

## Health Insurance/Pension System

- In Japan, everyone is obligated to enroll in the health insurance programs.
- Once enrolled in a program, anyone can pay only the part of the treatment fees at the medical facilities. Costs of dental treatments, delivery of babies, and other certain special treatments may not be covered by this insurance program.

### ● Health Insurance for Employed Persons

Basically, the premiums of health insurance are paid by employers and employees. Please ask your employer about further information.

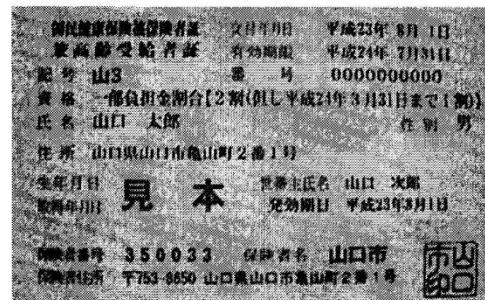
### ● National Health Insurance (NHI)

Anyone who is not insured by an employer insurance, and they have been or will be living in Japan for three months or longer must enroll in the National Health Insurance plan.

- You can subscribe to NHI at the Insurance and Pension Division of City Hall and at each Community Exchange Center.

- Once enrolled in the national health insurance program, a certificate of NHI will be issued to you. You must bring and submit it to the medical facilities whenever treatment is necessary.

- Premiums for NHI are required for all certificate holders. NHI invoices will be sent out by the city municipal government, and the premiums can be paid at any financial institution or convenience store within the allotted time.
- For further information, please call the Insurance and Pension Division of City Hall.  
Tel: 934-2801



### ● National Pension System

All residents of Japan must sign up for National Pension which provides financial supports in case of disability, death, or being elder. Applications are handled at the City Hall and at each Community Exchange Center. You are required to meet certain requirements to receive a pension. For further information, please call the Insurance and Pension Division of City Hall. Tel: 934-2802

A person who enrolled in the national pension system must contribute premiums. However, in case of difficulty of paying fees, he/she may apply for exemption. Once approved, he/she does not have to contribute any premiums.

It has recently become possible for a foreign resident who contributes premiums for only a short period of time to receive reimbursement of their National Pension System or Employee's Pension for the Aged. In order to receive reimbursement, a foreign national must have been enrolled in one of these systems for at least 6 months and have to approve that there is no chance to receive pension benefits from the Old-Aged Basic Pension System. Reimbursement will be paid as long as a person renounces the right of those pension systems and applies for it within two years of leaving Japan.