Social insurance and labor insurance

About the social insurance system

This is a system which offers security by providing insurance for the insured individual and his/her family in case of illness, physical or mental disability, death, old age, or unemployment.

The social insurance system is divided into 'social insurance' and 'working insurance' and is administered by the Health, Labor and Welfare Ministry.

'Social insurance' includes medical insurance (Employee Insurance, National Health Insurance, etc.) long-term care insurance, and pension insurance (Employees Pension, National Pension, etc.).

'Working insurance' includes the Workmen's Compensation and Insurance for Accidents (rosai) and employment insurance.

Workmen's Compensation Insurance for Accidents [Rosai]

If you are injured, become ill due to work, die from overwork (karoshi), commit suicide due to excessive work, or are injured while commuting to and from work and fulfill certain conditions, you may be eligible to receive medical treatment benefits (ryoyo hosho kyufu), benefits for sick leave (kyugyo hosho kyufu), or disability benefits (shogai hosho kyufu).

This system applies to all foreign workers.

(Enquiries should be made at the Labor Standards Inspection Office for the district of your place of employment.)

Enquiries

Hyogo Labor Bureau Inspection Division, Foreign Workers Consultation Corner (Hyogo Rodo Kyoku Kantoku Ka, Gaikokujin Rodosha Sodan Corner) 0570-001-702 Consultation Language: Chinese

Himeji Labor Standards Inspection Office, Foreign Workers Consultation Corner (Himeji Rodo Kijun Kantokusho, Gaikokujin Rodosha Sodan Corner) 079-224-8181 Consultation Language: Vietnamese

For details, please search from MHLW website below.(Available in multiple languages) https://www.check-roudou.mhlw.go.jp/soudan/foreigner.html

Nishinomiya Labor Standards Inspection Office 0798-26-3733 (Nishinomiya Rodo Kijun Kantoku Sho)

Employment insurance

Employment insurance provides workers who have been made unemployed with unemployment benefits (shitsugyo kyufu) with the aim of providing social stability until they are reemployed.

Joining the Employment Insurance and qualification for being an insured person

In principle, even if only one employee is employed, the employer must enter the Employment Insurance scheme. The burden of paying insurance premiums is shared between both the employer and employee. Foreign nationals who have permanent residency, have a Japanese spouse or are settled in Japan are also eligible to join the scheme.

Those who are employed for a short term or who may return to their native country (leave Japan) upon finishing work are not eligible to be an insured person.

To receive unemployment benefits

Benefits can be received if the insured person has worked consecutively for 12 months during the 2 years prior to being made unemployed, has a desire to work and is able to work.

Enquiries Nishinomiya Public Employment Security Office (Hello Work Nishinomiya)

0798-22-8600

(Nishinomiya Kokyo Shokugyo Antei Sho)

Medical Insurance [Iryo Hoken]

This system is intended to provide social stability in times of illness or injury by providing medical treatment benefits and allowances.

Enquiries Provider of the health insurance you are enrolled in

The people who are not members of other health insurance schemes should enter the National Health Insurance scheme (Kokumin Kenko Hoken) which is managed by the prefecture, city, ward, town or village. National Health Insurance premiums are paid in family units to the city, ward, town or village office.

People age 75 and older, and age 65 and older who certified as having a specific disability, should enter the Late-stage medical care system for the elderly (Koki Koreisha Iryo Seido). The insurance premiums are paid individually to the city, ward, town or village office.

Enquiries Nishinomiya City Hall, National Health Insurance Division 0798-35-3117

(Kokumin Kenko Hoken Ka)

Nishinomiya City Hall, Medical Insurance for Senior Citizens Division 0798-35-3192

(Koreisha Iryo Hoken Ka)

Employees' Pension [Kosei Nenkin Hoken]

This is a system which workers at companies, factories and shops join.

The main purpose of this system is to ensure the social security of workers in their old age. However, it also offers social security to those who can no longer work due to injury or illness and to surviving family members of workers who have died.

Enquiries Pension Dial 0570-05-1165

(Nenkin Dial) 03-6700-1165(when dialing from 050)

All corporate bodies must join this pension system.

The burden of premium payments is shared between the employer and the employee. The amount of insurance premiums varies according to the amount of your wages (income).

(Enquiries should be made at the Japan Pension Service office for the address of your place of employment.)

Enquiries Japan Pension Service Nishinomiya Office 0798-33-2944

(Nishinomiya Nenkin Jimusho)

The self-employed, farmers, fishermen, students and the unemployed who cannot join the Employees' Pension scheme should join the National Pension scheme.

Enquiries Regarding the National Pension Nishinomiya City Hall, Medical Aid and Pension Group

(Iryou Nenkin Group) 0798-35-3124

Withdrawal Refund Payment System [Dattai Ichijikin Shikyu Seido] and Social Security Agreement [Shakai Hosho Kyoutei]

There is a withdrawal refund payment system for people who withdraw from either the Employees' Pension scheme or the National Pension scheme.

Through this system, foreign nationals who while living in Japan entered a pension scheme and paid more than 6 months insurance premiums can receive a withdrawal refund if he/she make an application in the prescribed method within 2 years after returning to their country or leaving Japan permanently.

Before leaving Japan, you should get a 'withdrawal refund application form' (dattai ichijikin seikyu-sho) from the Japan Pension Service office (Nenkin Jimusho). After leaving the country, you should then fill in the form and send it with the attached documents to the Japan Pension Service (Nihon Nenkin Kikou) in Japan.

According to the social security agreement, it may be possible to totalize the period of coverage of the pension plan in Japan and in one's own country and receive pension from both countries respectively. If the foreigner receives the lump-sum payment upon withdrawal, the period in which the calculation is based will not be counted as the contracted period and so, cannot be totalized.

Enquiries Pension Dial 0570-05-1165

(Nenkin Dial) 03-6700-1165(when dialing from phone number starting from 050)

Note For details, ask a person who understands Japanese to enquire for you.