

LIVING GUIDE MORIOKA

MORIOKA INTERNATIONAL RELATIONS ASSOCIATION

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Japanese Public Pension System ~ You' ll benefit by knowing it better ~

1. Japanese Public Pension System

In Japan we have public pension systems, major ones being the National Pension System (*Kokumin Nenkin*) and the employees' pension insurance scheme (*Kosei Nenkin*). These public pension systems are mutual support plans that provide safeguards to senior citizens, disabled people and bereaved families. The premiums you pay are now supporting the lives of pensioners.

- National Pension System: This is a basic public pension plan that provides plan holders basic old-age, disability and bereaved family pension benefits equally. Residents in Japan from 20 to 59 years old, including foreign nationals, need to join this pension system.
- Employees' Pension Insurance: Company employees join this scheme. It provides benefits on top of the National Pension System benefits. When you quit your company you need to notify that to the municipal office where you made an alien registration.

Japanese Public Pension Systems

* Company employees must subscribe to both pensions.

Employees' Pension Insurance
(additional pension)

National Pension System – All residents must subscribe

If you are 20 to 59 years old and are not eligible for the employees' pension insurance scheme.

You are eligible

If you are employed by a company or other business institution.

Go to the pension section of the municipal office where you made an alien registration.

For the procedure

Your company / Institution does the procedures for both the National Pension System and employees' pension insurance.

14,410 yen, regardless of your income amount.

Monthly premium

Your monthly payment is based on your income. You and your company pay the premium in equal shares (Your payment share is deducted from your salary.)

Lump-sum withdrawal refund is available

When you leave Japan

Lump-sum withdrawal refund is available

2. How you can subscribe to the National Pension System

You need to complete the necessary procedure at the pension section of the municipal office. The pension premium is 14,410 yen per month (as of fiscal 2008), regardless of the amount of your income. Payment notification covering one year is sent to you in April. You can pay at a post office, bank or convenience store, or by automatic bank transfer.



Attention!

Your payment amount is discounted if you pay your premiums for six or twelve months in advance. If you cannot afford to pay the premiums due to low income or other reasons, you can apply for partial or whole exemption of payment. Grace of payment is available for students except those of certain kinds of schools. Contact the pension section of the municipal office for more information.

3. Lump-sum Withdrawal Refund

Foreign nationals who subscribed to the pension system and paid the premiums while living in Japan can receive the lump-sum withdrawal refund by following the necessary procedures below.

1. You can claim the refund if you:

- paid pension premiums for six months or more,
- claim the refund within two years after leaving Japan.

2. Documents necessary for the refund claim

- form for requesting the decision of lump-sum withdrawal refund ("*Dattai Ichijikin Saitei Seikyusho*")
- copy of your passport (pages where the date you left Japan most recently, your name, date of birth, nationality, signature and residence status are verified)
- the bank name, branch name, branch address and account number to which the refund money is to be transferred, and a document that

proves the account belongs to the person who claims the refund (a proof issued by your bank or a document bearing the bank's seal "*Koza Shomei In*" at the column for proof of account.)

- Your pension book

For more information contact the pension section (below) of the city hall about the National Pension System, or the Social Insurance Office about the employees' pension insurance.

Contact for National Pension System

National Health Insurance and Pension Division (*Kokuho Nenkin-ka*), Morioka City Hall
(Second Floor of the Annex of Morioka City Hall,
12-2 Uchimaru, Morioka)

Phone: 019-626-7529

E-Mail : kokuhonenkin@city.morioka.iwate.jp
(Japanese only for phone and e-mail)

Contact for Employees' Pension Insurance

Morioka: Social Insurance Office (*Shakai Hoken Jimusho*), 17-13 Matsuocho, Morioka
Phone: 019-623-6211, Fax: 019-622-3329 (Japanese only for phone and fax)

For your information:

- Website of the National Health Insurance and Pension Division (*Kokuho Nenkin-ka*), Morioka City Hall
<http://www.city.morioka.iwate.jp/04simin/kokuho/nenkin/index.html>
- Website of the Council of Local Authorities for International Relations
<http://www.clair.or.jp/tagengorev/ja/g/index.html>

