

For new members

Information about the Mutual Aid Association (MAA) of Public School Teachers

The MAA of Public School Teachers administers three programs for "ensuring the stable livelihoods" and "improving the welfare" of public school teachers/staff and their families, with the aim of creating an environment in which they can work with peace of mind.

The MAA of Public School Teachers is a part of the Local Public Service Mutual Aid Associations

If you are hired as a public school teacher or staff member, you may, depending on the type of your employment, be enrolled in the Local Public Service Mutual Aid Associations, a social insurance system for local public service employees. All persons employed as public school teachers, staff, etc. become members (enrollees) of the **MAA of Public School Teachers**, part of the Local Public Service Mutual Aid Associations.

Types of MAA

- National public service employees**
 - ▶ Enroll in National Public Service Personnel Mutual Aid Associations
- Local public service employees (Public school teachers, staff, etc.)**
 - ▶ Enroll in the Local Public Service Mutual Aid Associations
- Private school teachers/staff**
 - ▶ Enroll in the Promotion and Mutual Aid Corporation for Private Schools of Japan(except for some private schools)

The Local Public Service Mutual Aid Associations is organized as follows, based on broad categories such as type of mutual aid association, workplace, etc.

- MAA of Public School Teachers
- Mutual Aid Association of Prefectural Government Personnel
- Japan Police Personnel Mutual Aid Association
- Mutual Benefit Association for Tokyo Metropolitan Government Employees
- Mutual Aid Associations for Municipal Personnel

Who are public school teachers, staff, etc.?

- Public school teachers/staff
- Prefectural boards of education staff
- Staff of educational institutions (libraries, museums, etc. established by prefectures) under the jurisdiction of prefectural boards of education, etc.

An association membership card (health insurance card) is issued



When you join the MAA of Public School Teachers, you will receive an "association membership card" from the branch*. The association membership card proves that you are a member (enrollee), and it is also a certificate showing that you are enrolled in the public medical insurance system (health insurance card). Please keep it in a safe place, as you will need it when receiving treatment at medical institutions, etc. Members who have family members recognized as dependents will also be issued with "dependent cards".

* In addition to its head office, the MAA of Public School Teachers has branches, which are located within each prefecture's board of education. The head office oversees the operations of the MAA, while branches are the contact points for members.

Three key programs

The programs administered by the MAA are funded by the payment of contributions (premiums) by members and the payment of shared amounts by employers of local public entities, etc.

Three programs of the MAA of Public School Teachers



Payment of contributions (premiums)



Payment of shared amounts

Short-Term Benefits Services (Medical insurance)

In addition to providing health insurance equivalent to that of private sector companies, this program provides benefits related to absence from work and disasters.

See page 2.

Long-Term Benefits Services (Pension benefits, etc.)

This program makes decisions concerning employees' pensions, annuity retirement benefits, etc., and pays these benefits.

See pp. 2-3.

Welfare Services

This program offers health services such as comprehensive health screening and mental health care, conducts loan activities, and administers lodging facilities and hospitals.

See pp. 3-4.

Payment of contributions (premiums) by members

Contributions (premiums) are deducted from your salary on a monthly basis. The amount is calculated based on your monthly standard remuneration at the premium rates for each program.



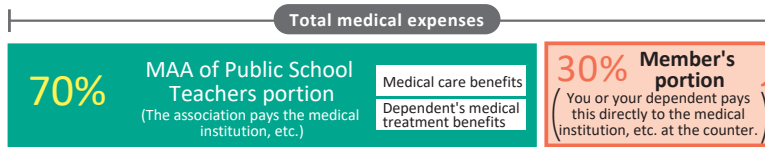
Benefits are provided to members and their dependents when they receive medical treatment at hospitals, etc. for illness or injury and in the event of childbirth, death, absence from work, and disasters. For some benefits, you will need to follow a claim procedure, while for others this is unnecessary.



Benefits when you present your association membership card (or when your dependent presents their dependent card) at the counter of a medical institution, etc. and receive medical treatment

No claim procedure required

Typical example
(the out-of-pocket expense ratio varies depending on income and age)



If your out-of-pocket expenses at the counter exceeds a certain amount, benefits for high-cost health care, a refund of part of the cost-sharing amount, or dependent's medical care additional benefits are **disbursed automatically**.



Main benefits for which a claim procedure is necessary

Claim procedure required

When claiming benefits, please submit the prescribed claim form along with the necessary documents to the branch to which you belong. **If you do not file a claim within two years from the day after the benefit event occurs, you will not receive benefits.**

When you or your dependent gets sick

Medical treatment benefits (dependent's medical treatment benefits)

When you were unable to use your association membership card (or when your dependent was unable to use their dependent card) for unavoidable reasons and you or your dependent has paid the full amount of the medical expenses.

Transportation benefits (dependent's transportation benefits)

When you or your dependent was transferred under a doctor's order due to a serious condition that requires urgent attention and is unavoidable.

When you or your dependent gave birth

Maternity benefits
(dependent's maternity benefits)

When you or your dependent died

Funeral benefits
(dependent's funeral benefits)

When you were absent from work and your salary was reduced

Sickness and injury allowance

When you were absent from work due to illness or injury not caused by your official duties

Maternity allowance

When you or your dependent gave birth

Loss of wage allowance

When you were absent from work due to the illness, injury, etc. of a family member

Childcare leave allowance

When you took childcare leave

Family care leave allowance

When you took family care leave

When you have been affected by a disaster

Special payment for disaster

When your residence or personal property was damaged due to an extraordinary disaster

Condolence money

When you or your family member died due to an extraordinary disaster



For details of the schemes, benefit payment criteria, and claim procedure, please refer to your branch's website or PR brochures.

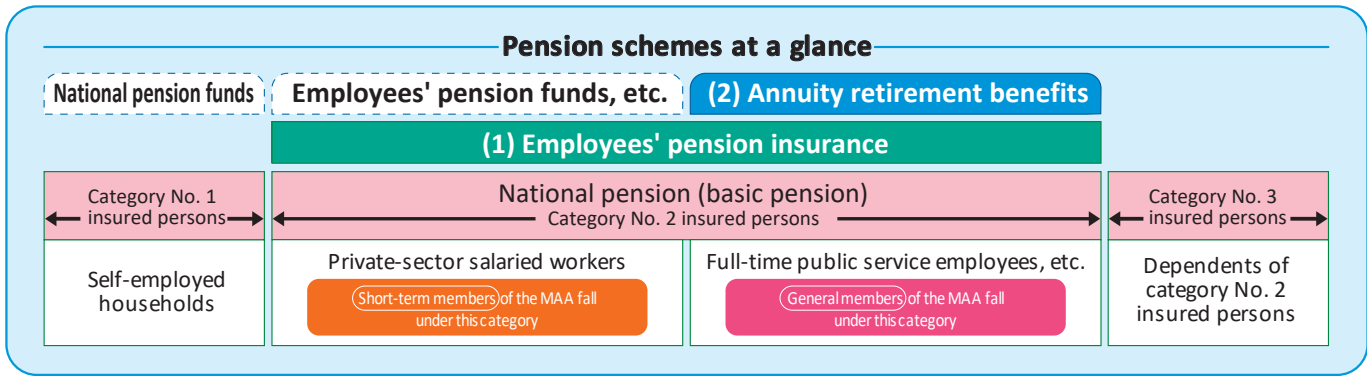
Scan here for a list of branches →



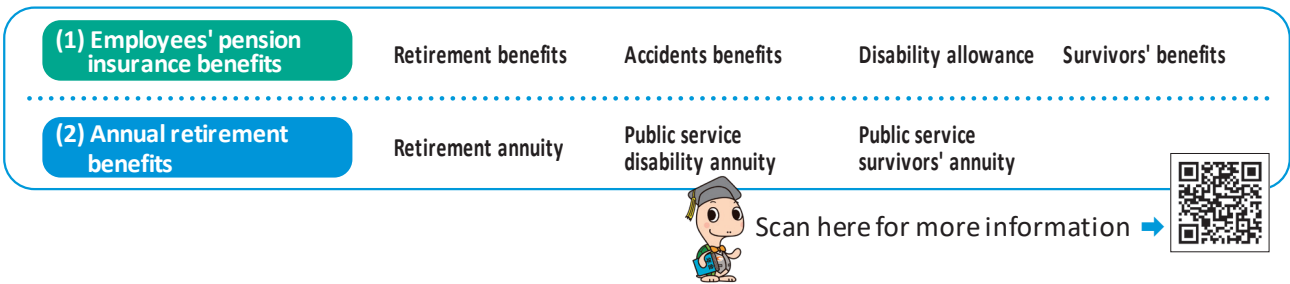
Among the public pension schemes that members are enrolled in, this program makes decisions concerning **(1) employees' pension insurance benefits** and **(2) annuity retirement benefits**, and pays these benefits. It also provides annuities and lump-sum benefits to members and their bereaved family.

The public pension schemes include the **national pension (basic pension)**, which is for all residents of Japan, and **employees' pension insurance**, which is for public service employees and private-sector salaried workers.

In addition, there are top-up pensions such as **annuity retirement benefits**, which supplement the national pension and employees' pension insurance. General members of the MAA enroll in three schemes, the national pension, employees' pension insurance, and annuity retirement benefits. Since Long-Term Benefits Services are not available to short-term members, they pay premiums to Japan Pension Service and enroll in the employees' pension insurance.



Types of (1) employees' pension insurance benefits and (2) annuity retirement benefits



MAA-Provided Employee Services

Welfare Services

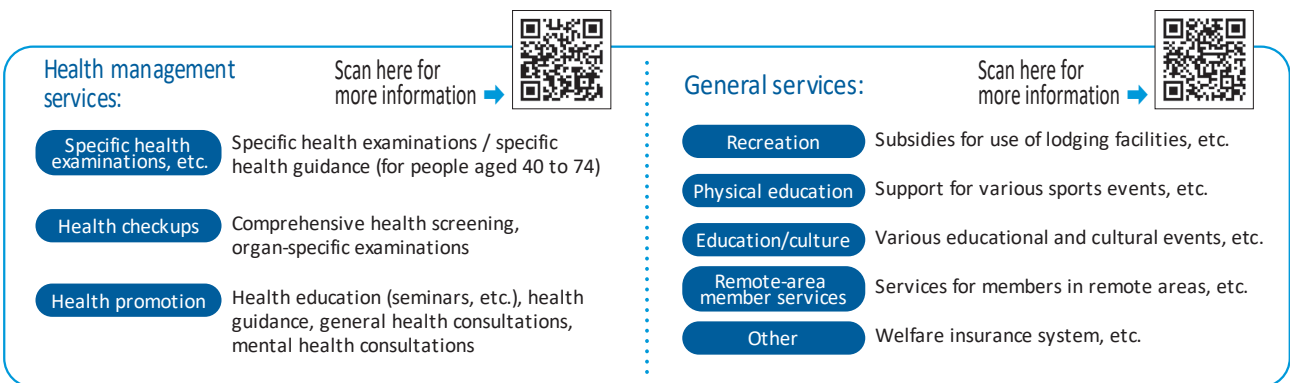
- For General Members
- For Short-Term Members

The welfare services comprise four activities for enhancing the welfare of members and their families.



Health Services

Various services are provided, such as initiatives aimed at improving the mental and physical health of members and their dependents (comprehensive health screening, mental health consultations, etc.).



Loan Services

Loans are available to members needed financial support. When you need extra money temporarily, you can take out a loan that suits your purposes.



Scan here for more information →

Lodging services

The MAA operates accommodation facilities (Yasuragi no Yado) with hot springs and delicious food throughout Japan.

Both members and their relatives (spouse, children, parents, grandchildren, grandparents, and siblings) are entitled to stay at membership rates.



MAA Yasuragi no Yado website
<https://www.kourituyasuragi.jp/>



Medical services

To provide more advanced medical services and promote health management with its other health services, the MAA runs eight directly-operated hospitals across Japan as part of the Welfare services. In addition to general medical services, illness prevention is also emphasized through comprehensive health screening and specific health examinations.



Scan here for more information →



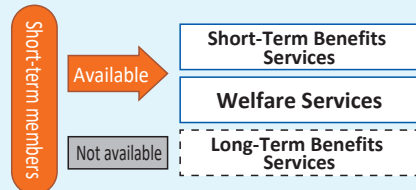
Types of members from October 2022

What are **general members**?

These are typically full-time employees^{1,2}. All the MAA programs (Long-Term Benefits services, Short-Term Benefits services, and Welfare services program) are available to them.

What are **short-term members**?

These are typically part-time employees with the types of employment described below. In addition, among full-time employees, those with temporary appointments are short-term members. Among the MAA programs, Short-Term Benefits services and Welfare services program are available to them. They enroll in the Category I Employees' Pension (Japan Pension Service) for long-term benefits.



Types of employment

- Those who are working at least the prescribed number of hours for full-time employees and whose expected length of service exceeds two months^{3,4}
- Those for whom the prescribed number of weekly working hours and the prescribed number of monthly working hours are at least 3/4 of those of full-time employees and whose expected length of service exceeds two months³
- Those who don't satisfy criteria on the left, but who satisfy all of the following:
 - ▶ Prescribed number of weekly hours is at least 20 hours
 - ▶ Expected length of service exceeds two months³
 - ▶ Monthly compensation is at least 88,000 yen
 - ▶ Not a student

1: Excludes those with temporary appointments, even if they are working full-time.
 2: Those employed for a fixed term of two months or less are not eligible for MAA membership.
 3: Includes those who are employed for a fixed work period of two months or less and are expected to be employed for a period exceeding the said period, or those who are already employed for an extended period.
 4: Those who have worked at least the prescribed number of hours for full-time employees for more than 12 months and are expected to continue working at least the prescribed number of hours for full-time employees after 12 months of service will become general union members and Long-Term Benefits will apply.

The MAA's website offers a variety of useful information for members, including a description of each program and the latest announcements for members, so please be sure to make use of it.



The Mutual Aid Association
 (MAA) of Public School Teachers

<https://www.kouritu.or.jp/>

