

## 2. City Taxes, National Health Insurance and National Pension

You can receive various public services in the area where you live in the same way as Japanese citizens even if you are a foreigner living in Japan. In the same way, you must pay taxes like Japanese citizens if you work in Japan and obtain a certain amount of income or assets.

In addition, there are health insurance systems that allow you to receive medical services at a reduced cost when you or a family member is sick or injured. The National Health Insurance system is one of these. You must enroll in National Health Insurance or another public health insurance and pay insurance fees as long as you are registered as a resident, even if you are a foreign national.

### (1) City Taxes [Inhabitant's and Corporate Tax Section, Property Tax Section and Tax Collection Section]

#### ● Types of City Taxes [Contact: Inhabitant's and Corporate Tax Section and Property Tax Section]

The tax on each resident's income is called the Residents' Tax. You will pay an amount of tax based on the income you made in the previous fiscal year as municipal tax to the city where you were living on January 1. The municipal office will send you a tax notice every June if you do not have your municipal tax automatically deducted from your company pay. The national government also places their own separate tax on your income.

You will have to pay additional taxes to the City if you own land or buildings (property tax and city planning tax) or if you own a light motor vehicle or motorbike (light vehicle tax).

#### ● Paying City Taxes [Contact: Tax Collection Section]

You can pay the city taxes by using the following methods. There is a fixed deadline to pay all your taxes, and you will be charged a late fee if you do not pay by the deadline.

Payment Method	Explanation
<b>Payment slip</b> Pay with money using a Payment Slip	<ul style="list-style-type: none"><li>• You can pay at the counter of any financial institution (e.g., banks and post offices).</li><li>• You can also pay using <u>payment slips</u> with a barcode at convenience stores as long as it is within the payment deadline.</li></ul>
<b>Direct debit</b>	<ul style="list-style-type: none"><li>• You can apply at the counter of financial institutions or over the Internet to pay by automatic account transfer.</li></ul>
<b>Credit card</b>	<ul style="list-style-type: none"><li>• You can pay with a credit card from a smartphone or tablet. <u>*You will need a payment slip with a QR code.</u></li></ul>
<b>Smartphone Payment App</b>	<ul style="list-style-type: none"><li>• You can pay with the smartphone payment app from your smartphone or tablet. *You will need a payment slip with a QR code.</li></ul>

## **(2) National Health Insurance and Latter-stage Elderly Healthcare System [Citizens' Affairs Section in Your Local Ward Office and National Health & Pension Section]**

### **●Membership [Contact: Citizens' Affairs Section in Your Local Ward Office]**

The National Health Insurance is a system in which all members pay insurance fees to help each other so anyone can receive sufficient medical treatment with peace of mind if they fall ill or suffer an injury. Everyone must join the National Health Insurance, except those that are enrolled in social insurance through their place of work, their dependents and those that receive public assistance.

The Latter-stage Elderly Healthcare System is a system for elderly people to receive medical treatment with peace of mind. You will be withdrawn from the National Health Insurance or social insurance and placed in the Latter-stage Elderly Healthcare System automatically from the date of your 75<sup>th</sup> birthday. In addition, you can apply to enroll in this system when you are 65 or older if you have a certain level of disability.

### **●Payment [Contact: Citizens' Affairs Section in Your Local Ward Office]**

We will issue you an insurance card if you are a member of the National Health Insurance or the Latter-stage Elderly Healthcare System. You will receive medical treatment at a reduced cost based on your age by presenting your insurance card when you visit a hospital. In addition, if you have a child, suffer a death in the family or have to pay a large amount in medical expenses, you may be able to receive benefits if you notify the municipal office.

### **●Specified Physical Examinations [Contact: National Health & Pension Section]**

You can receive physical examinations at low cost if you are member of the National Health Insurance and between the ages of 40 and 74. The aim of this is to detect lifestyle diseases at an early stage and to prevent the development of serious illnesses.

Moreover, you can receive medical examinations and dental examinations for the elderly at low cost if you have joined the Latter-stage Elderly Healthcare System. This is to prevent lifestyle diseases and frailty. You will also need a physical examination ticket to undergo any physical examinations.

### **●Insurance Premiums and Payment Method [Contact: National Health & Pension Section]**

The amount you pay in insurance fees is determined by household and is based on the number of members in your household and each member's income for the previous fiscal year. The municipal office will send you a payment notice every June.

The insurance fees for the Latter-stage Elderly Healthcare System are determined and paid by enrolled individuals. We will send you a payment notice every July.

You can use this payment notice to pay at the counter of a bank or post office in cash or by direct debit. Furthermore, you can even pay National Health Insurance fees at convenience stores as long as it is within the payment deadline.

### (3) National Pension

#### [Citizens' Affairs Section in Your Local Ward Office]

#### ●National Pension System [Contact: Citizens' Affairs Section in Your Local Ward Office]

The National Pension is a public pension operated by the government. You are required to join the National Pension if you are registered as a resident with an age of 20 years old or over and under 60 years old. However, you do not need to join the National Pension if you belong to welfare annuity insurance at your place of work.

You can receive living funds when you are older, disabled or have suffered a death in the family if you meet certain conditions.

You can join the National Pension at the Resident Division in Ward Offices. However, you may need to make a request at a Pension Office (government agency) depending on your situation to receive benefits.

#### ●National Pension Premiums [Contact: Citizens' Affairs Section in Your Local Ward Office]

The National Pension fee is about 17,000 yen a month. There is a system that exempts approved applicants from paying pension fees or postpones their payment if they have difficulty paying due to low income.



#### Special Student Payment System: For Students (Also Applies to International Students)

The Special Student Payment System is a system for students enrolled in the National Pension that allows them to pay the fees that are due over an approved period at a later date by applying to and receiving approval from the Japan Pension Service if their income is at or below a certain amount.

Documents you will need to apply for the Special Student Payment System	<ol style="list-style-type: none"><li>(1) Basic Pension Number Notice, Pension book, something that shows your pension number</li><li>(2) Student ID and certificate of student status etc. (a document that can prove you are a student)</li><li>(3) Authorization letter (when someone applies on your behalf)</li></ol>
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