



Are you working part-time?

The Pension and Health Insurance systems are changing!

Information based on the Guidebook on Expansion of the scope of social insurance coverage obligation created by the Ministry of Health, Labour and Welfare and the Japan Pension Service

STEP 1

If you work at the following kind of workplace...



STEP 2

... and meet ALL of the following criteria...

<input type="checkbox"/> Regularly work 20 or more hours a week	<input type="checkbox"/> Average monthly income: 88,000 yen or more
<input type="checkbox"/> Expected to be employed for longer than 2 months *	<input type="checkbox"/> Are not a student

* Until September 30, 2022: employment expected to continue for at least one year
From October 1, 2022: employment expected to continue for longer than 2 months

...you will be required to enroll in the

Employee's Pension / Health Insurance system!!

Please check what will change after joining if you are enrolled in the Employee's Pension/Health Insurance systems. If you have any questions about health insurance, speak to your employer.

What will change?

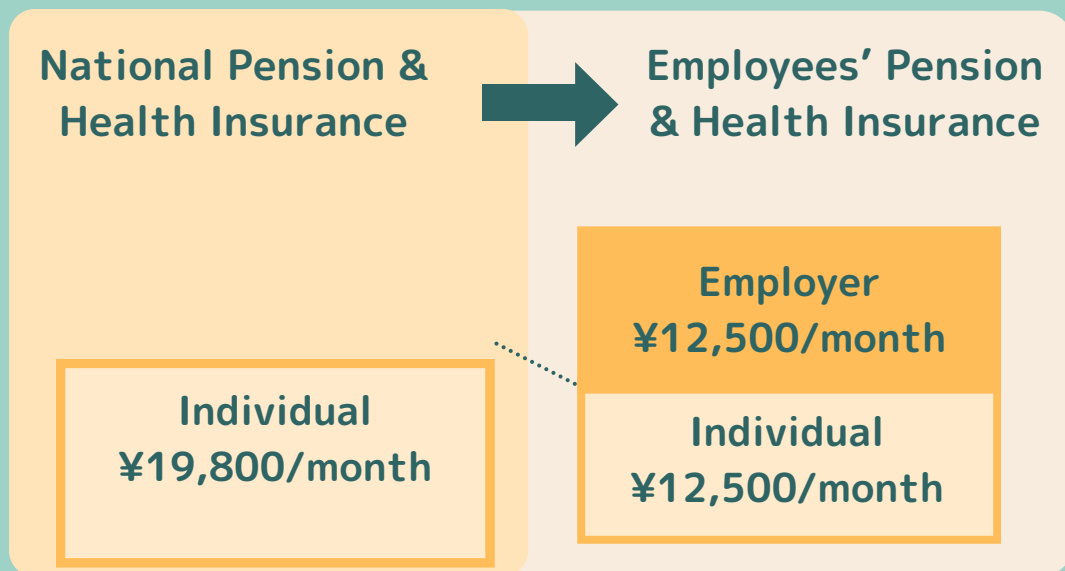
Payment method



Until now, it was possible to make payments for the National pension and health insurance at a convenience store using payment slips, or by bank transfer. With the change to the Employee's Pension and Health Insurance system, premiums will be deducted directly from wages each month.

Your employer will pay half of your insurance premium

If you were enrolled in the National Pension and Health Insurance system, you had to pay the full amount of the premium yourself. However, with the Employees' Pension and Health Insurance, half of the premiums will be deducted from your monthly salary, and the other half will be covered by your employer.



*This amount is an example for an annual income of 1.06 million yen (monthly income of 88,000 yen).

Some exemptions (full or partial) were possible for the National Pension but...

these are generally not available for the Employee's Pension.

What will change?

You will become eligible for benefits

① Injury and Sickness Allowance

2/3 of your salary will be paid during sick leave

When you are enrolled in the Employee's pension/health insurance system and you take time off work for medical treatment due to non-work-related reasons, you will be paid an "Injury and Illness Allowance" for the period you are unable to work (max. 18 months), starting the fourth day after you become unable to work.



② Maternity Leave Allowance

2/3 of your salary will be paid during maternity leave



When enrolled in Employees' Pension and Health Insurance, if you take leave for childbirth and are not receiving wages, you will receive the Maternity Leave Allowance. This allowance covers the period from up to 42 days before childbirth to 56 days after.

You can work without worrying about dependent income limit!

With this revision, people who worked within the dependent income limit (annual income of 1.3 million yen or less) are now eligible to **enroll in Employees' Pension and Health Insurance in their own right if they are earning 1.06 million yen (88,000 yen per month) or more.**

Although you will have to pay new insurance premiums, you will also become eligible for various allowances and benefits, thus making **your coverage more comprehensive.**



Insurance premium simulation

*The following amounts are approximate examples and may vary based on your location, annual income, and the insurance provider you are enrolled with.

CASE 1

My spouse is an international student and I work 28 hours a week at a convenience store. How will my insurance premiums change under the new system?

Before		After	
National Pension & Health Insurance		Employees' Pension & Health Insurance	
Annual Salary	¥1,200,000	Annual Salary	¥1,200,000
Pension	¥16,980 (per month)	Pension	¥9,000 (per month)
Health Insurance	¥5,200 (per month)	Health Insurance	¥6,000 (per month)

Mrs A
Residence Status
Dependent



CASE 2

I adjust my working hours to ensure that my annual income does not exceed 1.3 million yen so I can remain as my spouse's dependent. How will my insurance premiums change under this revision?



Mrs B
Residence Status
Spouse of a Japanese National

Before		After	
Spouse's Dependent		Employees' Pension & Health Insurance	
Annual Salary	¥1,200,000	Annual Salary	¥1,200,000
Pension	None	Pension	¥9,000 (per month)
Health Insurance	None	Health Insurance	¥6,000 (per month)

CASE 3

Because I am a student, I am enrolled in the National Health Insurance, but I am exempted from the National Pension. How will my insurance premiums change with this revision?

For students, this revision brings
NO CHANGE

Mr C
Residence Status
Student

