# Protect you Protect your family National Health Insurance



No one can say consulting doctor or going to the hospital is not necessary for him in his lifetime. National Health Insurance System is a mutual-aid program designed to reduce the burden of medical expenses

### "Social or National insurance" covers most of medical expenses at hospital

Everyone who lives in Japan can enroll in the public health insurance system as a rule and pay the premiums every month. When enrollee receives medical treatment for an injury or illness at a hospital, he only has to pay 30% of charged medical expenses. It is a mutual-aid system to support each other by everyone paying money. There is the danger that an uninsured person might get really ill and not be able to afford medical treatment because of the expensive fees.

There are two medical insurance systems in Japan: "Social Insurance or Employees Insurance system" for those working at a company or office; and "National Insurance system" for those uncovered by Social Insurance System. If head of the household enrolls in public health insurance, all of family members can be covered. (In a two income family, each of them can enroll in different insurance system)

## Insurance card is your identification card. Keep it safely

Now we will explain you National Health Insurance system in the main. You can apply National Health Insurance at city hall (For Social Insurance you can apply at your office.) If you have any problem such as payment of the premiums, you should consult officer in charge at city hall. If you fail to pay the premiums for more than one year, you should pay medical expenses one hundred percent at the hospital. If any of the following changes occur, you should inform to city hall; getting married, having a child, moving out to other city, enrolling in social insurance, having public assistance.

If you have been injured by traffic accident which was not your fault, wrongdoer should pay all medical expenses as a rule. You can treat by national health insurance and all medical expenses paid will be reimbursed by wrongdoer. You are advised to consult city hall with a traffic accident certificate issued by police station, *inkan*, and insurance card. You should be careful that you cannot treat with insured card, after settlement out of court for payment of medical expense.

If medical expenses per person per month exceed the ceiling, the amount in excess of the ceiling will be reimbursed later if you report to tax office.

When your payment of the medical expenses (except for the food cost, the room charge, the patient cloth, etc) becomes large amount of money, the amount that exceeds the self-load allowance is reimbursed by application.

In Japan, the health insurance card is also valid as your identification; you should not leave your insurance card in a person's care. (Written by Ms. Miho Maeda)

# www.ficec.jp/foreign/

• FICEC's office moved new location. The new address is written on the last page.

#### The service of National Health Insurance

- •We pay a part of the medical expenses if your bill is more than a fixed amount.
- We pay an allowance if you have a baby and you died.
- If you travel in Japan, we pay a subsidy

for public hotels, public inns and super-sentou(public big bath).

- •We lend money for a children birth and a big medical bill.
- If you are more than 30 years old, we pay a part of expense for a complete medical checkup for prevention of illness.

### The chance is increasing for the foreigners.

The working conditions for the foreigners have changed. Before only someone graduated from a 4 years university was permitted to work in Japan, but anyone who has graduated vocation school is now permitted too. After the big disaster in March, many vocational school students went back to their homeland. All of them didn't apply for a re-entry permit; they can come to work again even if they have just have a vocational school license and apply for a work visa.

#### Notice about the hot temperature

This summer, we have to save electricity. The very hard summer has come. Set up the air conditioner to 28 degrees.

In order not to get sick from the heat, let's learn about it.

- 1 Don't stay long in a hot place and under the sun.
- 2 Be careful about the hot and humid weather. When the temperature suddenly rises, the danger will be doubled.
- 3 Don't forget to drink water while you are exercising or working.
- 4 Drink water a lot even if you stay in a room.
- 5 Pay attentions if you are in a car.

#### Information The child support allowance

• Kosodate Shienka of Fujimi City

We send the notice reports to people who have received child support allowance in July.

●Kosodate Shienka of Fujimino City

For people whose parents are divorced, whose parent has died or is missing, whose parent is handicapped, whoes parent has been detained, who is unmarried and has a child, or who has been abandoned for more than one year, it would be better to apply for child support at the city office.

# Free consultation with an interpreter at city office.

- Consultation service is available in your language through a mobile phone at the city office.
- •This service has started through fixed and mobile telephones with an interpreter at Higashimasuyama, Warabi, Misato, Namegawa, and 10 places in SaitamaCity. Please feel free to use this service.
- •Languages: Chinese .English, Tagalog, Portuguese and Spanish.
- Free of charge.

#### Let's study together for Summer Vacation.

In international children club, you can do summer homework, draw pictures, draw calligraphy and study Japanese.

Date: July 23rd to August 30th

Time: Every Thursday 1:00p.m.to 3:00 p.m. Every Saturday 10:00a.m. to 12:00 at

noon

Place: Fujimino International Culture

Exchange Center

Price: Free

# www.ficec.jp/living/

• Please refer to "The information booklet for cozy life in Japan in six languages."