorized facilities	¥1,000 discount coupon for each treatment (maximum 24 treatments a year)	Health Insurance Card, name seal**
Subsidy for complete medical checkup	Age 40 to 74	A portion of the cost is subsidized. Enrollment in National Health Insurance over one year; No medical treatment (except dental treatment) over one year; Full payment of insurance tax; Approval from the city.	City will notify those eligible.
Medical cost incurred abroad	Illness or injury during traveling overseas	Pay whole amount. Claim to the city later.	Statements of treatment and medical cost (attached with Japanese translation), Health Insurance Card, bankbook*, name seal**
Large medical expense	Large medical expense in a month	For those paid over a ceiling, in the same month at the same medical facility, the excessive portion to be refunded on request up to the following limits: ① ¥139,800 (high income person - having income over ¥6.7 million/year after basic deduction). (If your payment exceeds ¥466,000, another 1% thereof is to be paid. ② ¥72,300 (lower income person) (If your payment exceeds ¥241,000, another 1% thereof is to be paid). ③ ¥35,400 (tax-exempted person).	City will notify those eligible. Receipt, bankbook*
Meal charge during hospitalization	City tax-exempted person	Your meal charge will be discounted.	Fill out the form.

*Bankbook → A bankbook will soon be returned after referring the account number and the username for remittance. A copy of a page will do.

**Name seal → Your signature is acceptable instead of a name seal.

Premium Calculation				
Income Levy		Per Capita	Per Household	
(Total income of preceding year minus Basic deduction of ¥330,000) x 8.7%	+	Number of household members insured x ¥20,400	+	¥16,800 per household

As of Mar 2005

Payable Insurance Premiums The Premium for Employee's Health Insurance is mainly calculated based on your income. National Health Insurance (tax) is mainly calculated based on the income of preceding year, and the number of family members. Refer to the formula of Abiko City shown above. In no case it exceeds ¥530,000 per year. In June you will receive a taxation payment notification showing the amount of income tax (premium) and the detailed calculation. For the first year in Japan, minimum amount will be charged because you had no income in Japan in the previous year. For your second year on, your premium will be calculated exactly based on your income.

Method of Payment An Employee's Health Insurance premium is withheld from your monthly salary. As for National Health Insurance premiums, you pay the premium at a bank or a post office by the due date which falls 10 times from June to the following March. You can also pay by an automatic bank debit at city-designated financial institutions.

■ Contact : National Health Insurance&Pension Section, Benefit Desk, Phone 7185-1111, Ext.324,325,392. Payment Desk, Ext.353,354,390.



Long-Term Care Insurance

介護保険
kaigo hoken

Scheme Long-Term Care Insurance is for aged people who have enrolled at age 40 or above, and who are approved by a care-need assessment. Foreign residents covered by health insurance are obliged to join this scheme.

- 1) Age 40 - 64 [category-2 insured] will be eligible for services offered by this scheme if aging-related illness (specified illness only) necessitates "care" or "support", subject to a care-need assessment.
- 2) Age 65 or older [category-1 insured] will be eligible for services offered by this scheme when their physical and mental conditions require care or support for some daily activities.

Benefits of Long-Term Care Insurance Refer to page 53.

Procedure Apply to the city for the benefits of Long-Term Care Insurance (by phone is acceptable). The Certification Committee for Long-Term Care Need in the city considers the following two : ① city staff's home-visit examination of an applicant's condition, and ② physician's letter of opinions. The Committee then approves of long-term care benefits, and classifies the degree of applicant's condition to be "need support" or "need care 1 to 5". A specialist (care manager) makes a care plan based on the applicant's and family's opinions.

○ In-home services : home-visit care, home-visit bathing services, day-trip to a nursing facility, short-term stay at a care facility, etc.

○ In-facility services : a welfare facility for the elderly, a health care facility for the elderly, and a sanatorium type medical care facility. Those classified as "need support" are not eligible for these facility services.

Burden on the User The user pays, in principle, 10 % of the service cost. For in-home care, however, a ceiling is set for the service cost. Fees over this ceiling are borne by the user in full. For in-facility care, there is no ceiling, except meal charges and personal expenses.

Premium

1) Age 40 - 64 [category-2 insured] : For participants of health insurance at workplace, the premium depends on the program thereof. For participants of National Health Insurance, the following formula is applied. See the table below. The income levy is calculated based on total income; the fixed amount is calculated based on the number of category-2 insured. In no case it exceeds ¥80,000 per year.

2) Age 65 or older [category-1 insured] : Decided based on income of the preceding year as per the city's own program (in a step-up program) to avoid too heavy a burden on people with low income.

Premium Calculation	
Income Levy	Per Capita
(Total income of preceding year minus Basic deduction of ¥330,000) x 1.3%	+ Number of household insured (age 40 to 64) x ¥12,000

As of Mar 2005

How to Pay Premium

1) Age 40 - 64 [category-2 insured] ○ The insured of Employee's Health Insurance : Both premiums of Long-Term Care Insurance and Employee's Health Insurance are withheld from your salary. ○ The insured of National Health Insurance : You pay both premiums of Long-Term Care Insurance and National Health Insurance at financial institutions. The city will issue a notification of tax change to those who have turned age 40.

2) Age 65 or older [category-1 insured] ○ In principle, the premium is withheld from your pension. (If your pension is below ¥180,000 annually, pay at a financial institution with the invoice sent from the city.)

■ Contact : Elderly Welfare Section, Phone 7185-1111, Ext.313



Pension

年金

Public pension is generally a scheme in which people receive pension after turning about age 65 if they have paid monthly premiums for at least 25 years, starting from age 20 to age 60. There are various types and structures in the scheme. This scheme also helps out those who have become disabled, or the family who had been dependent on the deceased.

年金
nenkin

Structure of Pension All residents in Japan, regardless of nationality, are to participate in National Pension (Basic Pension). Those who are employed by a company or government also are to join an Employee's Pension or Mutual Aid Pension, respectively.

Note Basic Pension stated below means National Pension unless otherwise specified.

Relation between Occupation and Pension		
Occupation	Premium Paying Age	Pension
Self-employed, professional, unemployed (including student), agriculture/forestry/fishery worker, politician, and their spouses	Age 20-59	Basic Pension only
Company employee	Employment duration up to age 64	Basic Pension +Employee's Pension
Public service employee		Basic Pension +Mutual Aid Pension
Spouse of company employee or public service employee	Age 20 to 59	Basic Pension only

Benefits of National (Basic) Pension			
Type	Payment Start	Condition	Amount
Old-Age Basic Pension	In principle, from age 65. If so requested, from age 60 with reduced amount, or from age 66 with increased amount	<ul style="list-style-type: none"> Qualifying period (25years) 	¥794,500 per year
Disability Basic Pension	Disabled before age 20, or while in National Pension	<ul style="list-style-type: none"> Certified as Degree 1 or Degree 2 Paid at least 2/3rds premium 	Disability Degree 1 - ¥993,100 per year Disability Degree 2 - ¥794,500 per year An addition for dependant child(ren)
Survivor's Basic Pension	When the participant dies, for <ol style="list-style-type: none"> wife with children under age 18 children under age 18 disabled children under age 20 	<ul style="list-style-type: none"> Paid at least 2/3rds premium 	First child-¥794,500 per year An addition for the second, the third, etc.
Widow's Pension	When the participant dies, his wife receives Widow's Pension during age 60 to 65.	<ul style="list-style-type: none"> The participant (=the died husband) was eligible for Old-Age Basic Pension The participant did not receive any pension. The wife was married to the participant at least 10 years. The wife was financially dependent on the participant. 	3/4ths of pension benefit the late husband was entitled to receive
Lump-Sum Death Benefit	When the participant dies, the dependant family receives Lump-sum Death Benefit	<ul style="list-style-type: none"> Paid premium 3 years or more The participant (=the dead) did not receive any pension benefit. The dependant family is ineligible for Survivors' Basic Pension. 	¥120,000 - ¥320,000, depending on premium paid

Benefits Receivable from National Pension See page 40.

Benefits Receivable from Employee's Pension Varies with insurers.

Enrollment In Employee's Pension or Mutual Aid Pension, enrollment is processed by the employer, and the premium is shared by an employer and an employee. Those who participate in National Pension only, should apply to City Hall in person, and the premium is borne by you in full. A pension handbook will be issued upon enrollment, which is valid through your life. An employee's spouse is to report to the employer.

Premiums Payable National Pension : ¥13,300/month or ¥156,770/year lump-sum (as of 2004, but subject to change). Employee's Pension/Mutual Aid Pension : Varies with income. A dependent spouse of the one insured by Employee's Pension/Mutual Aid Pension needs not pay premiums.

Method of Payment The Employee's Pension/Mutual Aid Pension premium is shared by an employer and an employee. The employee's portion is deducted from his/her salary. The premium of those participate in only National Pension is to be paid by an automatic bank debit or at a bank with a payment slip.

Exemption In principle, to qualify for receiving pension, you are required to pay premiums for at least 25 years. However, if you are incapable of paying the premium but wish to secure the qualifying period, you are recommended to apply for an exemption. This period, applied for and exempted, is counted as a part of qualifying years although the amount of pension will be reduced. This exemption scheme is also applicable to students.

Foreigners Leaving Japan Foreigners are eligible for a refund of the premium you had paid for at least 6 months, if you claim within 2 years after you left Japan. This is called a Lump-Sum Withdrawal Payment system. Before leaving Japan, obtain an application form at Social Insurance Office. After leaving Japan, fill it out, and mail it to Social Insurance Operation Center in Japan with required documents.

■ Contact : For those under Employee's Pension, your Social Insurance Office. For others, City Hall, Phone 7185-1111, Ext.355



Accommoder, welfare facility for the elderly



Among various taxes in Japan, those levied by the city are municipal inhabitant's tax (together with prefectural inhabitant's tax, collectively called resident's tax), small car tax, property tax/city planning tax, city tobacco tax and National Health Insurance tax. Anyone living or owning property in Abiko, regardless of nationality, pays these taxes to City Hall, in principle.

Municipal Inhabitant's Tax on Individual This tax is levied on those who reside in Abiko as of January 1st. This tax is based on the income of preceding year and is composed of per income and per capita. Tax per capita is levied on non-resident who owns property in Abiko. For those who receive a salary, this tax, together with prefectural inhabitant's tax, is withheld from your salary every month from June to May of the following year. For all others, this tax is paid at a bank with a payment slip mailed to you in June.

Municipal Inhabitant's Tax on Corporation This tax is levied on a corporation which owns property or is registered in Abiko.

Small Car Tax Payable to City Hall This tax is levied on owners of motorbikes of 125 cc or less. Pay at a bank with a payment slip mailed to you from City Hall.

○ Registration - When you buy, sell, or scrap a vehicle, register the transaction at the following offices :

Motored bicycle of 125cc or less, or small special motor vehicle → Taxation Section, City Hall,

Phone 7185-1111, Ext.365 or its branch offices. Light Motor Vehicle → Light Motor Vehicle

Inspection Organization, Noda Branch, Phone 7120-2020. Motor vehicle over 125cc → Noda Office for Motor Inspection and Registration, Phone 7121-0111

Property Tax This tax is levied on those who own land, buildings, or depreciable assets as of January 1st.

City Planning Tax This tax is levied on those who own property within the urbanization area as of January 1st. Pay this tax, together with property tax.

Municipal Tobacco Tax ¥2,977 for 1,000 cigarettes

Nonpayment of Tax An arrearage is added. The arrearage is 4.1 % (the official discount rate plus 4%, maximum 7.3%) per year for the first month after due date, and 14.6 % per year thereafter.

Reduction/Exemption of Tax Reduction or exemption may be granted when you are unable to pay due to disaster, fire, etc.

Tax Amount Certificate ¥300 per piece. Obtainable at the desk of City Hall or at branch offices, also at Taxation Section. ID is required. A proxy must have a power of attorney.

■ Contact :

City Tax → Taxation Section, Phone 7185-1111, Ext.365

Prefectural Tax → Kashiwa Prefectural Tax Office (Business Tax, Real Estate Acquisition Tax, Car Tax, special Local Consumption Tax, etc.), Phone 7147-1231

National tax → Kashiwa National Tax Office (Income Tax, Corporation Tax, Inheritance Tax, Gift Tax, etc.), Phone 7146-2321