**JUNE 2022 | ISSUE 56** 



### Ginowan City Newsletter

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## Premium payments for National Health Insurance and Health Insurance for People Aged 75 and Over Begin in July

Premium payments for National Health Insurance are broken into 8 installments to be paid between July and next February. Premium payments for Health Insurance for People Aged 75 and Over are broken into 9 installments to be paid between July and next March.

Premiums can be paid at designated financial institutions and convenience stores nationwide, or electronically using an app on your smartphone.

If payments are not received, you will be charged a fee for a collection/reminder letter and a late fee.

#### ■ Pre-authorized payments

You can register for pre-authorized payments so that NHI premiums can be automatically deducted from your bank account. You will never miss a payment and can avoid having to go to your bank for every payment.

You will only need to register for pre-authorized payments once. Once you sign up for pre-authorized payments, you will not have to register again next year.

#### ■ If you are having difficulty making payments

If you are experiencing difficulty making payments due to an illness or unemployment, etc., please consult with us at the city office. We accept consultations from residents who are experiencing:

- 1. Major changes in their life due to an illness or injury
- 2. Difficulty due to unemployment
- 3. Suspension or termination of operations, or other major damages
- 4. Damages to the home due to natural disasters

#### Have you filed your taxes for 2022 yet?

If you haven't filed your taxes (your income from 2021), you may not be able to receive a reduction of NHI premiums. It maybe also affect calculations for your base amount (maximum amount of out-of-pocket fees) for hospitalization and high medical expenses.



# Ginowan City celebrates its 60th anniversary this year!

Ginowan City has established July 1st as "Ginowan Citizen's Day" in commemoration of the founding of our city on July 1, 1962!

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#### Watch out for heatstroke!

Heatstroke can occur when you exercise or work under high room or outside temperature and your body can no longer maintain a proper balance between body fluid and salt levels. As a result, your body loses the ability to regulate body temperature, which can lead to an increase in body temperature, dizziness, fatigue, convulsions or cognitive dysfunction. Heatstroke can occur indoors too, so it is important to keep your guard up!

For more details about what symptoms to look out for and what you should do during a heat stroke, please see our English Facebook page!



#### JULY 3, 2022 SUNDAY

Featuring over 10,000 fireworks display!

Venue: Ginowan Seaside Park (Tropical Beach)

Open: 16:30 (tntv) Start: 20:00 (tntv)

\*Rain or shine. Will be cancelled in the case of strong winds or rain.

### GINOWAN POPULATION AS OF MAY

Total population 100,105 (+32)

Foreign nationals 1,564 (+10)

**Nationalities** 

50 (±0)

Total households 46,568 (+41)

## Application for an exemption of National Pension contribution for FY2022 begins in July

The monthly premium is 16,590 yen per month

If you, the head of household, or your spouse's income from last year (or the year before the last if you are submitting an application between January to June of this year) is lower than a certain amount (670,000 yen threshold for single households) or if you are experiencing employment or damages from a natural disaster that is making it difficult to make premium payments, you can apply for a full or partial (three quarters, half or one quarter) exemption.

♦An application for exemption can be made retroactively dating back 2 years and 1 month. To apply for Special Exemption for Students, please bring your student ID or proof of enrollment.

#### ■ If you leave your premium payments unpaid...

- 1. You risk not being able to receive Old Age Pension in the future
- 2. You risk not being able to receive Disability Pension or Pension for the Bereaved should you be affected by a death or disability

#### ■ When you are approved for an exemption

- 1. The period of exemption counts towards your contribution period (10 years). However, the amount of pension you receive may be less than if you had made full amount of contributions for Old Age Pension.
- 2. For Disability Pension and Pension for the Bereaved, the period of exemption is considered the period of contributions paid.
- \*The period of deferment of payment and Special Exemption for Students will not be reflected in the amount of pension payments received.
- \*If you are approved for partial exemption but fail to make payment, you will be considered to be in arrears.

#### ■ Recovery of past contribution-exempt periods

If you had exemptions in the past, you can recover the period of exemption by paying the exempted contributions retroactively for up to 10 years. Please note, however, that a charge will be added to contribution amount on the third year onward from the year following the period of exemption.

For details, please contact the Resident Affairs Division (ext. 2763, 2764)