

If you have difficulty paying National Health Insurance Premiums, you can pay by installments.

Japan is a country that values the people. National Health Insurance system is a typical Japanese system to prove it. For uninsured people medical care is an enormous financial drain. Please understand the following systems, and avoid uninsured risk.

It may be difficult to understand the Japanese insurance system. You may also think that the payment of the monthly premiums becomes a burden. However, if you or your family needs medical treatment or if you become unable to work you must be thankful for the system. Anyone living inside Japan must participate in the public health insurance systems. If you are uninsured you have to pay high medical expenses when you have to go to hospital.

If you are employed by a company you are covered by employees pension insurance systems. The monthly premiums of health insurance are shared equally between the employer and the insured person. Your company is supposed to do all the necessary procedures for this insurance. When an employee or his/her family member needs medical treatment, the system provides him/her with medical benefits. The monthly premiums of health insurance are determined in accordance with the employees' wages. You only have to pay 30% of all medical fees if you join this system.

National Health Insurance is for people who are not enrolled in social insurance systems through their employer (including people who are self-employed worker and unemployed). You are required to file at your regional government office. Foreign nationals who have Alien Registration cards and who are going to stay in Japan for longer than one year can join the National Health Insurance. You only have to pay 30% of all medical fees if you join the National Health Insurance.

However, unlike employees pension insurance systems, you have to pay full amount of insurance premiums. The insurance premium is calculated according to your prior year's income.

The insurance premiums will be reduced or exempted for people who have difficulty paying it if they apply for premium reduction or exemption. You can use the system if you are struggling to make a living because of low-income, if you are receiving welfare or if you are struck by disaster (like a typhoon or an earthquake). The amount of reduction or exemption varies from municipality to municipality. If you file your final income tax return you can also use the system for reducing the insurance premium when your income decreases. That system is applicable throughout the nation. Remember, you are required to file your final income tax return when you want to take advantage of this system. If you can not pay the insurance premiums ,in spite of your best efforts, you can also use an installment payment system or a postponement payment system.

If you fail to pay the premiums for a year you will lose your health insurance cards.

As a result, you cannot receive medical treatment covered by health insurance.

Furthermore, you have to pay delinquent charge. Before allowing such a situation to occur, you should consult with a municipal office and get specifications for the above mentioned.

(comment by Miho Maeda)

The Olympics is a global sports festival by people all over the world. And Fujimi-city International Exchange Forum is an event to offer warm exchange opportunities to everyone who is living in the same communities.

The festival is held every year and has a lot of fun events by foreign nationals.

* Time and Place : 12:00-16:00 Fujimino Exchange Center, Fujimi-city

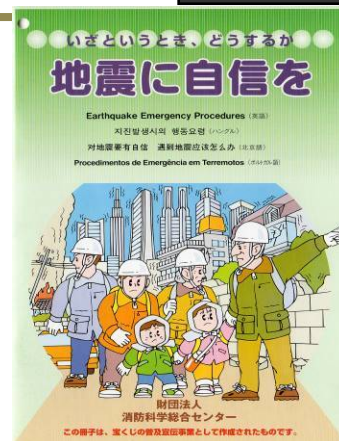
“Fujimi-city
International Exchange
Forum” will be held on
November 15 (sun).

www.ficcc.jp/foreign/

● The back numbers of “Information Fujimino” are available at online.

**Prepare for Earthquakes!
A quadrilingual book "Earthquake Emergency Procedures" was published!**

The severe earthquake occurs in many parts of the world. It causes great damage. Japan is prone to earthquakes. People who live in Japan should prepare for large earthquakes. Recently a quadrilingual earthquake countermeasures book (English, Korean, Mandarin and Portuguese) was published. The title of the book is "Earthquake Emergency Procedures". There is a lot of useful information of earthquake countermeasures in this book. It will help foreign nationals live safely in peace of mind in Japan. We will give this book to 100 people for free.



If you are interested in this book, please call Fujimino International Cultural Exchange Center. We will send you this book when your request is accepted. You can also come to FICEC directly to get it.

● Inquiry : Fujimino International Cultural Exchange Center 049-256-4290

Useful Information!

Let's make TOSHIKOSHI SOBA together at Japanese language class.

Do you know the FICEC's Japanese language class? . Foreign nationals who have just come to Japan can learn basic everyday conversation. It opens every Thursday from 10:00 to 12:00. Now, people from various countries are learning Japanese in the class.

To teach Japanese culture to foreign nationals, the Japanese class introduces Japanese seasonal cultures throughout the year. In this December, we will introduce "Toshikoshi soba"(Year-crossing noodles) to learners. Do you know why Japanese eat Toshikoshi soba at December 31?



Why don't you make Soba and eat it together? The event will be held on December 17.

Sri Lankan restaurant "INDEE"

"INDEE" is the new Sri Lankan restaurant opened last August. It is 5 minutes walk from Kamifukuoka-station. The owner is Ms Yamange Indrani who has been in Japan for 8 years.

You can be satisfied with real Sri Lankan and Indian curry from 500 yen. Southeast Asian curried rolls and Chinese stir-fried vegetable are also very popular. "INDEE" has various menus like above, so you can taste rare local beer too. Ms. Yamange says, "We provide real taste in an at-home atmosphere." Her character gathers lots of fans, and they really enjoy great food and international atmosphere.



A free simple digital terrestrial broadcast tuner will be provided.

The Ministry of Internal Affairs and Communications has begun to provide a free simple tuner to those who are unable to receive digital terrestrial broadcasts due to financial reasons since October 1st.

- Households receiving public support such as welfare assistance
- Households with a disabled person and with all household members verified as being exempt from municipal taxes
- Householders staying at a social welfare facility

If households meet one of the above-mentioned criteria and are fully exempt from NHK receiving fees, they can receive the support. By using the free digital tuner, your currently used TV can be used to view digital terrestrial broadcasts.

For more information, call 049-256-4290 (FICEC) or 0570-033840 (Digital Terrestrial Tuner Support Center)

www.ficec.jp/living/

● Living Guidance translated in 6 languages is available.