

# ATTENTION PART-TIME WORKERS

# Are you enrolled in social insurance?



**The scope of eligibility for social insurance coverage is being expanded to enhance medical insurance and pension protections for part-time workers.**

Based on information from the Ministry of Health, Labour, and Welfare, and Sapporo City websites.

## Who is eligible to enroll?

**If you meet all of the following criteria, then, by law, you are eligible to enroll in social insurance.**

### Your workplace has 51 or more employees

*From **Oct. 2027** onwards: **36 or more** employees*
*From **Oct. 2029** onwards: **21 or more** employees*
*From **Oct. 2032** onwards: **11 or more** employees*
*From **Oct. 2035** onwards: **requirement abolished***

### Your average monthly income is 88,000 yen or more

*If you work 20 hours or more at minimum wage or higher, you will meet this requirement; if that is the case, you do not need to worry about calculating your monthly income. This requirement will likely be abolished in Oct. 2026.*

### You regularly work 20 or more hours a week

*In principle, overtime is not included; however, if you work overtime regularly and frequently, it may be included in the calculation of weekly work hours.*

### You are not a student

*Students at certain educational institutions, as well as those on leave of absence or enrolled in part-time or correspondence courses, may be eligible to enroll.*

**In addition, your employment must be expected to continue for a period longer than 2 months.**
(Same requirement as for full-time employees.)

## What are the benefits of enrolling?

**Enrolling in health insurance guarantees income protection if you need to take leave from work due to injury, illness, or childbirth.**

### Injury and Illness Allowance



If you take leave from work due to an injury or illness unrelated to work, you can receive an allowance of ⅔ of your pay for a period of 1.5 years starting from the 4th day of leave.

### Maternity Leave Allowance



If you take leave from work for childbirth, you can receive an allowance of ⅔ of your pay for the period from 42 days before childbirth to 56 days after childbirth.

**By enrolling in Employees' Pension, you can receive the Employees' Pension benefits in addition to the Basic Pension benefits.**

### Enhanced three-fold pension protection



The Employees' Pension is added on top of the Basic Pension for "Old-Age Pension," "Disability Pension," and "Survivors' Pension," providing increased benefits and financial security for your livelihood.

### Increased Old-Age Employees' Pension Benefits




The yearly amount of Old-Age Pension benefits you can receive will increase if you are enrolled in the Employees' Pension. The longer you work, the higher your pension benefits will be when you retire.

## How are social insurance premiums paid?

### Insurance premiums are automatically witheld




Social insurance premiums are automatically withheld from your salary. Unlike national pension and health insurance, there is no need for you to pay on your own.

### Your employer covers ½ of the insurance premiums



Half of the social insurance premiums will be withheld from your salary, and the remaining half will be covered by your employer.

**When you are enrolled in the National Pension, you can apply for **exemptions and grace periods for pension payments**; however, such applications **are not possible for the Employees' Pension scheme**.*

## What would happen if you enrolled in social insurance?

The figures in the following examples are approximate estimates calculated using the "Web-based Premium Estimator" and the "Simple Take-home Pay Simulator." Actual amounts will vary depending on factors such as your place of residence, annual income, and insurance plan. *National pension insurance premiums are for the 2026 fiscal year.*

**1**



**Mr. A**
**(33 years old)**

**Residence Status:** Dependent

**Part-time job at a supermarket**
(working 28 hours per week)

### BEFORE ENROLLING IN SOCIAL INSURANCE

| MONTHLY SALARY | 100,000 yen |
|---|---|
| National health insurance premium | 2,145 yen |
| National pension insurance premium | 17,920 yen |
| Employment insurance premium | 500 yen |
| Income tax | 0 yen |
| **MONTHLY TAKE-HOME PAY** | **79,435 yen** |

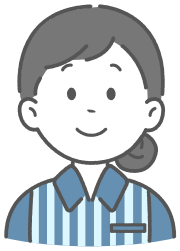
If Mr. A takes a **month's leave from work due to a non-work-related illness**, his monthly salary will be **zero**.

### AFTER ENROLLING IN SOCIAL INSURANCE

| MONTHLY SALARY | 100,000 yen |
|---|---|
| Health insurance premium | 4,964 yen |
| Employees' pension insurance premium | 8,967 yen |
| Employment insurance premium | 500 yen |
| Income tax | 0 yen |
| **MONTHLY TAKE-HOME PAY** | **85,569 yen** |

If Mr. A takes a **month's leave from work due to a non-work-related illness**, he can receive an **Injury and Illness Allowance**.

**2**



**Ms. B**
**(28 years old)**

**Residence Status:** Spouse of a Japanese National

**Part-time job at a convenience store**
(working within limit for Dependent exemptions)

### BEFORE ENROLLING IN SOCIAL INSURANCE

| MONTHLY SALARY | 105,000 yen |
|---|---|
| National health insurance premium | 0 yen |
| National pension insurance premium | 0 yen |
| Employment insurance premium | 525 yen |
| Income tax | 0 yen |
| **MONTHLY TAKE-HOME PAY** | **104,475 yen** |

If Ms. B takes a **month's leave from work due to childbirth**, her monthly salary will be **zero**.

### AFTER ENROLLING IN SOCIAL INSURANCE

| MONTHLY SALARY | 105,000 yen |
|---|---|
| Health insurance premium | 5,268 yen |
| Employees' pension insurance premium | 9,516 yen |
| Employment insurance premium | 525 yen |
| Income tax | 0 yen |
| **MONTHLY TAKE-HOME PAY** | **86,691 yen** |

If Ms. B takes a **month's leave from work due to childbirth**, she can receive a **Maternity Allowance**.

## Calculate the changes for yourself!

### SIMULATION: TAKE-HOME PAY

You can simulate how the amount of your take-home pay and insurance premiums would change if you enrolled in social insurance.

*Calculations made using the simulator are only estimates. Talk with your employer for details and exact figures.*



**Simple Take-Home Pay Simulator**

https://www.mhlw.go.jp/tekiyoukakudai/jugyouin/henka/#simulator2

### SIMULATION: PENSION BENEFITS

You can simulate how the amount of your future pension benefit would change if you enrolled in social insurance.



**Public Pension Simulator**

https://nenkin-shisan.mhlw.go.jp/

www.hiecc.or.jp/soudan support@hiecc.or.jp TEL: 011-200-9595 FAX: 011-221-7845