



National Pension Guide

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Public pension

●●●Subscription to national pension (国民年金の加入について)

Health Insurance and Pension Division (Tel. 382-9401, Fax 382-9455)

All the citizens between ages from 20 to 60 have obligation to be listed in the national pension scheme. If you are listed in the Employees' Pension System (*Kousei Nenkin*) or in the Mutual Aid Association's Pension (*Kyosai Kumiai Nenkin*), that means you are already listed in the national pension too.

If you are an owner of private business, a spouse of a company employee, or a student, you are supposed to be listed from the day before your 20th birthday.

To be eligible for the provision of the pension benefit, the total years you have been listed in the three pension schemes: national pension, Employees' Pension, and Mutual Aid Association Pensions schemes need to sum up to 25 years or more. If the total years fall short of 25 years until you become 60 years old, voluntary elderly subscription is available. Please contact the National Pension Group.

The insurees of the national pension scheme falls into the below three categories:

- First-order insuree
People who engage in agriculture/forestry/fishery, private business owners, *freeters* (part-time jobbers) students, or jobless.
 - Second-order insuree
Insurees of Employees' Pension such as company employees, and members of the Mutual Aid Association.
 - Third-order insuree
Spouses of the insuree/member of Employees' Pension and Mutual Aid Association.
- You will need to take a procedure when you have moved between these categories.

For more information, please ask *Tsu* Social Insurance Office (Tel. 059 228-9188) or National Pension Group (382-9401), the Health Insurance and Pension Division.

Public pension

●●●When you have resigned from a company (会社などを退職したとき)

Health Insurance and Pension Division (*Hoken Nenkin Ka*) (Tel. 382-9401, Fax. 382-9455)

If you have retired before you become age 60, please register as the first-order insured person. The procedure can be made at the Health Insurance and Pension Division (*Hoken Nenkin Ka*). The necessary things for the registration are as below:

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| <ol style="list-style-type: none">1. Pension booklet (<i>nenkin techou</i>)2. A document to certify the date of resignation (e.g. certificate of resignation (<i>taishoku shoumei sho</i>), unemployment slip (<i>rishoku hyou</i>)) |
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If there were anyone that used to be dependent to the resigned person, those persons become the first-order insured persons.

For more information, please ask the National Pension Group (*Kokumin Nenkin Group*) in the Health Insurance and Pension Division (*Nenkin Hoken Ka*, Tel. 382-9401).

●●●When you have signed up for *Kousei Nenkin* (Employees' Pension) (厚生年金などに加入したとき)

Health Insurance and Pension Division (*Hoken Nenkin Ka*) (Tel. 382-9401, Fax. 382-9455)

When you started to work for a company or signed up for *Kyousai Kumiai* (Mutual Aid Association) for public servants, please report your basic pension number to your company or to *Kyousai Kumiai* (Mutual Aid Association).

If you had been paying the contribution of national pension (*kokumin kenkou hoken*) by direct debit, you will need to cancel it. Please take the procedure of cancellation of the credit transfer at the monetary facilities you use or at the Social Insurance Office (*Shakai Hoken Jimusho*). The pension booklet (*nenkin techou*) and your bank seal are required for the procedure.

Please contact the Tsu Social Insurance Office (*Shakai Hoken Jimusho*, Tel. 059-228-9188, regarding Mutual Aid Association's Pension (*Kyousai Kumiai Nenkin*)) or your workplace (regarding Employees' Pension System (*Kousei Nenkin*)).

Public pension

●●●When you have become a *salary man's* wife (サラリーマンの妻になったとき)

Health Insurance and Pension Division (*Hoken Nenkin Ka*) (Tel. 382-9401, Fax. 382-9455)

Wives who became dependent to their husbands with coverage in *Kousei Nenkin* (Employees' Pension System) or *Kyousai Nenkin* (Mutual Aid Association's Pension) are entitled as third-order insured persons (*dai 3 gou hi-hokensha*) of national pension system. For the pension of such wives, the workplace of the husband or the *Kyousai Kumiai* (Mutual Aid Association) takes the necessary procedure with the Social Insurance Office (*Shakai Hoken Jimusho*).

The premium for the wife's national pension (*kokumin nenkin*) is bared by the insurance system in which the husband is listed, and so will not be checked off from the husband's salary. Instead, if the husband is dependent to the wife, the husband is the third-order insured person.

When the dependent person departed from a support, he/she becomes a first-order insured person (of national pension system). Please take the procedure in that case at the Health Insurance and Pension Division (*Nenkin Hoken Ka*).

Please contact Tsu Social Insurance Office (*Shakai Hoken Jimusho*, Tel. 059-228-9188) for more information

●●●Payment and exemption of national health insurance tax (国民年金保険料の納付と免除)

Health Insurance and Pension Division (*Hoken Nenkin Ka*) (Tel. 382-9401, Fax. 382-9455)

The insurance tax can be payment on a monthly basis, paying for the subsequent month, or annually, paying for that year at once in April. A portion of the payment is kicked back for the annual payment.

Following modes of payment are available. Credit transfer is recommended to prevent your forgetting.

1. Payments with payment notice at nearest monetary facilities, post office or Tsu Social Insurance Office (Tsu *Shakai Hoken Jimusho*).
2. Credit transfer

Preserve keep the receipt in a safe place, which will be used in the final income tax return to deduce the insurance tax you have paid.

In case you have difficulties paying the insurance tax, you can apply for an exemption. The payment is exempted if the application is approved.

There are following the exemption schemes.

1. Legal exemption
2. Exemptions on application
 - i) Full exemption
 - ii) Three-fourth exemption
 - iii) Half-rate exemption
 - iv) Juvenile extension (for persons in their twenties)

Besides, a special payment scheme is available for students. For applications for exemption or the special payment scheme for students, please contact the National Pension Group (*Kokumin Nenkin Group*) in the Health Insurance and Pension Division (*Hoken Nenkin Ka*, Tel. 382-9401).

Public pension

●●●Pensioner's Procedures of National Pension System (Elderly Basic Pension) (国民年金 (老齢基礎年金)の受給者手続き)

Health Insurance and Pension Division (*Hoken Nenkin Ka*) (Tel. 382-9401, Fax. 382-9455)

Those whose period of subscription is 25 years or more can claim for the payment of Elderly Basic Pension (*Rourei Kiso Nenkin*). The period of subscription is the sum of the years one has been enlisted in national pension (*kokumin nenkin*), Social Security Pension (*Kousei Nenkin*), Mutual Aid Association's Pension (*Kyousai Nenkin*), and the number of years of exemption periods and the "empty periods (*kara kikan*)" of national pension (*kokumin nenkin*). Please contact the below address for more information.

For those who have been enlisted solely as first-order insured person of national pension	National Pension Group (<i>Kokumin Nenkin Group</i>), Health Insurance and Pension Division (<i>Hoken Nenkin Ka</i>)
For those who have been enlisted in Social Security Pension (<i>Kousei Nenkin</i>) or as the third-order insured person in national pension as well	Tsu Social Insurance Office (<i>Shakai Hoken Jimusho</i>) Tel. 059-228-9111 Pension Payment Division (<i>Nenkin Kyuufu Ka</i>) Tel. 059-228-9114

The payment of Elderly Basic Pension can be claimed for from the day before the birthday you become age 65. Also, the payment can be brought forward upon request to ages between 60 and 64, or be postponed to age between 66 and 70.

Documents required for the application differ depending on the contribution record. For more information, please contact the relevant organization that you make the claim.

You are eligible for the payment of *Nenkin* (national pension schemes) under the following situations:

- When you have become old (65 or older): Elderly Basic Pension (*Rourei Kiso Nenkin*)
- When you became handicapped: Basic Pension for Handicapped (*Shougai Kiso Nenkin*)
- Siblings or wives after the husband's death: Survivors' Basic Pension (*Izoku Kiso Nenkin*)