

# Chapter 7 Pension and Welfare

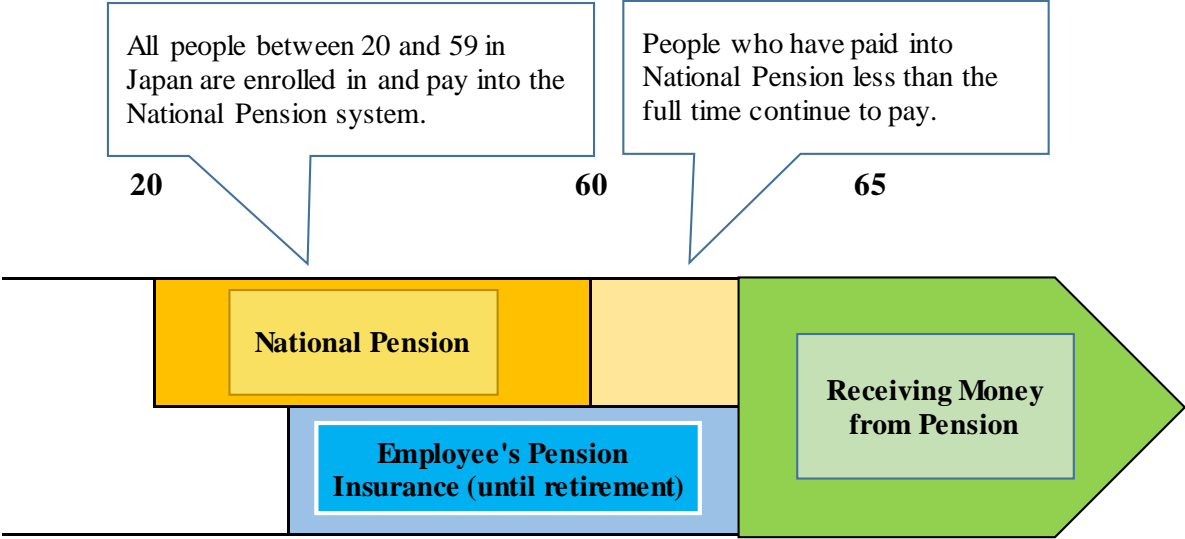
## 1 Pension (Money distributed to the elderly)

People who enroll in and contribute to the pension system are eligible to receive monetary support when they are affected by old age or disabilities arising from sickness or injury. In the case of death, the family of the pensioner can also receive money from the pension system.

There are two types of public pension in Japan: **National Pension** and **Employee's Pension Insurance**. Those participating in the pension system receive a **pension booklet**. This book contains one's pension number and is required when receiving pension money.

If a pension book is lost, it can be reissued by visiting the Citizen Services division of the city hall or a **Japanese Pension Service (JPS) office**.

Miki City Hall – Citizen Services Division ☎ 0794-82-2000  
Nenkin Dial ☎ 0570-05-1165 (Automatic receiver)  
(Akashi JPS Office)



People working for companies, etc. are also enrolled in and pay into Employee's Pension Insurance. The amount that they receive from pension in the future also increases.



## 1 - 1 National Pension

All people between the ages of 20 and 59 living in Japan are enrolled in the National Pension system. The people insured (enrollees) under the National Pension system are divided into the following 3 categories.



### (1) [Category-1 Insured Persons]

This category is only enrolled in National Pension. This category includes people who are self-employed, people who work in agriculture or fishing, people who are unemployed, and people who do not fall into categories (2) or (3).

You can complete the enrollment procedures for the National Pension at Citizen Services division of the city hall. You will be notified of the amount you must pay for premiums by letter. You can pay this amount at a bank, post office, or convenience store.

### (2) [Category-2 Insured Persons]

This category is enrolled in both National Pension and Employee's Pension Insurance. If you work for a company, factory, or store, your workplace (employer) will be the one to handle enrollment procedures. Every month, your workplace will handle paying the premiums on your behalf. Half of the amount will be deducted and paid from your salary. The other half will be covered by the company.

### (3) [Category-3 Insured Persons]

This category is only enrolled in National Pension. This category covers dependent spouses of people who are covered under Employee's Pension Insurance ([Category-2 Insured Persons]). Enrollment procedures for National Pension are conducted through the Category-2 Insured spouse's workplace. No extra contribution is required.

#### ○ Money (pension) that one can receive from [National Pension]

To check your eligibility, please inquire with the Citizen Services division of the city hall or the Akashi JPS Office.

① From the age of 65, one receives [Elderly Basic Pension]

② Persons with physical disabilities receive [Disability Basic Pension]

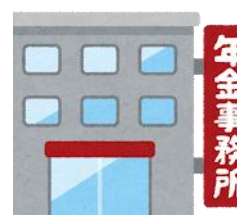
③ When the insured person dies, their family can receive [Survivor's Basic Pension]

- ④ When the insured person dies, their family can receive [Lump-Sum Death Payment]
- ※ However, a family cannot receive both ③[Survivor's Basic Pension] and ④ [Lump-Sum Death Payment].
- ⑤ When the insured person dies, his wife receives [Widow's Pension]

## 1 – 2 **Employee's Pension Insurance**

People under 70 and working at a company, factory, or store over a certain amount of time are enrolled in this insurance. Enrollment procedures are handled by the company.

The amount paid in premiums scales with monthly salary. Half is deducted from your salary and the other half is covered by the company. The company handles payment on the worker's behalf every month.



- Money that one receives from [Employee's Pension Insurance]
- To check your eligibility, inquire with the Akashi JPS Office.

- ① The elderly receive [Elderly Welfare Pension]
- ② Persons with physical disabilities receive [Disability Welfare Pension]
- ③ When the insured person dies, their family receives [Survivor's Welfare Pension]

## 1 – 3 **Lump-Sum Withdrawal Payment** (Available when leaving Japan)

People choosing to exit the pension system and return to their home country can claim this sum of money. To be eligible, one must fulfill all (1~5) of the following conditions.

- ① You must have been enrolled and contributed to National Pension or Employee's Pension Insurance for a period of at least 6 months.
- ② The period of contribution must not have exceeded 9 years and 11 months.
- ③ You must have submitted a [Notice of Moving Out] to the city hall (p.4) and no longer possess an address in Japan.
- ④ Your workplace must have completed the exit procedures for your Employee's Pension Insurance.
- ⑤ You must not have received pension, including [Disability Basic Pension] and [Disability Welfare Pension].

## 2 **Long-Term Care Insurance** (for those who require a caretaker due to old age)

Those who have enrolled in and contributed to long-term care insurance can receive services when it is determined that they need assistance in their everyday life (meals, bathing, etc) due to old age or certain illnesses.

People 40 and older who have stayed in Japan over 3 months will be enrolled into **long-term care insurance**. The insurance premium for long-term care is charged with **medical insurance premiums**. People 65 and older will have their **long-term care insurance** premium deducted from the amount they receive from their pension. If it cannot be deducted from their pension, a bill is sent separately, to be paid at a bank or post office.

○ Utilizing Long-Term Care Services

- If someone is over 65 years old or older, or 40 or older and afflicted with certain illnesses, and thinks they require long-term care, they can consult the Long-Term Care Insurance or the Health & Welfare division of the the city hall (or the Yokawa Health & Welfare Center) to receive an estimate as to how much caretaking they require.
- Consult a professional (eg. care manager) about what kind of care you need. Once that is clear, you can start receiving such care.



Miki City Hall – Long-Term Care Insurance Division ☎0794-82-2000

Health & Welfare Division (Yokawa Health & Welfare Center) ☎0794-72-2210

### 3 **Child Welfare** (Money given for childrearing)

#### 3 – 1 **Child Allowance**

People raising children in Japan can receive an allowance from the government up until their child has turned 15 and graduated from junior high school. Apply at the Childcare Support division of the city hall or the Civic & Daily Affairs division of the Yokawa branch office when a child is born or when you move. Please take a look at the **Child Allowance** section on p. 24.



Miki City Hall – Childcare Support Division ☎0794-82-2000

Yokawa Branch Office – Civic & Daily Affairs Division ☎0794-72-0180

#### 3 – 2 **Child Dependent Allowance**

Single parents and people who are raising children with disabilities can also receive an allowance until their child turns 18 and 20, respectively. Apply at the Child Care Support division of the city hall. People whose family income exceeds the limit will not be able to receive the allowance. For more information, please inquire with the Childcare Support division of the city hall or the Civil & Daily Affairs division of the Yokawa branch office.

### **3 – 3 Special Child Dependent Allowance**

People who are raising children with disabilities can receive an allowance up until the child turns 20. Apply at the Childcare Support division of the city hall. People whose family income is greater than the limit will not be able to receive the allowance. For more information, please inquire with the Childcare Support division of the city hall or the Civil & Daily Affairs division of the Yokawa branch office.

### **3 – 4 Welfare Allowance for Children with Disabilities**

For serious disabilities that require another person's aid for daily activities such as meals and bathing, families can receive an allowance until the child turns 20. Apply at the Disability Welfare division of the city hall. People whose family income is greater than the limit will not be able to receive the allowance. For more information, please inquire with the Disability Welfare division or the Health & Welfare division (Yokawa Health and Welfare Center).

Miki City Hall – Disability Welfare Division ☎0794-82-2000

Health & Welfare Division (Yokawa Health & Welfare Center) ☎0794-72-2210

## **4 Disability Welfare Services**

### **4 – 1 Identification (ID) Booklets**

People with disabilities can receive an [Identification (ID) booklet] from the Disability Welfare division of the city hall. The [ID Booklet] must be shown to receive disability-related services. Some can receive tax reductions and reduced fares on buses, trains, and taxis.

Miki City Hall – Disability Welfare Division ☎0794-82-2000

Health & Welfare Division (Yokawa Health & Welfare Center) ☎0794-72-2210

### **4 – 2 Different types of ID Booklets**

For physical disabilities, the [Physical Disability Booklet].

For developmental disabilities, the [Rehabilitative Therapy Booklet].

For mental disorders, the [Health and Welfare Booklet for Persons with Mental Illness].

### **4 – 3 Public Services available to People and Children with Disabilities**

To make the lives, study, and work of the disabled easier, many services have been made available. These include caregivers who help with meals and bathing and physical rehabilitation therapy. For more information, please inquire with the Disability Welfare division of the city hall or the Health & Welfare division (Yokawa Health & Welfare Center).

#### 4 – 4 Special Disability Allowance

In the case of especially serious disabilities that require another's assistance for everyday activities such as meals and bathing, some people can continue receiving an allowance past the age of 20. However, people whose family income exceeds the limit will not be able to receive the allowance. For more information, please inquire with the Disability Welfare division of the city hall or the Health & Welfare division (Yokawa Health & Welfare Center).

#### 5 Welfare (Financial Support for Low-Income Households)

Households who lack income and savings and struggle with living expenses can receive financial aid from the government. (However, this is limited to permanent residents, spouses of Japanese citizens or permanent residents, and long-term residents (*tējūsha*) who are not subject to work limitations.) For more information, please inquire with the Welfare division.

Miki City Hall – Welfare Division ☎ 0794-82-2000

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##### 5 – 1 People Eligible to Receive Welfare

- People with no income or savings
- People without savings who are job-searching, but have failed to find work

##### 5 – 2 Types of Aid Available

- Everyday expenses (food, clothing, electricity, water, gas, etc)
- Rent
- Educational expenses for elementary and junior high schoolers
- Hospital fees covering illness and injury
- Elderly care expenses
- Childbirth expenses



#### 6 Low-Income Self-Reliance Support System

If you are struggling with money or work, please consult the Welfare division of the city hall. They will work with you to find ways for you to live within your means.

Miki City Hall – Welfare Division ☎ 0794-82-2000