

# Pension

Pension program will help you when you are forced to stop working due to old age.

Check in advance whether your pension will be paid or unpaid.

The pension structure in Japan is that the pension will basically be paid from pension savings accumulated by monthly premium at an early age when stopping working due to old age. The receivable pension amount is depending on job type in which you have been engaged. It is necessary to check which pension program is available for you or your spouse. There are 3 kinds pension programs, The National pension for self-employed, The Welfare Annuity for people working for private companies and The Mutual Benefit Annuity for civil servants. The premium is paid from employee's monthly salary. All people residing in Japan are required to join one of above pension programs. Foreign residents are entitled to pension if monthly premium was paid at an early age.



Let's consider whether a widow can receive pension or not in case of her husband's bereavement. When the husband dies, the widow and child under 18 years of age can receive survivors' basic pension if her husband joined the National pension. However, the survivors' basic pension is not paid if she has the child aged 18 and older or is childless.

On the other hand, even if she is childless, she can receive the survivors' basic pension in case of the Welfare Annuity. However, if she remarries, the pension will get cut off.

What will happen in case of divorcement instead of bereavement? Have you ever heard "Pension splitting"? If she has been a full-time housewife and couldn't earn living by herself, she is entitled to get some of pension amount to be paid to her husband after divorcement. However, this system is not available for the National pension. It is necessary to join The Welfare annuity during marriage.

The qualifying conditions are: 1. The procedure should be done within two years after her divorcement. 2. The monthly premium after divorcement is paid on time and fully by her. (It is unnecessary for the wife to pay monthly premium during marriage if her husband joined The Welfare Annuity or The Mutual Benefit Annuity. But it is necessary for her to pay the monthly premium after divorcement.)

The right of "Pension splitting" is not extinguished even if she remarries after divorcement. The qualified persons can receive the pension if they don't live in Japan. But it is too complicated to take the procedure in oversea, therefore it is recommendable to take this procedure during stay in Japan.

The pension structure in Japan is too complicated. The pension may not be paid if the procedure is inadequate or incorrect. Therefore, it is recommendable to visit your local pension office if you have any queries on pension. The document, "Annual report on personal pension" ("Nenkin Teikibin" in Japanese) will be regularly sent to the qualified persons annually and it is good to visit this office with this document. It is possible for the qualified person aged 50 and older to get the information on receivable pension amount in the future.

By Miho Fujibayashi

**Do you know the medical checkup which can measure your health degree?**

Some people say “I have nothing to do with medical checkup because I am young.” Contrary to expectations, some serious diseases may be found in the medical checkup. How about going for medical checkup annually for yourself and your loved family? You can receive this medical checkup service inexpensively because of public subsidization.

**Eligible person:** Aged 30 and older as of checkup date, Payment of tax and premium completed.

**Expense:** 6,595 yen for individual payment of total expense amounting to 33,495 yen. (Fujimi City) The subsidy amount is depending on cities and town.

**Application:** After getting medical questionnaire & form at Hoken-Nenkin-ka of your city office, please get an appointment at medical institutions. Refer to web-site of each city or town for further information.

**If your child goes to private kindergartens, it is useful information.**

The cost of private kindergarten is so high and it imposes on a heavy burden on guardians. The subsidy for private kindergarten is executed in order for the guardian to relieve the burden of cost. There are some conditions for this subsidy and they are depending on each city and town. Contact your city/town or FICEC.

**Eligible:** 1. Guardian whose child goes to private kindergarten. 2. Guardian whose child reaches 3 years during fiscal year 2013 and enters in private kindergarten. 3. Guardian whose child moved-in city or town after April 2 2013 and enters in private kindergarten.

**Application:** Submit the application form distributed from each kindergarten on beginning of June.

**Let's study with us at "International Child Club"**

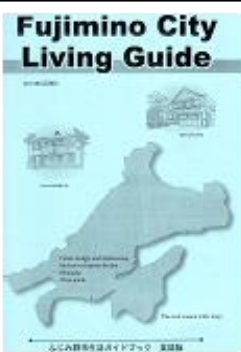
Your children from infant to senior high school pupil are able to receive support service for brushing-up of their abilities.

**Date & time:** Every Saturday, 10:00 – 12:00, **Place:** Fujimino Shimin Katsudo Shien Center (2 minutes walk from Kamifukuoka station, Cocone 1st Floor)

Please contact FICEC for further information. 049-256-4290

**The 2013 Fujimino city living guide was recently issued!**

“Fujimino City Living Guide” is a “Living Convenience book” for the foreign residents living in Fujimino city. This book will be helpful for them in all aspects of their daily life. It is available at Fujimino city office or FICEC. (Languages: English, Chinese, Portuguese, Korean and Filipino) Free of charge.



**Let's study at "Fujimino Terakoya Class" in summer**

The summer vacation is a good opportunity and timing to study hard to make up for lost time. “Fujimino Terakoya Class” which acquired a good reputation last year is also held in Fujimino city this year. Please refer to application guidebook distributed at school.

**Date & time:** Aug. 1(Thu), 2(Fri), 8(Thu), 9(Fri), 28(Wed), 29(Thu) and 30(Fri), at midmorning.

**Place:** Kamifukuoka community center and Oi Central community center.

**Eligible:** 5<sup>th</sup> & 6<sup>th</sup> grade of primary schools in Fujimino city.

**Enquiries:** Gakko Kyouiku-ka in Fujimino city, Phone 049-220-2085

**Useful information.**

**Passport Issuance at Fujimi city office.**

It is possible to both make application and pick up passport at Fujimi city office from October 2013 on. It will become more convenient than before.

[www.ficec.jp/living/](http://www.ficec.jp/living/)

•Contact FICEC for further information 049-256-4290