

From October 2, 2023, the reception hours of Tsukuba City Hall and its branch offices will be changed from 8:45am to 4:30pm, for both callers and visitors.

National Health Insurance, National Pension and Tax

Persons Residing in Japan are Required to be Enrolled in a Public Health Insurance System.

Inquire at National Health Insurance Division for details.

16

In Japan, there are schemes for medical insurance (National Health Insurance and Employee's Health Insurance) and pension (National Pension and Employee's Pension). The insurance scheme allows its members to receive medical care with a relatively low financial burden and the pension scheme provides benefits for over 65-year-old persons, persons with disability, as well as providing death benefits for a family member who shared livelihood with the insured person when he/she deceases. Both Japanese nationals and non-Japanese nationals are obliged to enroll in the insurance and pension schemes.

For Public Medical Insurance System, inquire at National Health Insurance Division

Public Medical Insurance is an important system which covers our medical expenses. Within the system, there are the National Health Insurance and Employee's Health Insurance. Insurers of the either insurance system will have an equal access to medical care throughout Japan.

1. National Health Insurance (*Kokumin Kenko Hoken* 国民健康保険)

If you are not covered by the Employee's Health Insurance or receiving livelihood protection, you are required to enroll in the National Health Insurance.

2. Employee's Health Insurance

The Employees' Health Insurance covers medical expenses for employees of a company, etc. There is a system for dependents where family members whose annual income is less than 1.3 million yen are also be covered.

3. Difference between the National Health Insurance and Employees' Health Insurance

	National Health Insurance	Employees' Health Insurance
Who can be a member of the insurance	Self-employed persons, unemployed persons, etc.	Full-time employees of a company, etc., or employees who work more than three quarters of full-time employees.
Who is in charge	National Health Insurance Division of a local municipal government	Japan Health Insurance Association (<i>Kyokai Kempo</i> 協会けんぽ) or each company's health insurance union
Insurance tax or premium	Calculated on a household basis, and based on the number of persons enrolled in the insurance, their age, income, etc.	Calculated on an individual basis, and based on his/her age, income, etc.
Dependents	There is no system to cover your dependents and the insurance tax will increase or decrease depending on the number of household members enrolled in the insurance.	Family members can be covered within the scope of the accreditation.
How to pay insurance premium or insurance tax	You make payment to the local municipal government where you reside and <u>the payment can be made at banks or convenience stores.</u>	Insurance premium will be deducted from your salary.

Advantage of Public Health Insurance: Inquire at National Health Insurance Division for details.

	If the following happens to you;	And if you are enrolled in the insurance:	And if you are NOT enrolled in the insurance:
Medical insurance	Became ill	You can receive medical treatment with 30% of the treatment cost.	You will be charged full treatment cost.
	Had an operation or hospitalized.	You will have to pay only certain amount and so overall burden will be less.	You will be charged full treatment cost.
	Cannot work due to injury.	You will be entitled to invalidity benefit (only if you are covered by your company's health insurance).	You will not be entitled to receive invalidity benefit.
	Gave birth	You will be entitled to receive Childbirth Lump-Sum Allowance.	You will be charged full cost.
Pension	Became severely disabled due to an accident.	There may be cases where you are entitled to receive disability pension.	You will not be entitled to receive disability pension.
	Deceased	Your family will be entitled to receive survivor's pension.	Your family will not be entitled to receive survivor's pension.
	Turned 65-year-old (you made payments over 10 years)	You will be entitled to receive Old-age Basic Pension.	You will not be entitled to receive Old-age Basic Pension.

Please note that persons who were granted over 3-month period of stay and registered as a resident in Tsukuba City, are obliged to enroll in the National Health Insurance System. However, persons who fall under any of the following conditions are not required to be enrolled in the National Health Insurance:

- Persons whose granted period of stay is less than 3 months.
- Persons whose period of stay has expired.
- Persons with diplomatic status.
- Persons who are enrolled in or entitled to enroll in Employee's Health Insurance and their dependent family members.
- Persons receiving livelihood protection.
- Persons from a country which has a social security agreement (including medical insurance) with Japan, and who have a certificate of social security coverage from their home country.
- Persons and their caregivers whose status of residence is "designated activities" and who came to Japan for medical purposes, or persons and their spouses who stay in Japan for health purposes.
- Persons who are 75-year-old or over (Persons who turned 75-year-old will enroll in the medical insurance system for the elderly aged 75 or over).

Even if you are in good health right now, there may be risks where you have an accident or become ill, and it will cost a lot of money to have treatment and surgery without health insurance. Also, without pension you will not have any income when you become old or disabled and are no longer able to work. Both systems are there to protect you, so please make sure that you are covered by appropriate insurance and pension schemes.

To Notify the Following Changes, inquire at National Health Insurance Division

Please notify National Health Insurance Division of the following changes within 14 days.

	When to notify	What to bring		
Enrolling in National Health Insurance	When you move to Tsukuba City	Moving-out certificate from the previous local municipal office and your ID	Document that shows your Individual Number (My Number)	
	When you leave your company's insurance (Employees' Health Insurance)	Proof that shows you left your company's insurance and your ID		
	When you are no longer covered by the company's insurance as a dependent	Proof to show that you are no longer covered by the company's insurance as a dependent and your ID		
	When you give birth	Your Health Insurance card, Maternal and Child Healthcare Handbook (<i>Boshi Kenko Techo</i> 母子健康手帳), bankbook or other form of document which shows the bank account of the head of a household and your ID		
	When you stop receiving livelihood protection	Notification of Discontinuance of Livelihood Protection (<i>Hogo Haishi Kettei Tuchi-sho</i> 保護廃止決定通知書) and your ID		
	When a foreign national enrolls in the National Health Insurance	Residence card and passport		
Leaving the National Health Insurance	When you are moving out of Tsukuba City	Your National Health Insurance card		Document that shows your Individual Number (My Number)
	When you become a member of Employees' Health Insurance	Your National Health Insurance card and Employees' Health Insurance card		
	When you become a member of the Employees' Health Insurance as a dependent			
	When an insured person of the National Health Insurance deceases	The deceased person's National Health Insurance card, a funeral thank-you card (or a receipt of the funeral), document that shows the bank account of a host of the funeral and his/her personal seal (<i>inkan</i>)		
	When you start receiving livelihood protection	Your personal seal, Health Insurance card and Notification of Commencement of Livelihood Protection (<i>Hogo Kaishi Kettei Tsuchi-sho</i> 保護開始決定通知書)		
	When a foreign national is leaving the National Health Insurance	National Health Insurance card and residence card		
Other Changes	When there is a change in your name or the head of your household	Health Insurance card Other Changes	Document that shows your Individual Number (My Number)	
	When you separate or combine households			
	When a household member changes his/her address to go to school, university, etc.	His/Her Health Insurance card and enrollment certificate		
	When re-issuing an insurance card (Application should be made by the head of a household)	ID of the head of a household (If someone other than the head of a household applies for re-issuance, he/she needs to bring a letter of proxy, as well as both applicant's and proxy's IDs.)		

Q&A on Public Medical Insurance: Inquire at National Health Insurance Division for details.

Q. What happens if I injure myself while I am working?

A. The cost of treatment for work-related injuries and illnesses can be covered by workers' compensation insurance, not medical insurance. You should be entitled to receive the compensation if you work for a company, etc.

Q. What do I need to do when I move out of Tsukuba City or return to my home country?

A. When you move out of Tsukuba City or return to your home country, please return your National Health Insurance card to the City Hall. When you return it, there may be cases where you are required to pay for the rest of the insurance tax or you are entitled to a refund. If you leave Tsukuba City without paying your residence tax or National Health Insurance tax, there may be cases where there is an increase in the amount of tax you have to pay, or being charged with penalty when you try to renew your visa or re-enter Japan.

Public Pension System

There are two types of public pensions. In principle, all persons residing in Japan are obliged to enroll in a pension system.

Name of Pension	Description
National Pension	All persons between the ages of 20 and 60 residing in Japan
Welfare Pension	All persons working for companies covered by Welfare Pension Insurance.

For National Pension, inquire at Medical Welfare and Pension Division

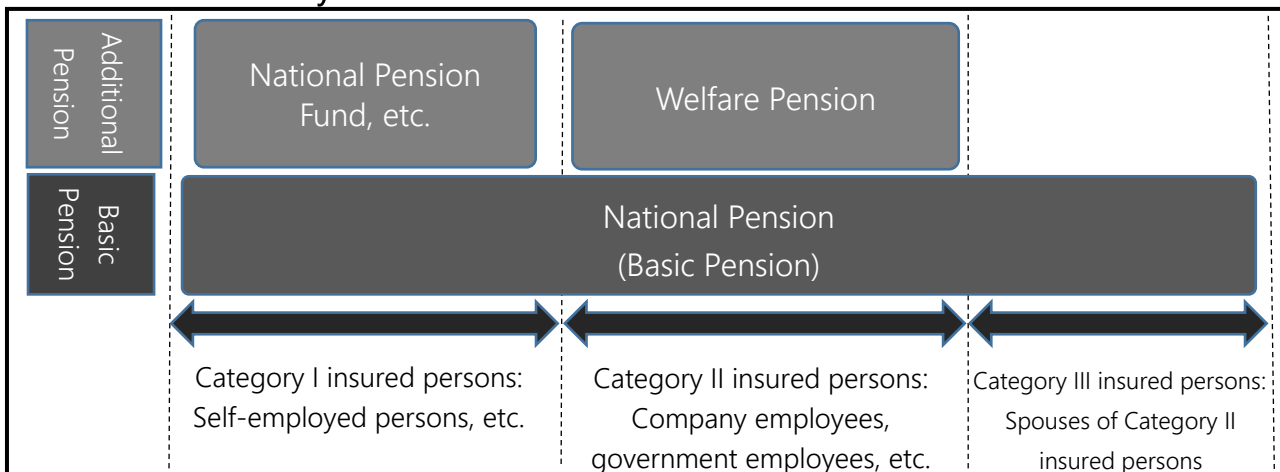
All persons between the ages of 20 and 60 who reside in Japan are required to enroll in the pension scheme, which provide "basic pension" for old-age, disability and death. The National Pension System has 3 categories and the payment method will be different for each category.

1. Category I is for self-employed persons, farmers, students, persons working on part-time basis, unemployed persons, etc.
2. Category II is for persons who are enrolled in the Welfare Pension Insurance or mutual aid association.
3. Category III is for spouses between the age of 20 and 60 who are dependents of Category II insured persons.

For Welfare Pension, inquire at Tsuchiura Pension Office (029-825-1170)

Category II insured persons are entitled to receive the Basic Pension of the National Pension in addition to the Welfare Pension.

The National Pension System Chart



For Special Payment System for Students, inquire at Medical Welfare and Pension Division

Students whose income for the previous year is below a certain level can postpone the payment by application and approval from the Japan Pension Service. Once approved, the students can postpone the payment from April to the following March. In principle, students can apply for postponement of payment up to previous 2 years and 1 month from the application date.

Where to apply: Medical Welfare and Pension Division

What to bring: A copy of both sides of the student ID or a certificate of enrollment

Pension book (If you have just turned 20-year-old and do not have a pension book yet, you do not have to bring it.)

For Exemption and Postponement of Payment

Inquire at Medical Welfare and Pension Division Exemption

Exemption of Payment:

If you, your spouse, or the head of the household have income below a certain level in the previous year and have difficulty in making payment, the payment can be partially (three-quarters, one-half or one-quarters) or fully exempted by application and approved from the Japan Pension Service. Once approved, the payment will be exempted from July to the following June. In principle, you can request exemption up to previous 2 years and 1 month from the application date.

Postponement of Payment:

If you are under 50-year-old and your income or your spouse's income is lower than a certain level, you can postpone your contribution payments. To postpone your payment, your application needs to be approved by the Japan Pension Service.

Once approved, the payment from July to the following June will be postponed. In principle, you can request postponement up to the previous 2 years and 1 month from the application date.

N.B. Students cannot request the postponement or exemption. If you are a student, please apply for "Special Payment System for Students".

Where to apply: Medical Welfare and Pension Division

What to bring: Pension book (If you have just turned 20-year-old and do not have a pension book yet, you do not have to bring it.)

For Lump-sum Withdrawal Payments, inquire at Japan Pension Service (Service for non-Japanese residents) 3-5-24 Takaido-Nishi Suginami-ku, Tokyo (Phone: 0570-05-1165 / Calling from overseas: 81-3-6700-1165)

If you are not Japanese and were covered by the National Pension or the Welfare (Employees) Pension Insurance scheme for short time period, you are entitled to receive the Lump-sum Withdrawal Payments after you leave Japan. Please file the application within 2 years after you leave Japan. The amount will be calculated based on how long you are enrolled in the Pension scheme. **Please bear in mind that once you receive the payment, you will have to start all over if you come back to Japan and enroll the Pension System again.**

Please refer to the official website of the Japan Pension Service for details: 

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

For Taxes in Japan Inquire at Municipal Tax Division

Regarding the tax system in Japan, there is national tax which you pay the national government and local tax which you pay your local municipality. There are also direct taxes which you pay directly to the government and indirect taxes which are included in the price of goods you purchase. Please see the summary chart below for details.

		Taxes that you pay directly to the government (direct taxes)	Taxes that are included in the price of goods you purchase (indirect taxes)
Where to make payment	National Tax (Tax Office)	Income Tax: Tax levied on your salary (Normally the tax will be deducted from your salary.) Corporation Income Tax: Tax levied on companies and their owners (Companies/Owners make the payment.) Inheritance Tax: Tax levied on inheritance. Gift Tax: Tax levied on monetary gifts.	Consumer Tax: Tax levied when you purchase products. Tobacco Tax: Tax levied when you purchase tobacco. Alcohol Tax: Tax levied when you purchase alcohol.
	Local Tax (Local Tax Office)	Auto Tax: Tax levied on cars over 660cc. Real Estate Acquisition Tax: Tax levied when you purchase land and/or property. Prefectural Tax: Residence Tax	Local Consumption Tax Tobacco Tax of a Prefecture/City
	Local Tax (City Hall)	City Residence Tax: Residence Tax (The taxes are deducted from your salary or you make the payment.) National Health Insurance Tax Light Vehicle Tax: Tax levied on motor bikes and light vehicle cars. Property Tax: Tax levied on housing and land.	

For the Payment of Taxes, inquire at Tax Collection Division

You can pay taxes at the City Hall or a financial institution using payment slips. You can also pay taxes by the following payment method.

1. At convenience stores: Taxes which you can pay at convenience stores using payment slips are National Health Insurance Tax, Residence Tax, Light Vehicle Tax and Property Tax. You cannot make overdue payment or pay the amount exceeding 300,000 JPY at convenience stores.
2. By account transfer: Direct debit payment is available. Please request at the bank or post office where you have an account.
3. By credit card: Please inquire at Tax Collection Division.

For Certificates Related to Tax, inquire at Municipal Tax Division, Property Tax Division and Tax Collection Division

1. Request at the City Hall

-What to bring: Fee and your ID (Regarding ID, you only need one form of ID if it is your "My Number" card, driver's license, residence card, etc., and two forms of ID if they are health insurance card, nursing care insurance card, pension book, student ID, company ID, etc.)

In principle, application by proxy requires you to provide a proxy letter, but depending on the type of a certificate, you may not be asked to do so, so please inquire for details. Your proxy needs to bring his/her official ID with photo as well along with your ID.

-Where to apply: Please see the following table about where to apply for tax related certificates. Except specific certificates, Citizen Services Division and branch offices of Tsukuba City Hall are able to issue the certificates.

2. Application by Post

If you cannot come to the City Hall in person, because you already moved out of Tsukuba City or other reasons, you can request a copy of the certificate by post.

-What you need for postal application:

i. Application form (Downloadable from the City's official website. If you are not using the official form, please make sure to include the following information: Name and year of the certificate you need, how many copies you need, your address when you lived in Tsukuba City, your current address, your name, date of birth, and phone number. If you are requesting a certificate for property tax, please also indicate whether it is for a house or land, as well as its location, land use, floor space and registration.)

ii. Please refer to the list of fees in the table, purchase "Postal Money Order for Fixed Amount (*Teigaku-kokawase* 定額子為替)" and enclose it in the envelope. You can purchase Postal Money Order for Fixed Amount at the post office or post bank. Please note that you cannot send cash, postal stamp or revenue stamp.

iii. Return envelope: On the envelope, please fill in your name, postal code, home address (your current address) and put a postal stamp.

To request a certificate of tax payment for light vehicle that is required for the car inspection (*shaken* 車検), please enclose a copy of car inspection certificate (*shaken-sho* 車検証) as well.

-Please send the above to: Municipal Tax Division / Tax Collection Division / Property Tax Division, 1-1-1 Kenkyu-Gakuen Tsukuba, 305-8555

3. Issuing Tax Certificates at Convenience Stores

If you have your "My Number" card, you can have a certificate of Municipal Tax issued at convenience stores.

List of Tax-related Certificates: Inquire at Municipal Tax Division, Property Tax Division and Tax Collection Division for details.

Name of Certificate		Content of Certificate	Fee	Division	Where to apply
Municipal Tax	Tax/Tax Exemption Certificate (<i>Kazei/Hikazei Shomei-sho</i> 課税・非課税証明書)	Income type, income amount and income deduction, taxable amount and/or not being taxable	200 JPY	Municipal Tax Division	
	Income Certificate (<i>Shotoku Shomei-sho</i> 所得証明書)	Income type and amount	200 JPY		
Certificate of Tax Payment for Light Motor Vehicle (<i>Kei Jidosha-zei Nozei Shomei-sho</i> 軽自動車税納税証明書) for car inspection		Vehicle number (indicated on a license plate), chassis number and date of tax payment	Free	Municipal Tax Division/Tax Collection Division	Municipal Tax Division Property Tax Division
Certificate of Office Location (<i>Jigyosho Shozai Shomei-sho</i> 事業所所在証明書)		Name and location of an office and name of a representative (This will be issued only for corporations which pay corporation citizen tax.)	200 JPY	Municipal Tax Division	Tax Collection Division Branch Offices
Property Tax (<i>Kotei Shisan-zei</i> 固定資産税)	Evaluation Certificate (<i>Hyoka Shomei-sho</i> 評価証明書), Public Evaluation Certificate (<i>Koka Shomei-sho</i> 公課証明), Present Condition Certificate (<i>Genkyo Shomei-sho</i> 現況証明), etc.	<u>Land</u> Home address and name of the land owner, and location, lot number, category, acreage, price and tax base amount of the land. <u>Housing</u> Home address and name of the home owner, and location, housing number, type, structure, floor area, building age, price and tax base amount of the housing.	200 JPY per copy	Property Tax Division	(You cannot obtain property-related certificate and proof of payment at branch offices.)
	Certificate of Registered Matters on Fixed Asset Tax Ledger (<i>Kotei Shisan Kazei Daicho</i>)				

	<i>Kisai-jiko Shomei-sho</i> 固定資産課税台帳記載事項証明)			
	Public Evaluation Certificate (<i>Kuka Shomei-sho</i> 公課証明) for filing an auction			
	Residential Housing (<i>Jyutaku-yo Kaoku</i> 住宅用家屋)	Applicable article (Article 41 and 42-1 of Order for Enforcement of the Act on Special Measures Concerning Taxation), date of construction, home address and name of an applicant, as well as the location, structure and floor space of the housing	1,200 JPY	
Tax Payment Certificate (<i>Nozei Shomei-sho</i> 納税証明書)	Amount of tax, amount of assessment, type of tax and the year of taxation	200 JPY per copy	Tax Collection Division	
Proof of Payment (<i>Shomei Negai</i> 証明願)	Proof to show that there is no unpaid tax: <u>The year of taxation, assessment amount and amount of payment will not be indicated.</u>	200 JPY per copy	Tax Collection Division	

Taxation System

-Year-end Tax Adjustments (*Nenmatsu Chosei* 年末調整)

Withholding income tax is deducted from your salary which your company then pays to the government as income tax. However, income tax should be calculated by multiplying the tax rate after deducting expenses. In Japan, companies often do the calculation on behalf of their employees which is called "year-end tax adjustment". For this purpose, companies collect information from their employees at the end of the year such as "proof for life insurance payment" and "dependents".

In the year-end adjustment, the actual tax amount is calculated by deducting various expenses, etc. as mentioned above. If the amount of the withholding income tax exceeded the actual tax amount, you will be reimbursed the balance. If withholding income tax is not deducted from your salary, you will have to pay the amount based on the calculation.

-Filing a Tax Return (*Kakutei Shinkoku* 確定申告)

You must file your tax return if your company does not make a year-end adjustment indicated above, if you are self-employed, if you receive salaries from more than one company, or if you have purchased a property. If you are not sure about how to file your tax return, please inquire at a Tax Office near you or the Tax Division of Tsukuba City Hall. (You need to file your tax return between February 16 to March 15.)

Even if you do not have any income for the year, you need to declare that you have no income. (You also need to declare if you are receiving a tax-exempt scholarship.)

-Income Tax (*Shotoku-zei* 所得税) (National Tax)

Income tax is imposed on personal income (after expenses deducted) such as salary from a company.

-National Health Insurance Tax (*Kokumin Kenko Hoken-zei* 国民健康保険税: The annual amount will be divided into 9 payments starting from July every year.)

If you are registered as a resident of Tsukuba City, you have to enroll in the National Health Insurance of Tsukuba City (unless you are enrolled in other health insurance program such as Employees' Health Insurance at your work place). The amount of the National Health Insurance Tax will be calculated based on the previous year's income of the whole household.

-Municipal Tax (*Shimin-zei/Kenmin-zei* 市民税・県民税: Also called "City and Prefecture Residence Tax" and the annual amount will be divided into 4 payments starting from June every year.)

Municipal Tax should be paid to the municipality where you are registered as a resident as of January 1. The tax is levied based on your previous year's income. Some companies deduct the tax from your salary (called "Special Collection"), but if that is not the case, you have to pay at a post office, bank, convenience store or the City Hall using a payment slip that will be delivered to your home (called "Regular Collection").

-Light Motor Vehicle Tax (*Kei-Jidosha-zei* 軽自動車税) (May every year)

If you own a motor bike or light motor vehicle (*Kei-Jidosha*) as of April 1, you have to pay the tax. If you own a vehicle over 660cc, you have to pay an Auto Tax. If you are given a car or a motor bike from someone and do not complete the procedure to change its owners, then the person who gave you the car or moto bike will be charged the tax. You will also need to complete the procedure when you get rid of your vehicle.

-Property Tax (*Kotei Shisan-zei* 固定資産税: The annual amount will be divided into 4 payments starting from April every year.)

If you own land or properties as of January in the City, you have to pay the tax.

Please see the multilingual website of Tsukuba City's International Exchange Office for the date of payment.

Important Points to Note Regarding Taxation

1. When you leave a company:

If you have unpaid municipal tax for previous year, you need to either have your company deduct the remaining amount from your last salary or pay the remaining amount yourself to the City Hall.

26

2. When you leave Japan:

There may be some remaining Municipal Tax (Residence Tax), National Health Insurance Tax, etc. that need to be paid, so please pay them all before you leave Japan.

3. What happens if you do not pay your taxes?

You must pay taxes on time. For a delinquent payment, a collection letter will be sent. When the tax payment is overdue, there will be a delinquent charge which is calculated based on the number of days delayed. If you do not respond to the letter, there may be cases where the unpaid taxes are deducted from your savings or salaries, or your property such as a car is seized. Please contact the City Hall before this happens.

4. Exemption for dependents, etc., for relatives living outside Japan

In order to reduce the amount of withholding tax, you need to fill in and submit "Application for (change in) Exemption for Dependents of Employment Income Earner" which is provided from your company every year.

The requirements for dependents are as follows.

As of December 31, i) The dependent is a relative of a person who receives a salary*, ii) The dependent shares the same livelihood with the person receiving a salary**, and iii) The dependent's annual income is under 480,000 JPY for dependents living outside Japan*** (under of 1,030,000 JPY for dependents living in Japan).

Notes:

*Relatives include your spouse, children, grandchildren, brothers and sisters, as well as your spouse's parents, grandparents, brothers and sisters. Dependents under 16-year-old are not eligible for the dependency exemption under the income tax, but may be eligible for the exemption or deduction under the municipal tax.

**Even if you do not live with your dependent, you can meet the requirements by proving in writing that you send living expenses to your relative living (or studying) outside Japan. If you are remitting living expenses to your relative living outside Japan and wish to apply for the exemption for dependents, you need to provide the following documents:

"Documents Concerning Relatives" – An original document from your country that proves the relationship with your relatives.

"Documents Concerning Remittance" – A document issued by a financial institution that indicates overseas remittance.

If you are sending money to more than one relative, etc., you have to send the money individually so that you can obtain remittance statement for each relative.

*** Income under 480,000JPY of relatives living outside Japan will not be included.

Delinquent payment for Municipal Tax (City Tax), etc., may result in cases where you are not able to receive welfare services or subsidies from the City.