Voice

ナショナルユニオン

ゼネラルユニオン（関西・東海）、全国一般東京南部、福岡ゼネラルユニオン

語学学校で働く、日本人講師と日本人スタッフの皆さんへ
過重なサービス労働、営業ノルマ強制」はありませんか？

生徒さん増ー継続増、は、教育の質向上と、社内のコンプライアンスから

「ゼネラルユニオン」は全国最大の語学労働組合で、GABA・ECC・ベルリッツ・ジオス・新NOVA・イーオンや、各大学・中高校などの、講師やスタッフが加盟しています。これまで永年、労基法違反や保険未加入が横行していた全国各社を相手に、「年次有休休暇・残業未払・雇用保険・社会保険」等の法違反を、改善させてきました。倒産したNOVAでも、ゼネラルユニオンは、最後まで、教職員の未払賃金と保険、生徒会結成とレッスン継続で奮闘し、政府や全外教や民語協へも「業界モラル向上」を要請してきました。

でも未だ、残念ながら、「教職員は使い捨て」「生徒さんはカネ」としか見ない、質も悪い違法企業も少なくありません。そんな会社では、生徒さんも教職員も、不満一杯で、すぐ辞めてしまう、という悪循環に陥り、会社そのものが自壊しつつあります。退職でなく、会社への改善要求で、働き良い学校にしませんか？

貴方の職場に、過酷な残業・サービス残業未払・ 過酷な営業ノルマと研修強要・・・

こんな過労死的実態＝労基法違反はありませんか？

日本人スタッフ・講師の待遇は旧態依然たるままで、相談センターでもある私達「ゼネラルユニオンの相談センター」へも、悲痛な叫びが届いています。特に、

■「長時間残業を押付け【黙認】しながら、残業代を払わない」

■「スタッフの要員を補充せず、日本人講師に手伝わせる」

■「授業時間しか賃金を払わず、授業準備や移動が自腹」

■「週休も年休も取れない。社会保険や雇用保険もない」

など深刻な通報で多く、ゼネラルユニオンも、全国各社に警告を発し続けています。

労基法違反のチェックを

■15 条＝雇用契約書には、「始業と終業時刻・週休2日」 等の明示が必要。

■32 条＝「変形時間」も就業規則や労使協定と届出が必要。【振替や代休乱用もダメ】

■34 条＝「8 時間に、1時間以上の休息が必要」。 休めてますか？ 休憩室の有無は？

■36 条＝「会社は、各学校毎の過半数以上の労組、又は選挙で選ばれた従業員代表との残業同意協定書、労基署への届出ないと、何人も残業させてはならない」

37 条＝残業早出時の割増賃金→125% 休日出勤→135% 深夜【22 時以降】残業→150% 休日深夜 →160%

■サービス残業は犯罪です。病気や過労死の原因ともなります。

■残業は、本人や、過半数以上の従業員の、同意なしに強制できません。

■タイムカードの不正打刻【強要・黙認】は会社の責任です。

■「事前に本社の許可がない残業は払わない」、との会社見解は違法。

【会社も残業を認識し、黙示の承認とみなされる。時間中で終わらないノルマ】

泣き寝入りや、不本意な退職ではなく、労基法違反は、まずユニオンにご相談を。

メール・FAX・電話・面談、何でもOKです。できれば、給与明細・タイムカードコピー＝又は、出退勤時刻メモなどがあれば便利です。ご本人の要望があれば、ユニオンから各会社に要求し、さかのぼって、支払わせることができます。【ご相談のプライバシーは守ります】

sodan@generalunion.org

Voice

National Union

Inside the "Voice"

✧ Hannan Uni teachers say thanks
✧ ALTs across Japan join union
✧ Part-timer rights at universities
✧ Wages seized for health ins.

Autumn 2009

News from the General Union (Kansai & Tokai), NUGW Tokyo South, Fukuoka General Union

Sorry, you're only part time. No health insurance.
When your boss says sorry, you can tell them the truth

The next time your boss tells you that you're not eligible for *Shakai Hoken* (health and pension insurance; half funded by your employer) because you're part time, you'll know that it's not the truth. The union got it from the horse's mouth.

On 13 July, officers from the General Union, Fukuoka General Union, and NUGW Tokyo South, met with officials from the Ministry of Labour and Social Insurance Agency. Since the government announced that health insurance and visa renewals will be linked, the unions want to make sure that our members get into the best insurance, and that's *Shakai Hoken* (not *Kokumin Kenko Hoken*, in which you pay 100% of the premiums). The unions have won enrolment at many of the large eikaiwa chains which hire mostly full time workers, but we also want to make *(see pg. 2 – Wow!)*

City siezes wages and bank account for Kokumin Kenko Hoken

An ALT, after having received a letter from city hall demanding two years of back payments for *Kokumin Kenko Hoken* (National Health Insurance), contacted the Fukuoka General Union (FGU).

What was troubling about this case was that until now, the teacher had never had any problems with insurance. His ex-employer, following the law, had enrolled him in *Shakai Ho-* *(see pg. 2 – Fukuoka)*

Osaka, Kyoto, Nagoya health insurance open seminars

For a number of years the General Union has been advocating for the right of teachers to be enrolled in Shakai Hoken (health & pension) through their employers. Impending revisions to immigration law and guidelines make this more important than ever.

One of the reasons given for the changes is to ensure that foreign residents are enrolled in the Japanese social insurance system.

Major Changes are planned from April 2010

The Immigration Bureau will be including a check on health insurance enrolment as part of the visa renewal process from April 2010. According to the guidelines posted on the Immigration website, you will be required to present proof of enrolment in a valid health insurance..

Seminar dates and locations:
see generalunion.org "Open Seminar" for maps

Osaka: Sunday, 4 October @ 6PM
Union Office in Temmabashi

Nagoya: Sunday, 1 November @ 6PM
Union Office - 10 min from Nagoya Stn.

Kyoto: Thursday, 12 November @ 6:30PM
Heartopia Kyoto - Marutamachi Stn. off Karasuma Subway

NUGW Tokyo Nambu
Tel: 03-3434-0669 Fax: 03-3433-0334
info@nambufwc.org
www.nambufwc.org

General Union – Kansai & Tokai
Tel: 06-6352-9619 Fax: 06-6352-9630
Tokai Tel/Fax: 052-561-8555
union@generalunion.org
www.generalunion.org

Fukuoka General Union
Tel/Fax: 092-473-1222
fukuoka@generalunion.org
www.fukuoka.generalunion.org

Fukuoka General Union

ken (Employees Health and Pension Insurance).

The problem started with his new employer, who would not enrol him onto Shakai Hoken. Even though the teacher was required to be at work from 8:30 to 5:00 every day, the company told him that he did not work thirty hours per week and therefore was ineligible for *Shakai Hoken*. Now the story gets worse.

Not only was the city demanding back payments, but it seized 50,000yen from the teacher's bank account. Why? Very simple. In Japan, all residents are required to be enrolled in health insurance. Since the employer failed to enrol in *Shakai Hoken*, the city's position was that the teacher should be in the city run *Kokumin Kenko Hoken* system and therefore deducted the money that was owed to them.

The union's position on payment was different because the union believes that the employer has a duty to enrol in Shakai Hoken. The FGU officer in charge suggested that the teacher do something to prevent the seizure. But the story's not over yet.

Finally, the teacher was called into his company's head office and told that the city would be seizing 130,000yen from his pay. Sorry, the company couldn't do anything to prevent it; the city has a right to the money. The employer couldn't see that this could have been prevented if they had honoured the teacher's right to Shakai Hoken enrolment.

The teacher now still has to pay all his back payments, and for the first time that the union has ever seen, the teacher will not be allowed Kokumin Kenko Hoken coverage until all his back payments are made.

A sign of things to come? Maybe. We wouldn't recommend that you stick around to see if it'll happen to you. Talk to your coworkers, join a union, and make sure that you get covered by Shakai Hoken.

Wow! Part timers ARE eligible for Shakai Hoken

sure that part time workers, including those at universities and high schools, as well as teachers dispatched as ALTs, have the benefits of *Shakai Hoken*.

When Social Insurance Agency was asked point blank about the 3/4 rule (that workers must work at least 3/4 of the hours of a full timer to be eligible), we were told the following.

1. The Social Insurance Agency representative admitted that the ¾ rule which keeps many of our members off social insurance is NOT a condition of enrolment, but rather an internal administrative guideline. It's not even in the law itself.

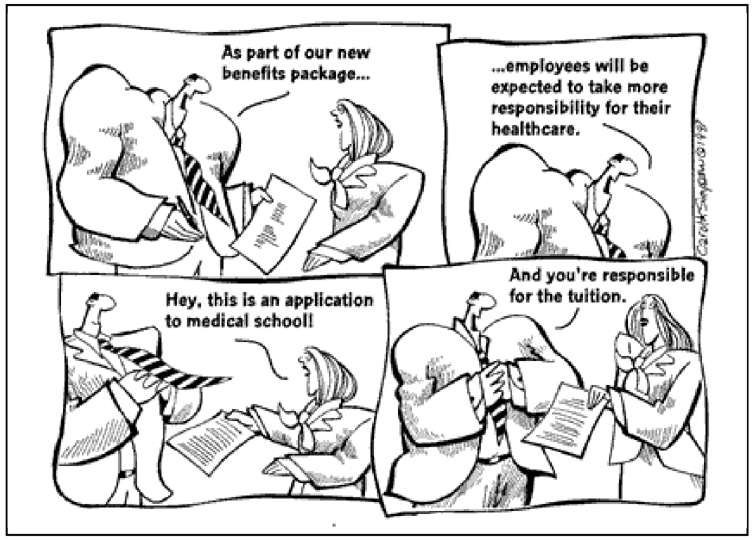
2. Companies are NEVER advised not to enrol if the worker is under ¾ of the hours of a full timer. In fact, a company can enrol anyone they wish and the Social Insurance Agency will NOT refuse applications from employers if the worker is under ¾ of the hours of a full timer.

3. Companies are also NEVER advised to disenroll those who fall below ¾ of the hours of a full timer after they have already been enrolled.

The problem therefore only occurs when workers, after being refused enrolment by their employer, file an <u>*individual claim</u> (kakunin seikyu) for enrolment with the Social Insurance Office. At this point many applications are turned down because the worker falls below the ¾ mark. Why does this happen? An answer was not forthcoming **but** the Social Insurance Agency's representative did state that the ¾ issue would not be judged so rigidly on appeal.

If you are interested in following up your demands for *Shakai Hoken* with an appeal to the government, please contact one of the three unions today.

*Individual claims (kakunin seikyu) can be filed at your local Social Insurance Office. Appeals can then be made to the prefectural Social Insurance Bureau, and finally to the national Social Insurance Agency.



Courtesy of www.carol-simpson.com

Hannan University teachers say "Thanks GU for saving koma"

The General Union (GU) members at Hannan University are very grateful to the union for helping them avoid koma cuts next year.

Even though Hannan never officially announced that teachers would be losing classes, GU members learned that the university was planning to introduce koma cuts in 2010 with the implementation of a new curriculum; a curriculum wherein neither student intake nor the number of English language classes were being reduced.

Instead, Hannan were planning to have students take courses in the new curriculum that could be taught by English teachers supplied by a dispatch company. When GU members at Hannan learned this, they quickly reached a consensus among themselves and resolved to ask the GU to submit a letter to the university seeking assurances that GU members would not lose any koma.

No one will ever know if the letter prompted the university to act, but it seems highly likely that it did influence their decision to revamp the classes allocated not only to GU members, but also to other part-time English language teachers. As a result, no GU member has lost any koma for the coming 2010 academic year.

The GU members would like to thank the union for stepping in when needed and the administration at Hannan University for considering everyone's needs in these difficult times.

What can one learn from this? It's simple, join the GU and it may help you to keep your koma.

Fair treatment for part time workers at St. Thomas Uni

In light of St. Thomas University's (owned by Eichi Gakuin) decision to stop all new enrolment with the aim of closing the university in the near future, General Union members at this university have submitted demands for collective bargaining.

Our one simple demand is that the university take responsibility for their own current situation and not offload the burden on to part-time teachers by reducing their class load or dismissals..

Of course the union is aware of the decreasing population of university aged students, but this is nothing new. The university should have begun making plans for this situation long ago.

After an initial announcement of 3 June that they were unsure of koma for the 2010 year, the university quickly announced job cuts for the part time teachers. It is now vital that the union move quickly to make sure that the university takes our members' livelihoods into consideration.

The union is willing to sit down with the university to look at what plans the school has for their teachers in the future, but we cannot accept simple dismissals as the answer to this crisis. As a union, we are concerned about further university closures in the future and we will not allow this case to set precedence and be settled by firings.

If you work at St. Thomas or know someone who does, please make sure to contact the General Union. sac@generalunion.org

ALTs across Japan are joining the union

You don't need a problem to join. We're already working for you

The deterioration of working conditions. The lack of proper insurance enrolment. The failure to follow the Worker Dispatch Law and hire directly. These are problems that affect all ALTs, and the victories over these problems impact on all dispatch jobs.

What's the union doing?

■Supporting ALTs with questions about their working conditions.

■Negotiating with dispatch companies and boards of education over ALT dismissals at contract renewal time.

■Writing letters to boards of education regarding pay for influenza days.

■Holding talks with the Ministry of Health, Welfare, and Labour to get a hold on the major problems with ALT dispatch.

■Suing a major dispatch company for their violations of the Trade Union Law.

■Meeting with the Social Insurance Agency and Unemployment Insurance Bureau over ALT dispatch companies' failure to enrol teachers on insurance.

■Meeting teachers across Japan about forming union branches and holding direct talks with their schools regarding direct hire.

Regardless of what dispatch company or school board we deal with. Regardless of which group of ALTs we do it for. The point is that all ALTs across Japan benefit.

We're not fighting a small battle. We need ALTs from the smallest towns to the biggest cities to join and help transform your lives in Japan.

Then next time you're wondering how to improve your working conditions, before you think about moving from one bad dispatch company to another, think about joining the union first.

Don't let your employer pull a fast one on you

Know your rights. Know your obligations. Know your employer's obligations!

All registered residents of Japan must be enrolled in one of the appropriate social health care and pension insurance systems: Employees' Health and Pension Insurance (*Shakai Hoken*), Private Schools Mutual Aid (*Shigaku Kyosai*), or National Health and Pension Insurance (*Kokumin Kenko/Nenkin Hoken*), as well as some other public schemes.

Using any other private insurance plan as your sole provider fails to meet your legal obligations, and as of 1 April 2010 will not satisfy the visa renewal insurance requirement.
Those employed at workplaces with five or more employees should be paying into *Shakai Hoken* or *Shigaku Kyosai*.

What management doesn't want you to know.
Kokumin Kenko/Nenkin Hoken was not designed to cover employed persons, but rather those with no income or fixed income (i.e. unemployed, self-employed). *See the centre chart to see what's not covered by Kokumin Kenko/Nenkin Hoken.*
If you work, you should be employed in *Shakai Hoken/Shigaku Kyosai* and your employer must pay 50% of your premiums. End of story!

One thing we want all our members to understand is that the Health Insurance Law (Article 3) and the Employee Pension Insurance Law (Article 12) both dictate enrolment in *Shakai Hoken* of most employees at "applicable workplaces" regardless of work hours. There are only 8 exceptions stipulated in the above mentioned laws: 1) sailors, 2) those employed less than two months, 3) those employed at workplaces without fixed addresses, 4) seasonal workers, 5) employees of enterprises that will be in existence less than six months, 6) those employed by the National Health Insurance Union. 7) those over 75 years old, 8) those authorized by the director of the Social Insurance Agency (SIA) or by a health insurance union or mutual aid society.

The claim that part-timers qualify if they work 3/4 or more of the hours of a full-timer is a misrepresentation of the 1980 and 2005 SIA directives. These internal directives addressed to local SIA offices are operational guidelines for enforcement of the laws, NOT enrolment criteria. Imagine a stretch of highway with an 80kph speed limit and a police officer who sets the radar to 90kph. This means the officer will pull over anyone who exceeds 90kph but not those who drive between 80kph and 90 khp. It does not mean that it is legal to drive 85kph. Similarly the SIA directives provide guidelines for local agents to order employers to enrol their employees. They do not say it is legal to not enrol employees below the 3/4 threshold. Finally, the directives have no legal force and are not referred to in the law.

Employers use the internal SIA enforcement guidelines as if they were enrolment criteria. Management must pay half the premium so naturally their purpose is to save labour costs regardless of the impact on its teachers. Unfortunately, the SIA has turned a blind eye and in some cases openly collaborated with management in their illegal non-enrolment of employees. Let's be clear and unafraid to say the truth – Many companies are evading the law (Article 3 of Health Insurance Law) by not enrolling all their workers.

What's covered?

Why do we believe that you are better off enrolled in *Shakai Hoken/Shigaku Kyosai* as opposed to *Kokumin Kenko Hoken/Nenkin*? Look at the chart below to see what things *Kokumin Kenko Hoken/Nenkin* will not cover you for.

Shakai Hoken	Shigaku Kyosai
Health Insurance Coverage	
Medical, drug, and dental costs: 70% of medical costs are covered for you and your dependants.	
80% of medical costs for dependant children under three years old.	80% of medical costs for dependant children under six years old.
Injury or sickness resulting in a loss of wages Covers lost wages due to injury or illness for up to one and a half years. **This is not available under *Kokumin Kenko Hoken*.**	
About two-thirds of lost wages covered	80% of lost wages covered.
Childbirth: Lump sum payment to help with the costs of childbirth.	
¥350,000 for the birth of each child (may be up to ¥380,000 in some cases).	¥400,000 for the birth of each child. May be paid directly to medical institution.
Maternity Benefits: You are eligible for coverage of your wages for 42 days prior to birth and 56 days after the birth. **This is not available under *Kokumin Kenko Hoken*.**	
Approximately 60% of your wages are covered.	80% of your wages are covered.
Death: A lump sum of ¥50,000 will be paid to the person taking care of the funeral arrangements.	
Pension Insurance Coverage	
Pension payments: Basically both plans will pay a pension after 25 years of enrollment, which is the often cited number. Twenty five years though is not simply 25 years (*see the article on Kara Kikan*). Pension amounts vary depending on your period of enrollment, when you were enrolled and when you were born.	
Death A survivor's pension is paid to surviving dependents.	
Disability If you are unable to work due to disability, you will receive an allowance.	

Detailed Information

Both systems are more complicated than what will fit into a small chart. This information covers some of the major points (subject to change). Visit the online resources for more information or call the union to learn how to win *Shakai Hoken* in your workplace.
Shigaku Kyosai: http://www.shigakukyosai.jp/en/about/index.html
Shakai Hoken: http://www.sia.go.jp/e/index.html

How much does it all cost?

*300,000/mo. (monthly standard salary)	Shakai Hoken	Shigaku Kyosai
Under 40 Health Insurance	Health ¥12,300 (worker)	Health ¥10,800 (worker)
40 and older Health Insurance	Health ¥14,085 (worker)	Health ¥12,050 (worker)
To 70 years old Pension Insurance	Pension ¥23,025 (worker)	Pension ¥16,914

Rates for *Kokumin Kenko Hoken* vary by city and are calculated based on your past year's income and number of dependants. Rates for *Shakai Hoken/Shigaku Kyosai* are based solely on your salary..
Kokumin Nenkin premiums are not based on salary. *Kokumin Nenkin* premiums are currently ¥14,660 per month (April 2009).
*For those earning between ¥290,000-¥309,999 including all allowances.

Making the pension system work for you

Many are told that Shakai Hoken/Shigaku Kyosai is a waste because you won't see your money back.
The system is still not perfect, but there are ways to make sure that you see some benefit from your pension payments. Also, the unions are in a much stronger bargaining position in the future if our members are contributors to the health and pension system. Our position: fight for enrolment together with improvements.

I. KARAKIKAN
Pensions are payable after you have paid premiums for 25 years, but this doesn't mean that you have to pay in for 25 years.
The period from when you were twenty years of age to when you arrived in Japan are added to the number of years of contributions.
To use this system, you do have to have permanent residency or citizenship prior to reaching retirement age.

II. PENSION TREATIES
Japan has pension treaties with many countries. These treaties may allow you to use some of the time that you paid into the pension in Japan to benefit your pension earnings in your home country, and vice versa. See www.sia.go.jp/e/ag.html for more information.

III. PENSION REFUNDS – DATAI ICHIJIKIN
You can receive a lump sum return on your pension payments. Those leaving after having been enrolled in *Shakai Hoken/Shigaku Kyosai* for 36 months can have almost 100% of their contributions refunded. Compare this to the approximately 50% that you can get back if you're enrolled in *Kokumin Nenkin* and you'll see why *Shakai Hoken/Shigaku Kyosai* are the way to go.
Call the union to find out how you can maximize your pension refund

Period	Shakai Hoken/ Shigaku Kyosai Rate	Kokumin Nenkin flat rate refund
6-11 months	0.4 X avg. monthly. standard salary	42,300
12-17 months	0.9 X avg. monthly. standard salary	84,600
18-23 months	1.3 X avg. monthly. standard salary	126,900
24-29 months	1.8 X avg. monthly. standard salary	169,200
30-35 months	2.2 X avg. monthly. standard salary	211,500
36 months	2.6 X avg. monthly. standard salary	253,800

Health and Pension Insurance

Seguro Nacional de Saúde (Kokumin Kenko Hoken) e Pensão Nacional (Kokumin Nenkin)

Sistemas de Seguro Nacional de Saúde (Kokumin Kenko Hoken) e da Pensão Nacional (Kokumin Nenkin) destinam-se a cobrir os desempregados, independente, aposentados e pessoas que não são elegíveis para o Seguro de Saúde e Pensão dos Empregados (Shakai Hoken).

Seguro Nacional de Saúde (Kokumin Kenko Hoken) é administrado pelo seu governo local. Para se inscrever é necessário visitar o escritório Kokumin Kenko Hoken no seu bairro, cidade, vila ou aldeia. Os prémios podem variar de região para região, e são calculados utilizando as taxas de imposto do passado exercício. Para as pessoas novas para o Japão, Kokumin Kenko Hoken prémios são relativamente baratos para o primeiro ano de matrícula. A partir do segundo ano da matrícula prémios aumentaram drasticamente. Muitos governos locais têm um prémio tampa de ¥ 530,000 por ano.

A Pensão Nacional (Kokumin Nenkin) é administrado pela Agência de Segurança Social. Você pode aplicar para se inscrever na Agência de Segurança Social perto a sua residência ou no escritório Kokumin Nenkin do seu governo local. Kokumin Nenkin prémios não são baseados nos salários. Kokumin Nenkin prémios estão actualmente ¥ 14,660 por mês (Abril 2009).

Kokumi Nenkin também tem um sistema de retirar, em um único pagamento (dattai ichijikin) para pessoas não-japonês nacionalizada. Se você tiver inscrito para 6 meses ou mais, também podem ser elegíveis para um reembolso.

Dattai Ichijikin

Contribuição período	Pensão Nacional
6 meses ou mais, menos de 12 meses	42,300
12 meses ou mais, menos de 18 meses	84,600
18 meses ou mais, menos de 24 meses	126,900
24 meses ou mais, menos de 30 meses	169,200
30 meses ou mais, menos de 36 meses	211,500
36 meses ou mais	253,800

Acordos de Segurança Social

Japão tem actualmente acordos de segurança social com a Bélgica, Canadá, França, Alemanha, Coréia, Reino Unido e os Estados Unidos. Alguns acordos permitem a pessoa segurada para combinar os fundos de pensão a satisfazer os requisitos. Os acordos com o Reino Unido e Coreia do Sul não permitem a adição de fundos de pensões para atender os requisitos.

Foram assinados acordos com a Austrália, República Checa e nos Países Baixos, no entanto, esses acordos não têm sido implementadas desde Junho de 2008. As negociações estão em curso em Espanha e Itália.

A Agência Segurança Social fornece informações detalhadas em Inglês sobre os acordos internacionais em matéria de segurança social.

Por favor, veja **www.sia.go.jp /e/ag.html** para obter detalhes sobre como acordos da Segurança Social afectam você e suas obrigações de pensões no Japão.

Maternity Leave

Dear Voice,

My and husband I have just found out we are expecting our first child. I was excited to announce the news to everyone at work only to find that I was asked to resign! It is difficult to believe the company's attitude after 5 years of loyal service. I know there is maternity leave in Japan but how do I get it and how long is it?

Thank you,

Dear Mum-to-be,

Congratulations on the happy news! Sorry to hear how your company reacted. Traditionally, it was expected that women would resign, or be forced to, upon becoming pregnant but we see fewer and fewer cases of this.

The law allows for both maternity and childcare leave. Maternity leave is available from six weeks prior to the due date with a postnatal leave of 8 weeks from the birth. Maternity leave is usually unpaid but if you are member of your employer's Health Insurance Society (Kenko Hoken), you will be entitled to 60% of your standard daily remuneration per day, from 42days before childbirth to 56 days after child birth date for the unpaid period as "Maternity Allowance" upon the submission of certificate of your child's birth.

So what happens after maternity leave? Are you required to return to work? Yes and No. Childcare Leave is then available up to the infant's first birthday for either of the parents but is restricted in that those on fixed contracts are excluded, but those who have been employed continuously for more than a year with several contract renewals may have the right to avail themselves of childcare leave. As your company has already indicated they will decline your leave application, I would suggest you come in for a consultation immedi*ately so that we can begin the negotiation process with your employer.*

Da saúde e das pensões no Japão

English continued inside

Da saúde e das pensões no Japão

Qualquer pessoa independentemente da nacionalidade, acima dos 20 anos*, residente no Japão é obrigado a ser registada em um plano de saúde e fundo de pensão aprovada pelo governo japonês. Basicamente, existem dois sistemas:

* Alguns titulares de vistos de curto prazo pode ser isento.

Seguro de Saúde e Pensão dos Empregados (*Shakai Hoken*), para pessoas que estão empregadas em uma empresa registada ou uma empresa com mais de 5 pessoas, se o local não é uma empresa registada

Seguro Nacional de Saúde (*Kokumin Kenko Hoken*) e Pensão Nacional (*Kokumin Nenkin*) é para os desempregados, os aposentados e os independentes. Se você não está registrado com o Seguro de Saúde e Pensão dos Empregados (Shakai Hoken) é necessário ser registrado com o sistema nacional.

O que Shakai Hoken cobre?

Seguro de Saúde e Pensão dos Empregados (Nesta Shakai Hoken) é constituído por duas partes.

O Seguro de Saúde (Kenko Hoken) e do Fundo de Pensões dos Empregados (kousei Nenkin). Eles são um conjunto. O custo do Shakai Hoken é dividido entre empregado e empregador, com ambas as partes pagam 50 por cento.

O plano de seguro de saúde abrange os seguintes:

Médicos, Medicamentos e dentários custos. 70% das despesas médicas são cobertas. Existe também uma rede de segurança para que os custos médicos não excedam cerca de ¥80,100 por mês.

Lesão ou doença, resultando em salários perdidos. A concessão abrange cerca de dois terços dos salários perdidos devido a doença ou lesão de até um ano e meio. Existe um limite de um ano e meio a esta reivindicação para qualquer doença. Isto não está abrangido no âmbito do Seguro Nacional de Saúde (Kokumin Kenko Hoken).

Nascimento de um filho. ¥ 350,000 será pago após o nascimento de cada criança.

Licença de maternidade. Quando você tomar esta licença, você é elegível para 60% do seu salário durante 42 dias antes do nascimento e 56 dias após o nascimento. Isso também não está disponível no Seguro Nacional de Saúde (Kokumin Kenko Hoken).

Morte. Um pagamento único de ¥50,000 devem ser pagas à pessoa em cargo do funeral. Além disso, ¥50,000 deve ser paga no caso de um dependente.

O regime de pensões abrange as seguintes:

Pensão. Depois de ter pago o sistema de pensões de 25 anos, o segurado após ter atingido a idade de 65 anos serão elegíveis para uma pensão até a sua morte. O período de 25 anos de pagamentos não é sempre de 25 anos. Kara kikan (que reconta sua vida fora do Japão) afeta seu direito a receber uma pensão de 25 anos no Japão sem o pagamento, se você for concedida autorização de residência antes de chegarem aos 65 anos.

Morte. A pensão é paga aos dependentes sobrevivos. Exemplo, um cônjuge sobrevivo com uma criança irá receber ¥1.035.600 por ano.

Pessoas com Deficiência. Se estiver impossibilitado de trabalhar devido a uma deficiência irá receber uma pensão ou um Subsídio de invalidez. Uma deficiência clase um: ¥ 1,005,300 por ano. Deficiência clase dois: ¥ 804,200 por ano.

Shakai Hoken é directamente deduzido do seu salário. Um trabalhador com menos de 40 anos com um salário bruto de ¥250.000 e subsídio de transporte de ¥15,000 iria pagar ¥30,615 (Seguro de saúde ¥10,660 e Pensão ¥19,955) por mes para Shakai Hoken. Este montante é automaticamente deduzido do seu salário e o empregador coincide com a sua contribuiçao.

Retirada em um único pagamento (Daitai Ichijikin)

Uma pessoa que não tem cidadania japonesa, e inscritos no sistema público de pensões japoneses por 6 meses ou mais podem ser elegíveis para um reembolso das suas contribuições de pensão. O reembolso varia no período de tempo que a pessoa está registada.

A retirada em um único pagamento ao Shakai Hoken é calculado utilizando a média de remuneração mensal para o período registrado e multiplicando-se pela taxa de lucro. Veja a tabela abaixo.

Contribuição período	Taxa de lucro
6-11 meses	0.4
12-17 meses	0.9
18-23 meses	1.3
24-29 meses	1.8
30-35 meses	2.2
36 meses	2.6

Por exemplo

Marie-Anne contribuiu para Shakai Hoken para 36 meses, até Maio 2008. A média do salário bruto para fins Shakai Hoken foi ¥ 260,000. Marie-Anne é elegível para um reembolso ¥ 676,000*.

* A retenção do imposto de 20% pode ser deduzida a restituição, é igualmente reembolsável