

This section explains the health and welfare insurance programs eligible for members of Kyushu University staff to join.

Ministry of Education, Culture, Sports, Science and Technology (MEXT) Mutual Aid Association and Employees'

Pension Insurance - EPI (Federation of National Public Service Personnel Mutual Aid Associations)

The following employees at the University are eligible for the Mutual Aid Association long-term membership (Medical: National Public Service Personnel Mutual Aid / Pension: EPI category II plus National Public Officers Mutual Aid). Insurance premiums are withheld from your salary, and short-term benefits, long-term benefits and welfare services are available within the Mutual Aid Association.

- Scope of cover:
- Staff members (faculty members, administrative staff, technical staff, etc.), re-employed staff, designated fixed-term administrative (technical) staff (full time), specific project faculty, specific project support staff, workplace specific staff (full time).

Ministry of Education, Culture, Sports, Science and Technology (MEXT) Mutual Aid Association and Employees'

Pension Insurance - EPI (Japan Pension Service)

The following employees at the University are eligible for the Mutual Aid Association short-term membership (Medical: National Public Service Personnel Mutual Aid / Pension: EPI category I). Insurance premiums are withheld from your salary, and short-term benefit and welfare services are available within the Mutual Aid Association.

- Scope of coverage:
- Fixed-term contract employees, part-time employees, SRA, re-employed staff / designated fixed-term administrative (technical) staff (on shorter work hours) and workplace-specified staff (on shorter work hours)
- (1) Staff members who fulfill the following conditions
  - (1) Work for 30 hours or more per week
  - (2) Work for 15 days or more per month
  - (3) Are expected to be employed for at least two months
- (2) Staff members (on shorter work hours) who fulfill all the following conditions but not the ones mentioned above.
  - (4) Work for at least 20 but less than 30 hours per week
  - (5) Are expected to be employed for at least two months
  - (6) Receive a salary of at least 88,000 yen per month

- (7) Are not students

## Other

Staff who are not covered by one of the programs outlined above should either enter a scheme to which one of their family members is party as a dependent, or should enter the state health insurance and pensions scheme.

Once staff members reach the age of 70, they are no longer insured under the pension schemes. After the age of 75, they are subject to the medical care system for the elderly.

## Non-working dependents

The spouse, children, parents, or any person in principle living off the income of the insured person, up to the age of 75, can be classed as a “ non-working dependent. ” Depending on the family member ’ s income, they may not be accepted as a non-working dependent, regardless of their age or the fact that they live with the insured, however. (If any payment is made under the assumption of the person being a non-working dependent when in fact he/she is not, a repayment demand will be issued at a later date.)

Approval as a non-working dependent, or withdrawal of that approval, is based on notification by the insured person.

Please contact the person responsible for mutual insurance in your department for further details.

## Short-term benefits (medical insurance)

In addition to payment for treatment when an insured person is ill or injured, the insurance system pays for high-value treatment costs, meal costs, labor and delivery costs, funeral costs, transportation costs, etc., as well as benefits for injury, birth and other costs associated with being off work.

The MEXT Mutual Aid Association makes additional payments to subsidize the legal minimum payments.

Payments other than those for medical treatment (the remainder of the costs of treatment, part of which is paid for by the patient directly to the medical institution) are, in principle, made only on the request of the members.

## Long-term payment projects

Japan ' s pension system (public pension system) includes a state pension, to which all people are entitled, and an employee ' s pension system (EPI). The state pension basic payment is topped up by additional payments from an employee pension system, in accordance with the insured ' s former salary.

The Japan Pension Service has been responsible for operating all public pension schemes.

Since the University is a member of the National Public Service Personnel Mutual Aid Association, procedures for long-term members of the Mutual Aid Association are handled by the Federation of National Public Service Personnel Mutual Aid Association as well as the University ' s Pension Section.

### Welfare Services

To improve the health of the University ' s staff members and their dependants, lifestyle health check-ups and health guidance are available for those who are over the age of 40 years old. As a part of preventing lifestyle diseases, complete medical checkup is aided for those who are over the age of 35 years old.

Starting AY 2022, the welfare services and medical examination services of the MEXT Mutual Aid Association will be known as “ Benefit Station ” .

You can use various services with members-only discounted prices, and you can receive special aid from the Mutual Aid Association.

An individual needs to register to the "Benefit account" to use the services.

We are aiming to improve wellness of the staff members and their families by loaning funds, accepting savings and group insurance.

### Want to know more

- Website of the Ministry of Education, Culture, Sports, Science and Technology Mutual Society of Health Insurance <https://www.monkakyosai.or.jp/en/index.html>
- Website of the Federation of National Public Service Personnel Mutual Aid Association <https://www.kkr.or.jp/>
- Website of the Japan Pension Service <https://www.nenkin.go.jp/>
- Benefit Station <https://bs.benefit-one.inc/>

## Contact

• Matters concerning insurance: Mutual aid section at the administrative office of your department • Matters concerning pension: Personnel affairs section at the administrative office of your department