

7. Insurance (Health Insurance/Long-term Care Insurance) and Pensions

(2) Pensions

① National Pension Insurance

All people who are registered as residing in Japan and between 20 and 59 years old, including foreign residents, are required to enroll in the national pension system.

- The “Old-age Basic Pension” is paid to you when you turn 65 years old if you have paid into the national pension for at least 10 years.
- The “Disability Basic Pension” is paid to you if you become sick or get injured (please note that it does not cover pre-existing conditions) while you are covered by the national pension system and those health issues eventually lead to disabilities.
- When a person insured by the national pension system dies, the “Survivors’ Basic Pension” might be paid to his/her family if certain conditions are satisfied.

*There are many conditions that must be satisfied prior to receiving payments from these basic pensions.



The amount a person pays into the national pension is revised every year. As of FY2019 (from April 2019 to March 2020), the monthly amount is 16,410 yen.

If you have any difficulties paying the monthly amount, you may apply for the exemption program. Please consult the National Health Insurance and Pension Division for further information.

★Where to make enquiries and follow procedures:

National Health Insurance and Pension Division at Izumisano city hall

TEL: 072-463-1212 (extension: 2121 to 2129 , 2197 to 2199)

Kaizuka Pension Office

TEL: 072-431-1122

7. Insurance (Health Insurance/Long-term Care Insurance) and Pensions

② Employees' Pension Insurance

Employees' pension systems are mainly for those who are employed by private corporations and government employees.

Some people may not be eligible to enroll in this system depending on the number of hours they work and type of employment contract.

When you are enrolled in the employees' pension at work, you are also automatically enrolled in the national pension, which means you will be paying into that in addition to the national pension.

Therefore, those paying into the employees' pension will receive larger pension payments in the future than those paying only into the national pension.

Your company will handle all the necessary procedures to enroll you and your dependents.

The amount will be deducted from your salary.

When you leave your company, you need to immediately notify the National Health Insurance and Pension Division at Izumisano city hall, as you will need to follow some procedures related to the National Pension.

Please make enquiries at your company for more details.

7. Insurance (Health Insurance/Long-term Care Insurance) and Pensions

③ Lump-sum Withdrawal Payments for non-Japanese people

If you have paid into the system for at least 10 years, you will receive Japanese pension payments when you turn 65 years old even if you have returned to your home country.

If you have paid into the system for less than 10 years, you are not eligible to receive pension payments. However, if you satisfy all of the following conditions, you can receive a “Lump-sum withdrawal payment” instead. You must file a claim for your Lump-sum withdrawal payment within two years of permanently leaving Japan.

- A person who does not hold Japanese nationality
- A person who no longer resides in Japan
- A person who has paid into the national pension or an employees' pension system for at least six months

Please contact the National Health Insurance and Pension Division at Izumisano city hall, or Kaizuka Pension Office for more details.

★Where to make enquiries and follow procedures:

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TEL: 072-463-1212 (extension: 2121 to 2129 , 2197 to 2199)

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☆Useful website

Japan Pension Service

<https://www.nenkin.go.jp/international/index.html>