

Changes to Your Health Insurance Beginning October 2022

Due to an amendment to the law, beginning in October 2022, the insurer of your health insurance will change from Japan Health Insurance Association (*Kyokai Kenpo*) to Japan Mutual Aid Association of Public School Teachers (hereinafter “Mutual Aid Association”). You are required to join the Mutual Aid Association as of October 1.

◆ **A new health insurance card will be issued.**

- ✓ You need to return your current insurance card and have the Mutual Aid Association issue you a new insurance card.
- ✓ Without completing the necessary procedure, you will not receive a new insurance card. Please complete the procedure according to the instructions of the person in charge.

◆ **The amount of the premium and the month in which the premium is deducted will change.**

- ✓ The health insurance premium will become the mutual aid premium and will be deducted in the current month instead of the following month.
- ✓ For October 2022, the following will be deducted from your October salary: the health insurance premium for September, the mutual aid premium for October, and the employees' pension insurance premium* for September. Starting November, the current month's mutual aid premium and the previous month's employee pension premium will be deducted.

* The employees' pension insurance program will not change, and its premium is deducted in the following month.

◆ **Welfare services provided by the Mutual Aid Association will be available as follows.**

- ✓ Beginning October 2022:
 - Financial support for influenza vaccinations
 - Mental health counseling for teaching staff
 - Financial support for using accommodation facilities (e.g., Hotel Kitano Plaza Rokkoso)

- ✓ Beginning April 2023 (in addition to all the above):
 - Financial support for complete health checkups, osteoporosis examinations, etc.

For more information, please ask the person in charge at your workplace.

◆ **Benefits from the Mutual Aid Association will be available.**

- ✓ Some benefits are automatically paid, while others require filing a claim.
- ✓ To receive a refund for extra medical expenses paid after you have visited a hospital without your insurance card, you will need to file a claim.