

# 03 PENSION · HEALTH INSURANCE

There are mainly two types of medical insurance and pension systems in Japan.

Medical Insurance	Pension	Persons Covered	How to cancel
(1) <b>Employees' Insurance (Social Insurance)</b>	Employees' Pension	Mainly company employees (Depending on the company, some employees may fall under category (2).)	The company handles the procedure.
(2) <b>*National Health Insurance</b> <span style="background-color: yellow; padding: 2px;">Window③</span>	*National Pension <span style="background-color: green; color: white; padding: 2px;">Window①</span>	People other than those listed above	You must go to the town office and complete the procedure yourself.

**\*For health insurance, you must complete the necessary procedures at the town hall when you switch.**

If you are enrolled in (1) Employees' Insurance, your company will complete the withdrawal procedure for you.

If you are enrolled in (2) National Health Insurance / National Pension, you must go to the town office and complete the withdrawal procedure yourself.

**If you continue living in Japan after leaving Kutchan, you must enroll in either (1) or (2).**

**\*Please note:**

The service counters are different.

National Health Insurance → Window ③

National Pension → Window ①

## ■ Pension Refund (Lump-sum Withdrawal Payment)

When leaving Japan, if you have paid pension contributions for six months or more and meet the other required conditions, you may apply for a Lump-sum Withdrawal Payment and receive a refund of up to 60 months of contributions.

**Please submit your application to the Japan Pension Service Headquarters or the relevant mutual aid association.**

(The submission office differs depending on the pension system you were enrolled in and the length of your enrollment.)



Japan Pension Service: Lump-sum Withdrawal Payment (Money you can receive when leaving Japan)

<https://www.nenkin.go.jp/international/pamphlet/english/index.html#cms06l>

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## ■ National Health Insurance – Frequently Asked Questions (FAQ)

### Q. Do I need to complete the procedure to cancel National Health Insurance when leaving Japan?

**A.** Yes, you do. If you do not complete the procedure before leaving Japan, you will continue to be charged National Health Insurance tax.

If unpaid taxes increase, your property may be subject to seizure, and you may face problems if you return to Japan in the future. By properly completing the cancellation procedure, you may receive a partial refund of the insurance tax you paid, depending on your payment status.

### Q. I am moving from Kutchan to another city in Japan. Can I continue using my current health insurance card?

**A.** No, you cannot.

National Health Insurance is managed by each municipality where you are registered as a resident. If you move out of Kutchan, you must complete the cancellation procedure.

In addition, you must complete the move-in procedure at your new municipality. If you do not complete this procedure, the cancellation will not be finalized, and you may continue to be charged National Health Insurance tax by KutchanTown. Please be sure to complete all necessary procedures.

### Q. I already have overseas travel insurance. Do I still need to join National Health Insurance?

**A.** Yes. If you meet the following conditions, enrollment is mandatory by law:

- You are registered as a resident in Kutchan (and have a residence status of more than 3 months), and
- You are not enrolled in Employees' Insurance (Social Insurance) through your workplace.

### Q. How much do I need to pay for health insurance?

**A.** It depends on your income.

If you do not file a declaration, the tax cannot be calculated correctly, so please be sure to file your income declaration.

