

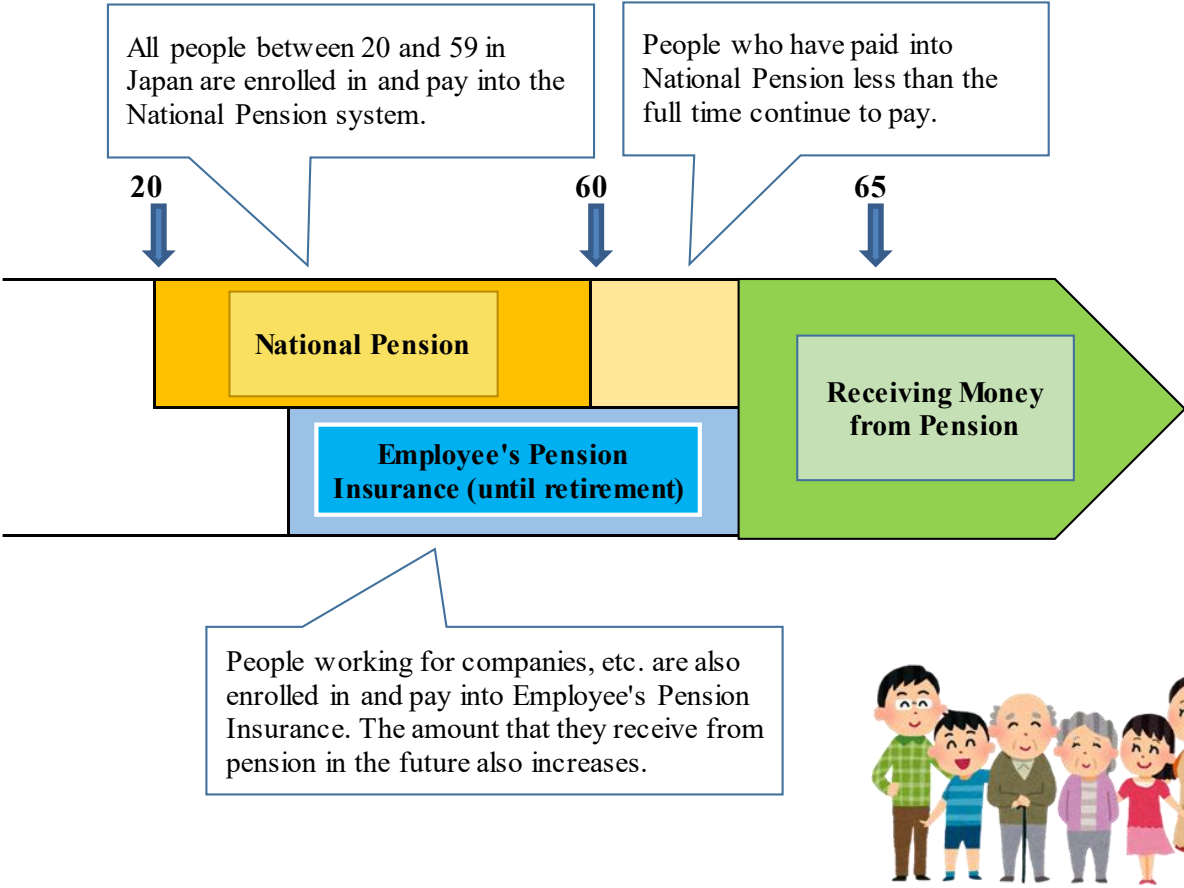
Chapter 7 - Pension and Welfare

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.

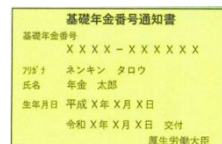
There are two types of public pension in Japan: **National Pension** and **Employee's Pension Insurance**. Those participating in the pension system receive a **Basic Pension Number Notice**. This notice contains one's pension number and is required when receiving pension money. If a pension book is lost, it can be reissued by visiting the Insurance & Pension division of the city hall, the Civic & Daily Affairs division of the Yokawa branch office, or a **Japanese Pension Service (JPS) office**.

- Miki City Hall – Insurance & Pension Division ☎ 0794-82-2000
- Yokawa Branch Office – Civic & Daily Affairs Division ☎ 0794-72-0180
- Nenkin Dial* ☎ 0570-05-1165 (Automatic receiver)
(Akashi JPS Office)



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, those in agriculture or fishing, those who are unemployed, and those who do not fall into categories (2) or (3). You can enroll in National Pension at the Insurance & Pension division of the city hall or the Yokawa office's Civic & Daily Affairs division. 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 National Pension and Employee's Pension Insurance. If you work for a company, factory, or store, your employer handles the enrollment procedures. Every month, your workplace handles paying the premiums on your behalf. Half of the amount is deducted and paid from your salary. The other half is 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.

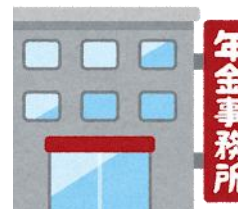
○ Money (pension) that one can receive from [National Pension]

To check your eligibility, please inquire with the Insurance & Pension division of the city hall, Yokawa office's Civic & Daily Affairs division, 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]
※ 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)

Long-term care insurance is a system that collects funds from people ages 40 and older to support those needing long-term care. People who enroll in and contribute to long-term care insurance can receive services when it is deemed necessary.

* Long-term care refers to assistance given to people who require help with daily tasks (meals, bathing, etc) due to old age or certain illnesses.

2 – 1 Insurance Premiums for Long-Term Care

People ages 40 and older who have stayed in Japan over 3 months will be enrolled into long-term care insurance. The premium is charged with medical insurance premiums.

People ages 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.

2 – 2 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 apply at the Long-Term Care Insurance division of the the city hall or the Health & Welfare division of the Yokawa office. Consult the above for more further details.

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

Yokawa Branch Office – Health & Welfare Division ☎ 0794-72-2210



Consult a professional (eg. care manager) about what kind of care you need. For more information, consult the Miki Central Comprehensive Support Center.

Miki Central Comprehensive Support Center ☎ 0794-89-2337

Miki Central Comprehensive Support Center (West Sub-Center) ☎ 0794-83-0160

Miki Central Comprehensive Support Center (Yokawa Sub-Center) ☎ 0794-72-2222

3 Child Welfare (Money given for childrearing)

3 – 1 Child Allowance

People raising children ages 0 to 18 in Japan can receive an allowance from the government. Apply at the Child Welfare division of the city hall or the Civic & Daily Affairs division of the Yokawa office when a child is born or when you move in. Take a look at the Child Allowance section on p.24.

Miki City Hall – Child Welfare 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 Welfare division of the city hall or the Civil & Daily Affairs division of the Yokawa branch office. People whose income exceeds the limit will not be able to receive the allowance. For more information, inquire with the two divisions mentioned above.

3 – 3 Special Child Dependent Allowance

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

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

4 Disability Welfare Services

4 – 1 System of Certification

People with disabilities can receive a [certification] from the Disability Welfare division of the city hall. The [certificate] must be shown to receive disability-related services, such as tax reductions and reduced fares on buses, trains, and taxis.

- For physical disabilities, the [Physical Disability Certificate].
- For developmental disabilities, the [Medical Rehabilitation Handbook].
- For mental disorders, the [Mental Disability Certificate].

For more information, please inquire with the Disability Welfare division of the city hall or the Health & Welfare division of the Yokawa office.

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

Yokawa Branch Office – Health & Welfare Division ☎ 0794-72-2210

4 – 2 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.

4 – 3 **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.

5 **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

6 **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

6 – 1 **People Eligible to Receive Welfare**

- People with no income or savings

6 – 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

