

ATTENTION PART TIME WORKERS

How you pay your pension and health insurance is changing!

STEP 1

If you work at the following workplaces...



STEP 2

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

<input type="checkbox"/> Regularly work 20 or more hours a week	<input type="checkbox"/> Earn ¥88,000 or more a month
<input type="checkbox"/> Expected to be employed for longer than 2 months*	<input type="checkbox"/> 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

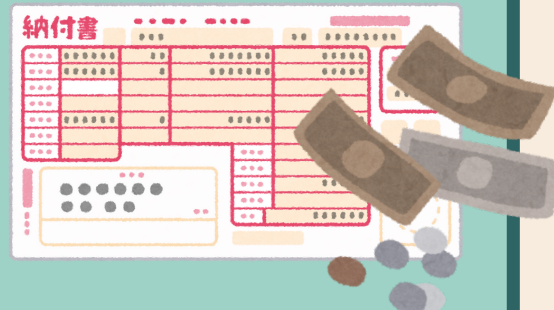
...you will be required to enroll in the Employee's pension / health insurance system!!

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?

PART TIME WORKERS

Insurance premiums will be deducted from your salary!



Until now, payments for the National pension and health insurance were made at a convenience store using payment slips, or by bank transfer. However, with the change to the Employee's pension and health insurance system, premiums will be deducted directly from the wage each month.

THOSE WHO WORK WITHIN THE PARAMETERS OF SPOUSAL SUPPORT

The support criteria will change!



The income limit for exemption from insurance premiums (employee's pension/health insurance) for dependent spouses:

Until September 30, 2022 → Annual income of less than 1,300,000 yen

From October 1, 2022 → **Annual income of less than 1,060,000 yen**

Earn 1,060,000 yen a year (88,000 yen a month) or more and you may be charged an insurance premium!

CAUTION!

With the National Pension it is possible to apply for exemption (full exemption / partial payment), however, in principle, there is **no exemption from the Employee's pension!**

WHAT WILL CHANGE?

YOUR EMPLOYER WILL PAY HALF OF YOUR INSURANCE PREMIUM

If you are enrolled in the National pension/health insurance system, you have to cover the full cost of the premium yourself. When you enroll in the Employee's pension/health insurance system, half of the monthly premium will be deducted from your wage, the other half will be covered by your employer.

National pension /
health insurance
enrollment



Employee's pension /
health insurance
enrollment

Individual
¥19,100 / month

Company
¥12,500 / month

Individual
¥12,500 / month

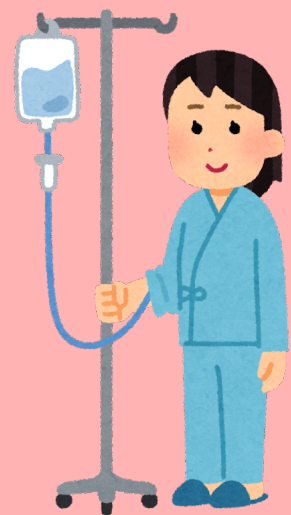
*The amount is an example of an annual income of ¥1,060,000 (monthly income of ¥88,000).

YOU WILL BECOME ELIGIBLE FOR BENEFITS

Injury and Illness Allowance

2/3 of the salary will be paid during the sick leave period

Enroll in the Employee's pension/health insurance system and when 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 3 days after you become unable to work.



Maternity Allowance

2/3 of the salary will be paid during the Maternity leave period

When enrolled in the Employee's pension/health insurance system, if the insured person takes time off work for childbirth and cannot receive compensation, a "Maternity Allowance" will be paid from up to 42 days before to 56 days after the birth.

PAYMENT SIMULATION

CASE 1

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



Ms. A

Status of residence:

Dependent

BEFORE REVISION		AFTER REVISION	
National Pension/ National Health Insurance		Employee's pension / Employee's health insurance	
ANNUAL SALARY	¥1,200,000	ANNUAL SALARY	¥1,200,000
PENSION PREMIUM	¥16,590 (a month)	PENSION PREMIUM	¥9,000 (a month)
HEALTH INSURANCE PREMIUM	About ¥4,700 (a month)	HEALTH INSURANCE PREMIUM	About ¥6,000 (a month)

CASE 2

In order to qualify for spousal support, I adjust my work hours so that my annual income does not exceed 1.3 million yen. How will my insurance premiums change under this system?



Ms. B

Status of residence:

Spouse of a Japanese National

BEFORE REVISION		AFTER REVISION	
Dependent of Spouse		Employee's pension / Employee's health insurance	
ANNUAL SALARY	¥1,200,000	ANNUAL SALARY	¥1,200,000
PENSION PREMIUM	No charge	PENSION PREMIUM	¥9,000 (a month)
HEALTH INSURANCE PREMIUM	No charge	HEALTH INSURANCE PREMIUM	About ¥6,000 (a 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 under this system?



Mr. C

Status of residence:

Student

The new system does not apply to students so there will be **NO CHANGE**