



# Insurance & Pension

## National Health Insurance

Citizens National Health Insurance and Pension Division at each ward office, each integrated branch office & branch office

All citizens who live in Okayama City must enroll in Okayama City National Health Insurance (except for people who enroll in their employer's health insurance and their dependents, those on public assistance and those covered by the Medical Care System for the Elderly), etc.

### ●Enrollment, withdrawal and changes

Enrollment in this scheme is done on a household basis. Householders are responsible for enrollment, withdrawal, changes, and premium payments. Please notify us of your enrollment, withdrawal and changes within 14 days.

#### <Enrolling>

- When withdrawing from workplace health insurance
- When moving-into a new municipality
- When you stop receiving public assistance etc.

#### <Withdrawal>

- When enrolling in workplace health insurance
- When moving-out  
(to a new municipality or another country)
- When you begin to receive public assistance etc.

**Where to notify:** Citizens National Insurance and Pension Division at each ward office, an integrated branch office, branch office or civic service center in your area.

### <Medical care system for people 70 or older>

1. Individuals aged 70 or older (except for people covered by the Medical Care System for the Elderly)

The co-payment ratio may change from the following month of your 70<sup>th</sup> birthday (for those born on the 1<sup>st</sup> it may change in that month). A National Health Insurance and Elderly Beneficiary Certificate will be sent to you at the end of the month when you become 70 (for those born on the 1<sup>st</sup>, it will be sent at the end of the previous month).

2. Individuals aged 75 or older

You are covered by the Medical Care System for Elderly (a certificate will be sent to you in the month preceding your birthday) when you turn 75.

※The system covers individuals who are between 65 and 74 years old inclusive with certain disabilities and certified by the Extended Municipal Union upon application.

### ●Premiums

#### <How to calculate>

Insurance Premiums = 1) + 2) + 3)

- 1) Income-based amount: (gross income - basic deduction) x income-based ratio
- 2) Per capita amount for insured persons: amount per capita x no. of family members
- 3) Equally levied amount by household: amount per household

※If you have difficulty in paying at one time, please consult with us on instalment payments at your earliest convenience. You may be subject to reminders or additional late fees if you fail to pay your premiums without any special reason.

#### <Payment>

Your premiums are an essential resource for the National Health Insurance System. Please make sure to make payments by the deadline.

The household with insured persons between 40 and 64 years old inclusive (Long-term Care Insurance Category II insured persons) must pay both the premiums of Long-term Care Insurance and National Health Insurance.

#### <How to pay>

In principle, payment is made by direct debit. You can also pay at a financial institution with payment slips (regular collection).

Payment at a convenience store or via smartphone application designated by Okayama City is also acceptable. For more details, please refer to payment slips which will be sent to you.

If all family members insured by the National Health Insurance are between 65 and 74 years old inclusive, the premiums are deducted from the householder's pension (special collection). However, payment is made by regular collection in the following cases;

- The householder is not insured by the National Health Insurance.
- The annual amount of the pension from which the premiums are deducted is less than 180,000 yen.
- The deduction of the premiums of the National Health Insurance and Long-term Care Insurance are more than half of the pension amount.
- The Long-term Care Insurance premiums are not deducted

- Payment is made by direct debit (special collection may be allowed depending on the payment status).
- The householder who pays by special collection will turn 75 years old in the current fiscal year.

### ●Payment by direct debit

We recommend direct debit for convenient and reliable payment.

Payment Management Division ☎086-803-1645

### ●Major Benefits of National Health Insurance

Please apply to the Citizens National Health Insurance and Pension Division at each ward office, an integrated branch office, branch office or welfare office in your area.

#### <Medical Fee Benefits>

You can receive medical treatments by showing the certificate of national health insurance and paying your portion at the counter of medical institutions. The national health insurance system covers the rest.

Co-payment Ratio

①Individuals aged 70 or older with income comparable to current workforce ... 30%

Other people aged 70 or older ... 20%

②Individuals between 6 (except for preschool students) and 69 years old inclusive ... 30%

③Preschool children ... 20%

※Individuals with income comparable to current workforce ... insured individuals including those in the same household between 70 and 74 years old inclusive who have taxable income of 1,450,000 yen or more (with some adjustment). However, if the total amount of income earned by individuals between 70 and 74 years old inclusive is less than a certain amount, the co-payment ratio will be lowered to 20% upon application.

#### <High-cost Medical Expense Benefit>

If your total payment to medical institutions in a month exceeds the ceiling-amount, the excess will be refunded upon application.

#### <Medical Fee Benefits & High-cost Nursing Expense Benefit>

If there is a recipient of long-term care insurance in the household whose annual medical expenses have become very high and the total amount the insured paid for medical treatments and nursing care exceeds 500 yen or more than the annual limit, the excess will be refunded upon application.

#### <Eligibility Certificate for Ceiling-amount Application>

※Application is processed at the Citizens National Health Insurance and Pension Division at each ward

office, an integrated branch office and branch office in your area.

When you show this certificate at medical institutions, you only have to pay the fixed amount per hospital. (However, the certificate will not be issued if you have any unpaid premium or if those aged 70 or older have taxable income more than the base amount.)

#### <Medical Care Benefits>

Even if you receive medical treatment without your national health insurance certificate for unavoidable reasons and you paid in full, you can apply for reimbursement later. Once it is approved, you will get the amount after your co-payment is deducted.

#### <Childbirth Lump-sum Allowance>

For the insured who gave birth, 404,000 yen is provided (420,000 yen for the insured who gave birth covered by the Japan Obstetric Compensation System). The allowance is also provided for a miscarriage after the 12th week (85 days) of pregnancy and stillbirth, which requires a certificate issued by your doctor.

#### <Lump-sum Funeral Allowance>

In case an insured person dies, 50,000 yen is paid to the person who conducted the funeral service upon application.

### ●Consultation on insurance premium reduction & exemption

If you have difficulty in paying your premiums for special reasons such as a disaster, bankruptcy, unemployment, etc., your premiums may be reduced or exempted. Please consult with us at your earliest convenience.

※Applications are handled at the Citizens National Health Insurance and Pension Division at each ward office, and integrated branch offices (Mitsu, Takebe, Seto and Nadasaki).

### ●Consultation on premium payment

You may be subject to seizure or additional late fees if you fail to make a payment for no special reason. Please consult with us if you have difficulty in paying the premiums by the deadline.

Payment Management Division

☎086-803-1641, 1642, 1643 and 1644

The treatment of lifestyle related diseases accounts for about a third of all medical costs. Conduct a health checkup and learn how to make better habits.

### **Special Health Checkups & Health Guidance**

We provide Okayama City National Health Insurance Specific Checkups and Health Guidance to prevent against lifestyle-related diseases for people between aged 40 and 74. Besides, we offer those aged 35-39 inclusive "Medical Checkup from age 35."

### **Long-term Care Insurance**

Long-term Care Insurance Division

☎086-803-1240, 1241 and 1242,

Each welfare office

#### **●The Insured**

- Individuals aged 65 or older (Category I insured persons)
- Individuals between 40-64 years old inclusive under medical insurances (Category II insured persons)

#### **●Payment**

- Individuals aged 65 or older (Category I insured persons)

The amount of insurance premiums is determined according to the income of the insured or taxation status of your household. For those who receive 180,000 yen or more per year as old-age (retirement) pension, disability pension or survivors' pension, insurance premiums are deducted from the pension in principle. If you just turned 65 or moved into the city, please pay the premiums with payment slips or by direct debit until the deduction arrangement is completed.

- Individuals between 40-64 years old inclusive under medical insurances (Category II insured persons)

Please contact your medical insurer.

#### **●Consultation on payment**

You may be subject to seizure or additional late fees if you fail to make a payment for no special reason. Please consult with us if you have difficulty in paying the premiums by the deadline.

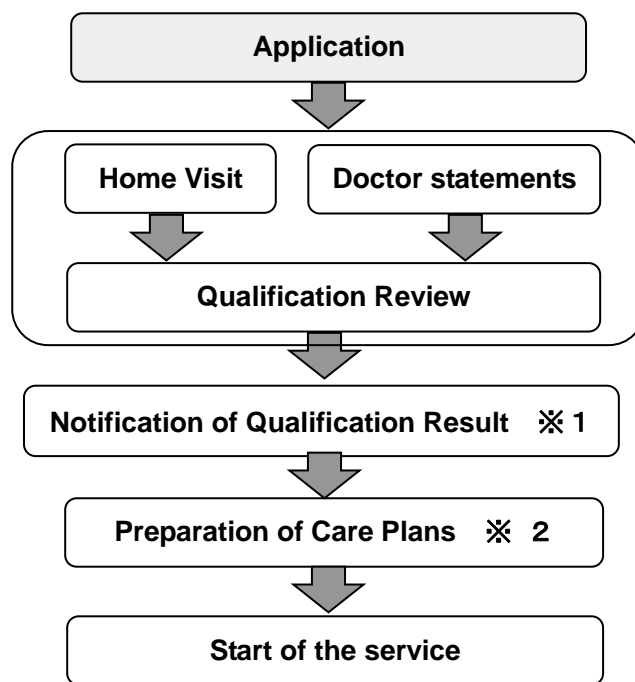
Payment Management Division

☎086-803-1641, 1642, 1643 and 1644

#### **●Long-term Care Certification**

Those who need nursing care and support in their daily life must apply to the welfare office in your ward for certification in order to use nursing care services.

For the use of nursing care services



※ 1 : Those certified as a care level of 1-5 can have care benefits. Those certified as a support level of 1 or 2 can have preventive benefits. Those who are not eligible for the above services are covered by total project for care prevention (community support project).

※ 2 : In the long-term care service system, a care plan is prepared by a care manager at the in-home care management office. In the preventive service against long-term care, a care plan is prepared at the community comprehensive support center.

## Medical Care System for Older Senior Citizens

Medical Grant Division ☎086-803-1217

Consultation on Payment = Payment Management  
Division ☎086-803-1641, 1642, 1643 and 1644

### ●Persons covered

- Individuals aged 75 or older  
(No specific application is required.)
- Individuals between 65-74 years old with certain disabilities (Specific application is required.)

### ●Premiums

The premiums of Medical Care System for Older Senior Citizens is the sum of the per-capita-based amount, plus the income-based amount.

#### <How to pay>

In principle, for those who are receiving pension, the premiums may be automatically deducted from their monthly pension benefit (special collection).

For those who don't apply to special collection, payment is made by using a payment slip or direct debit. (regular collection)

### ●Consultation on payment

Please consult with us at your earliest convenience, if you have difficulty in paying the premiums due to financial reasons, etc. Failing to pay insurance premiums will result in temporary suspension of benefits or additional late fees.

#### <How to change payment method>

In case you are switched from their prior medical health insurance to the Medical Care System for Older Senior Citizens, and wish to make a payment by direct debit, you're required to submit the direct debit request form again. (The direct debit cannot be taken over automatically.)

#### <Premium Reduction>

You may receive premium reduction based on the income level.

### ●Major Benefits of Medical Care System for Older Senior Citizens

#### <Medical Fee Benefit>

You can receive medical treatments by showing the certificate of national health insurance and paying your portion at the counter of medical institutions.

Co-payment Ratio

①Worker-equivalent income earners ... 30%

②Others ... 10%

※Worker-equivalent income earners

Insured person with Resident Tax taxable income of 1,450,000 yen (after deduction) and above as well as insured individuals in the same household.

However, in the case the total revenue of the all insured members in the same household is less than the certain amount, co-payment ratio may be reduced to 10%.

#### <High-cost Medical Expense Benefit>

If your total payment to medical institutions in a month exceeds the basis amount, the excess will be refunded upon application. Please submit a bank account application.

#### <Medical Care Benefits>

When you receive medical treatment abroad or purchase supportive devices deemed necessary by a physician, total cost have to be shouldered by you. However, if you apply for reimbursement later and approved, a refund will be given after your co-payment is deducted.

Please contact Medical Grant Division about other benefits.

## **National Pension**

### Citizens National Health Insurance and Pension Division at each ward office

Everyone living in Japan aged between 20 and 59 inclusive, including students, must enroll in the National Pension Plan, except for those who are members of the Employees' Pension Plan.

#### **●Enrollment, etc. in National Pension Plan**

##### **<When to register>**

- When you turn 20 years old
- When you resign from your company
- When you are no longer a dependent of a Category II insured person covered by the Employee' Pension Plan or Mutual Aid Pension Plan
- When you claim your pension
- When a member or a recipient of the national pension dies
- When you apply for exemption or deferments

##### **<Payment>**

The pension contributions shall cover the period from the month you join until the previous month you lose your eligibility. If you fail to pay them, you may not be entitled to receive the pension in the future.

##### **<Exemption, Deferment of Payment and Special Payment System for Students>**

If you have difficulty in paying contributions for financial reasons, you can apply for contribution exemption or deferment. Students may be allowed to defer contribution payment, if the application is approved. In these cases, you can pay unpaid portions retroactively within 10 years.

##### **<Exemption of Payment for the Period of Before and After Childbirth>**

If you, the primary insured person give a birth and submit the notification, your premium will be exempted for the period of before and after childbirth. The period of the exemption is for four months from the previous month you are going to delivery. (For six months from three months before you are going to delivery in the case of multiple pregnancies)

#### **●Benefits of National Pension**

You must file a claim to receive any one of the following pensions.

##### **<Basic Old-age Pension>**

You must have at least 10 years (120 months) coverage period which consists of the contribution-paid period, contribution-exempted period and other qualifying periods. You can file a claim for your benefits when you turn 65. However, you can also opt for early benefits at the age of 60 or for deferred benefits after the age of 66.

##### **<Supplementary Pension>**

You can increase the amount of pension you will receive in future by paying additional contributions.

##### **<Disability Basic Pension>**

This pension is granted to those who have been suffered from certain disabilities while enrolled in the National Pension Plan (including those aged 60-64 inclusive and had been enrolled in the National Pension Plan) or due to injuries or illnesses that were first diagnosed before the age of 20. You need to satisfy the requirements such as contribution payments, etc.

##### **<Survivors' Basic Pension>**

This pension is granted to "a spouse with child/children" or "child/children" who are dependents of a deceased person who were enrolled in the National Pension Plan (including those aged 60-64 inclusive and had been enrolled in the National Pension Plan) or who had at least 25 years of qualifying period of the Basic Old-age Pension. The requirements such as the deceased person's contribution-paid period, etc. should be fulfilled.

※Child/children shall be 18 years old, or to be exact, until March 31 of the fiscal year when they turned 18 (those with disabilities shall be under the age of 20 exclusive).

##### **<Widows' Pension>**

This pension is granted to a spouse who was a dependent of a deceased husband who had a total of at least 10 years of contribution-paid period and contribution-exempted period as a Category I insured person and voluntarily enrolled insured person, and who had not received any pension. The spouse is entitled to receive this pension while between the age of 60 and 65 inclusive. The requirements including marriage duration should be fulfilled.

### **<Lump-sum Death Benefit>**

This pension is granted to the bereaved of a Category I insured person and voluntarily enrolled insured person who had paid his/her contributions for at least 3 years (36 months), and who had not received any pension. You are not entitled to this pension if you are to receive Survivors' Basic Pension or Widows' Pension.