

加入者のための

# 私学共済 ブック

2026

 日本私立学校振興・共済事業団

# Private School Mutual Aid Book

for Members

2026

 Promotion and Mutual  
Aid Corporation for  
Private Schools of Japan

あなたと家族の未来を支える

## 共済定期保険

加入者が死亡・入院及び休業等をした場合の公的保障制度を補完する制度です。  
6万人を超える加入者及びそのご家族が加入しています（令和7年4月1日現在）。  
私学共済制度のスケールメリットを生かした手頃な保険料で加入できます（1年更新の団体保険）

### 家族年金コース

医療保障コース	医療費支援コース	3大疾病保障コース	長期休業補償コース
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各制度内容等の詳細は、私学共済ホームページ掲載のパンフレットを参照してください。

【問い合わせ先】 日本私立学校振興・共済事業団 共済事業本部  
福祉部貯金・貸付課貯金係 ☎ 03(3813)5321（代表）  
共済定期保険専用ダイヤル ☎ 0120(716)267（平日9時～17時15分）

申込期間等は  
本誌P.43・44  
に掲載

より豊かな生活設計

## 積立共済年金

(拠出型企業年金保険(Ⅱ))

加入者が在職中に積み立てた資金を原資として、  
退職（脱退）後に年金や一時金を受け取ることができる、公的年金を補完する制度です。

税制適格コース	自由選択コース
個人年金保険料控除の対象です	一般の生命保険料控除の対象です

申し込みにあたっては、所定のパンフレット（「契約概要」、「注意喚起情報」）を必ずお読みください。  
事務幹事引受保険会社：第一生命保険株式会社

【問い合わせ先】 日本私立学校振興・共済事業団 共済事業本部  
福祉部貯金・貸付課貯金係 ☎ 03(3813)5321（代表）（平日9時～17時15分）

臨時に資金が必要になったら…

## 加入者貸付制度 をご利用ください

貸付利率	一般、教育、結婚、住宅、医療・介護貸付・・・変動利率 災害貸付・・・固定利率
手数料・担保不要	申し込み時・繰上返済時の手数料が無料！ 担保・保証人も不要！
団体信用生命保険	住宅貸付を申し込む際には、死亡・高度障害になった場合に保険金で貸付金残高を充当し完済させる団体信用生命保険に加入できます。

現在の利率は私学共済ホームページを参照してください。

【問い合わせ先】 日本私立学校振興・共済事業団 共済事業本部  
福祉部貯金・貸付課貸付係 ☎ 03(3813)5321（代表）（平日9時～17時15分）

Supporting Your and Your Family's Future

## Mutual Aid Term Insurance

This is an insurance system that supplements the public security system for cases where a member dies, is hospitalized, takes leave from work, or faces other similar circumstances.  
More than 60,000 members and their families have enrolled (as of April 1, 2025).  
You can enroll in our Private School Mutual Aid System at **affordable insurance premiums that leverage its scale** (annually renewed group insurance).

### Survivor's annuity insurance

Medical coverage insurance	Medical expense insurance	Three major diseases coverage insurance	Long-term sick/injury leave compensation insurance
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For specific details on the system, please refer to the pamphlets posted on the Private School Mutual Aid website.

【Contact】 Mutual Aid Division, Promotion and Mutual Aid Corporation for Private Schools of Japan  
Savings Unit, Savings and Loan Section, Welfare Department Tel.: 03 (3813) 5321 (Main)  
Dedicated telephone line for the Mutual Aid Term Insurance Tel.: 0120 (716) 267 (Weekdays 9:00-17:15)

The application periods and other details are outlined on pp. 43-44 of this booklet

Planning a More Affluent Life

## Accumulated Fund Mutual Aid Annuity

(Contributory Occupational Annuity (II))

This is a system that supplements the public pension system, under which a member can receive a pension or a lump-sum payment after retirement (withdrawal), with funds accumulated by members during employment serving as the funding source.

Tax-eligible Plan	Free Choice Plan
Eligible for a tax deduction based on personal pension insurance premiums	Eligible for a tax deduction based on general life insurance premiums

When applying, make sure to read the designated pamphlets ("Policy Outline" and "Precautionary Information").  
Lead-managing underwriting insurer: The Dai-ichi Life Insurance Company, Limited

【Contact】 Mutual Aid Division, Promotion and Mutual Aid Corporation for Private Schools of Japan  
Savings Unit, Savings and Loan Section, Welfare Department Tel.: 03 (3813) 5321 (Main) (Weekdays 9:00-17:15)

If You Temporarily Need Financial Support...

## Our Member Loan Program Is Available

Loan interest rates	General loan, education loan, marriage loan, home loan, and medical and nursing loan: Variable interest rate Disaster loan: fixed interest rate
No handling fees or security required	No fees are charged at the time of application or for early repayment! No security or guarantor is required!
Group credit life insurance	When applying for a home loan, you can enroll in group credit life insurance, under which, in the event of death or a state of total permanent disability, insurance benefits are applied to the outstanding loan balance to repay the loan in full.

For the current interest rates, please visit the Private School Mutual Aid website.

【Contact】 Mutual Aid Division, Promotion and Mutual Aid Corporation for Private Schools of Japan  
Loan Unit, Savings and Loan Section, Welfare Department Tel.: 03 (3813) 5321 (Main) (Weekdays 9:00-17:15)

## はじめに

本誌は、私学共済制度のあらましや共済事業についてまとめたものです。私学共済ホームページとともにご活用ください。

なお、内容については令和7年11月1日現在で作成していますが、すでに法律改正、取り扱い変更等が決まっている事項についても一部掲載しています。

### 日本私立学校振興・共済事業団

## Introduction

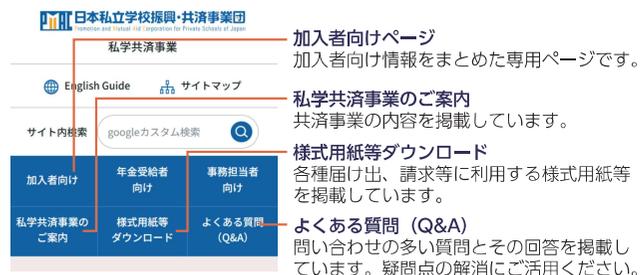
This booklet provides an overview of the Private School Mutual Aid System (“PMAC System”) and introduces our Mutual Aid Program. Make use of this booklet together with the Private School Mutual Aid (“PMAC”) website.

Please note that while the content of this booklet was prepared as of November 1, 2025, it also includes some details for which amendments to relevant laws, changes in the handling of certain matters, etc., have already been determined.

### Promotion and Mutual Aid Corporation for Private Schools of Japan

#### 私学共済ホームページをご活用ください

- ① 各事業や宿泊施設のご案内など、本誌で紹介している内容の詳細を掲載しています。



<https://www.pmac.shigaku.go.jp/>

- ② 加入者等の利用割引・補助対象である契約施設一覧を掲載しています。用途や都道府県ごとに絞り込み検索を行うことができます。
- ③ 加入者等の皆様に知っていただきたい最新情報をまとめた加入者向広報「共済だより レター」デジタル版を年4回掲載しています。



私学共済HP



契約施設検索



共済だより  
レター

#### Please make use of the PMAC website

- (i) The website covers the content introduced in this booklet in detail, such as information on each of our services and accommodation facilities.  
<https://www.pmac.shigaku.go.jp/>
- (ii) On the website, you can find a list of contracted facilities for which discounts and subsidies are available to members, etc. You can also search for such facilities with search results narrowed down by purpose or prefecture.
- (iii) The digital version of the members’ newsletter “Mutual Aid Newsletter, ‘Letter’,” which compiles the latest information we would like our members, etc., to know, is published four times a year.



PMAC website



Search for  
contracted  
facilities



Mutual Aid  
Newsletter  
“Letter”

わたしたちと 私学共済

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## 私学共済制度とは

- 共済制度は、同じ職場の人同士がお金を出し合い、国や事業主（学校等）がこれに協力して、病気や老後の不安などに対し、健康で安心して働くことができる環境を築く相互扶助制度です。
- 私学共済制度は、私立の学校等で働く教職員（加入者とその被扶養者）を対象に、健康保険にあたる短期給付、厚生年金の給付等を行う年金等給付、健康保持増進及び日常生活を援助する福祉事業の三事業を行うものです。教職員の福利厚生を図り、もって私学振興に資することを目的として、日本私立学校振興・共済事業団（以下「私学事業団」といいます）が管掌し、運営しています。
- 私学共済制度に加入すると、給与や賞与から掛金等を払い、次のような給付や事業を利用することができます。

**短期給付事業：**加入者とその被扶養者の病気、ケガ、出産、死亡、休業（被扶養者を除きます）、災害などに対する給付

**年金等給付事業：**加入者が一定の年齢になったとき、障害の状態になったとき、死亡したときなどの、加入者や遺族に対する年金や一時金の給付

**福祉事業：**加入者とその被扶養者の福祉向上を図るための、健康保持増進の事業、病院・会館（ガーデンパレス）・宿泊所・保養所等の利用、積立貯金・積立共済年金・共済定期保険の加入、資金の貸付けなどの福利厚生事業

- 私学共済制度の事業の財源は、加入者や学校等からの掛金等の他、年金等給付事業について、国からは基礎年金拠出金等に対する補助、都道府県からは私学振興の重要性にかんがみ原則として標準報酬月額に対し100分の0.8相当額の補助を受けています。

## What Is the Private School Mutual Aid System?

- The Mutual Aid Pension System is a system of mutual assistance under which workers in the same workplace pool money, with the cooperation of the national government and their employer (e.g., a school), to build an environment in which they can address their concerns about illness and life after retirement and can thereby work in good health and with peace of mind.
- The PMAC System, which covers personnel working at private schools, etc. (members and their dependents), provides three types of programs and services: Short-term Benefits corresponding to health insurance; Pension Benefits that provide Employees' Pension Insurance benefits, etc.; and Welfare Services that promote the maintenance and improvement of health and support daily living. With the aim of improving the welfare of school personnel and thereby contributing to the promotion of private schools, the Promotion and Mutual Aid Corporation for Private Schools of Japan (hereinafter, "PMAC") has jurisdiction over, and operates, the PMAC System.
- After joining the PMAC System, you pay premiums, etc., from your salary and bonuses and can receive and use the following benefits and programs/services.

**Short-term Benefits Programs:** benefits for a member and their dependents in relation to their illnesses, injuries, childbirth, deaths, leave (except for leave taken by the dependents), disasters, etc.

**Pension Benefits Programs:** pension payments and lump-sum payments to a member and their survivors in cases such as when the member reaches a certain age, becomes disabled, or dies

**Welfare Services:** welfare services to improve the welfare of members and their dependents, such as health maintenance and improvement services; use of hospitals, halls (Garden Palace), accommodation facilities, recreational facilities, etc.; opening an installment savings account or enrolling in the Accumulated Fund Mutual Aid Annuity or the Mutual Aid Term Insurance; and provision of funding loans

- The financial resources for the programs and services under the PMAC System consist of premiums, etc., from members, schools, etc.; subsidies provided by the national government for Basic Pension contributions, etc., with regard to the Pension Benefits Programs; and subsidies provided by prefectures, in principle, in an amount equivalent to 0.8/100 of the standard monthly remuneration, in view of the importance of promoting private schools.

## 「審査請求」という制度

審査請求とは、私学事業団が行った次の決定・処分に対して、加入者等が異議のある場合にその不服を申し出ることができる制度です。共済審査会に対し、文書又は口頭で行政不服審査法による審査請求をすることができます。

- ① 加入者の資格もしくは給付に関する決定
- ② 第4号厚生年金被保険者の資格もしくは保険給付に関する処分
- ③ 掛金等その他私学共済法及び第4号厚生年金被保険者に係る厚生年金保険法の規定による徴収金の徴収
- ④ 加入者期間の確認
- ⑤ 第4号厚生年金被保険者に係る国民年金法の規定による障害基礎年金に係る障害の程度の診査
- ⑥ 学校法人等に対する共済掛金等の滞納処分

ただし、上記以外の事項、例えば、立法政策上の事項、標準報酬・賞与の決定に関する事項、その他事務取り扱い上の事項などについては、審査請求をすることはできません。

なお、審査請求できる期間は、処分を知った日から起算して3か月以内です。

## 加入者となる人

学校法人等に使用され報酬を受け、加入者となる一定の要件を満たす教職員は、私学共済制度の加入者にならなければなりません。学校法人等に採用された日から加入者となり、各種の給付等を受けることができます。

加入者となる要件は、「通常の加入者」と「短時間労働加入者」に区分されますが、区分によって各種の給付等に差異はありません。



私学共済HP  
で確認

## System of “Request for Review”

The request for review is a system that enables a member or other relevant party to contest a decision or disposition made by PMAC. A request for review under the Administrative Complaint Review Act may be filed with the Mutual Aid Association Board of Review in writing or orally.

- (i) Decision on the member's eligibility or benefits
- (ii) Disposition concerning eligibility or insurance benefits as a Category IV Employees' Pension Insured Person
- (iii) Collection of premiums, etc., or other monies to be collected under the Private School Personnel Mutual Aid Association Act or the provisions of the Employees' Pension Insurance Act relating to Category IV Employees' Pension Insured Persons
- (iv) Confirmation of the period of membership
- (v) Examination of the degree of disability in relation to the Disability Basic Pension under the provisions of the National Pension Act relating to Category IV Employees' Pension Insured Persons
- (vi) Delinquency disposition concerning mutual aid contributions, etc., against an educational institution

However, a request for review cannot be filed regarding matters other than those above, such as matters of legislative policy, matters relating to the determination of standard remuneration and bonuses, or other matters of administrative handling.

In addition, the period during which a request for review may be filed is within three months from the day on which you become aware of the relevant disposition.

## Membership Eligibility

School personnel who are employed by educational institutions, receive remuneration therefrom, and satisfy certain requirements for membership must become members of the PMAC System. Each eligible person becomes a member as from the date on which such person is hired by an educational institution, and becomes entitled to receive various benefits, etc.

The requirements for membership are classified into “regular member” and “part-time insured member,” although there are no differences in the benefits, etc., depending on the classification.



Check on the  
PMAC website

## 1. 加入者となる要件

### ●通常の加入者となる要件

1 週間の所定労働時間及び1 月の所定労働日数が、常時勤務に服している人の4分の3以上あること。

### ●短時間労働加入者となる要件

通常の加入者の要件を満たさない場合でも、下記(1)から(5)の要件を満たせば短時間労働加入者となります。

- (1) 1 週間の所定労働時間が20時間以上あること
- (2) 賃金の月額が8万8千円以上あること
- (3) 学生でないこと
- (4) 勤務する学校法人等の規模による基準(①又は②)を満たすこと
  - ① 学校法人等全体で70歳未満の加入者数が50人を超えていること
  - ② 労使の合意を得て学校法人等单位で短時間労働加入者を私学共済制度に適用させる旨の申し出を行ったこと

[注1] (2)の賃金の月額要件は令和8年10月から廃止される予定です。

[注2] (4)の学校法人等の規模要件は、今後、数回にわたり改正され、令和17年10月に撤廃される予定です。

## 2. 学校等の種別と加入者の種別

ほとんどの学校等は、短期給付(健康保険)と年金等給付の両方の適用を受け、それを甲種校といますが、学校等の中には短期給付(健康保険)のみの適用を受ける乙種校、年金等給付のみの適用を受ける丙種校があり、加入者は、学校等の種別によって、甲種加入者、乙種加入者、丙種加入者に種別されます。

## 3. 加入者等記号・番号

私学共済制度に加入すると、加入者等記号・番号(加入者番号といいます)を付番し、「資格情報のお知らせ」又は「資格確認書」等に記載して通知します。所属する学校等を変更した場合は、新たに付番されます。加入者番号は、私学事業団への各種手続き書類への記入や、問い合わせの際に必要です。

## 1. Requirements for Membership

### - Requirements for becoming a regular member

The prescribed weekly working hours and the prescribed number of monthly working days are at least three-fourths of those of a person who works on a full-time basis.

### - Requirements for becoming a part-time insured member

Even where the requirements for a regular member are not satisfied, a person becomes a part-time insured member if the requirements set forth in (1) through (4) below are satisfied:

- (1) the prescribed weekly working hours are at least 20 hours;
- (2) the monthly amount of wages is at least 88,000 yen;
- (3) the person is not a student; and
- (4) the criterion ((i) or (ii) below) based on the scale of the educational institution where the person works is satisfied,
  - (i) the number of members under age 70 in the educational institution as a whole exceeds 50; or
  - (ii) the educational institution has filed an application, with the agreement of its labor and management, to apply the PMAC System to its part-time insured members on an individual educational institution basis.

[Note 1] The requirement regarding monthly wages in (2) is scheduled to be abolished in October 2026.

[Note 2] The scale requirement for educational institutions in (4) is scheduled to be revised several times in the future and to be abolished in October 2035.

## 2. Types of Schools, etc., and Types of Members

Most schools, etc., are covered by both Short-term Benefits (health insurance) and Pension Benefits, and such entities are referred to as Type A schools; however, among schools, etc., there are Type B schools that are covered only by Short-term Benefits (health insurance) and Type C schools that are covered only by Pension Benefits. Accordingly, members are categorized as Type A members, Type B members, or Type C members, depending on the category of the school, etc.

## 3. Member Symbol/Number

When you join the PMAC System, you are assigned a member symbol/number (referred to as a “member number”) and notified of it as stated in an Eligibility Notification of Health Insurance, a Health Insurance Eligibility Certificate, or other relevant documents. If you change the school, etc., to which you belong, a new number will be assigned. The member number is required for completing various procedural documents to PMAC or for inquiries thereto.

## 【加入者等記号・番号の例】

県コード	学種	学校番号	個人番号	枝番
13	- A	- 9999	- 99999	- 00

## 4. 基礎年金番号とマイナンバー

学校等が教職員を採用すると、学校等は加入者の情報を私学事業団に報告します。その際に、基礎年金番号とマイナンバーを必ず報告することになっています。基礎年金番号は、日本年金機構が付番し、その人の年金制度加入経歴を紐づける重要な番号です。また、マイナンバーは、マイナ保険証利用及び医療機関等でのオンライン資格確認や情報連携（届出書類等への添付書類省略等）に使用します。

## 5. 資格情報のお知らせ・資格確認書

私学事業団に登録された加入者やその被扶養者には、加入者番号などの登録内容が記載された資格情報のお知らせ又は資格確認書が交付されます。70歳から74歳の人には、さらに医療費の自己負担割合を表示した高齢受給者証が交付されます。記載内容を必ず確認してください。

資格情報のお知らせは、マイナ保険証を持っている人が、私学事業団に登録された自分の情報を確認する証としてマイナ保険証と一緒に携行してください。資格確認書は、マイナ保険証を持っていない人に対し、希望により交付します。医療機関等で提示して保険診療を受ける際に使用してください。

## 6. 加入者資格証

年金等給付だけの適用を受ける丙種加入者には「加入者資格証」を交付します。加入者資格証を提示しても医療機関等で保険診療を受けることはできません。

## [Example of a member symbol/number]

Prefectural code	School type	School number	Personal number	Branch number
13	- A	- 9999	- 99999	- 00

## 4. Basic Pension Number and My Number (Individual Number)

When schools, etc., employ school personnel, such schools, etc., report information on those members to PMAC. In so doing, their Basic Pension Numbers and My Numbers (Individual Numbers) are required to be reported. A Basic Pension Number, which is assigned by the Japan Pension Service, is an important number that links a person's pension system participation history. In addition, a My Number can be used as a health insurance card and for online eligibility confirmation and information coordination at medical institutions, etc. (e.g., omission of attachments to documents, etc., for submission).

## 5. Eligibility Notification of Health Insurance and Health Insurance Eligibility Certificate

Each member and their dependents registered with PMAC are issued an Eligibility Notification of Health Insurance, or a Health Insurance Eligibility Certificate, that states their registered information, such as the member number. For a person aged 70 to 74, an Elderly Recipient Certificate is issued, which shows the copayment rate for medical expenses. Make sure to check the information stated.

If you are the holder of a My Number health insurance card, please carry your Eligibility Notification of Health Insurance together with your My Number health insurance card, as a certificate to confirm your own information registered with PMAC. A Health Insurance Eligibility Certificate is issued, upon request, to persons who do not have a My Number health insurance card. When receiving any medical treatment covered by insurance, present this certificate at the medical institution, etc.

## 6. Membership Eligibility Certificate

A Membership Eligibility Certificate is issued to a Type C member to whom only Pension Benefits are applicable. Presenting a Membership Eligibility Certificate at medical institutions, etc., does not entitle its holder to receive medical treatment covered by insurance.



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## 標準報酬月額の設定と改定

標準報酬月額は、毎月の掛金等の額や、短期給付の額、将来の年金等給付額を算定する基礎となる大切なものです。

標準報酬月額は、加入者の基本給のほか、各種手当（扶養手当、通勤手当、超過勤務手当等）など勤務の対償として学校等が支給するもの（次項の賞与に当たるものは除きます）をすべて報酬として学校等から私学事業団に報告してもらい、標準となる報酬月額表に当てはめて等級及び月額を決定します。標準報酬月額は、加入者が資格取得をするときに決まりますが、毎年見直しが行われます（「定時決定」といいます）。また、固定給の変動や給与体系の変更を伴い報酬が大幅に変わったときも見直しが行われます（「随時改定」といいます）。



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## 標準賞与額の設定

勤務の対償として受ける賞与・ボーナス・期末手当など、名称は異なっても同一の性質を有しており、年間を通して支給回数が3回までのものは、賞与として学校等から報告されます。標準賞与額も掛金等の額及び年金等給付の算定基礎になります。

## 3歳未満の子を養育する期間中の標準報酬月額の特例（養育特例）

3歳未満の子を養育している間（産休・育休の掛金等免除期間は除きます）に、標準報酬月額が養育開始の前月（通常は出生月の前月）より下がった場合に、将来年金額を算定するにあたって養育開始の前月の標準報酬月額を保障する特例（以下「養育特例」といいます）があります。養育特例を受けるには、「養育期間標準報酬月額特例申請書」による申請が必要です。



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## Determination and Revision of Standard Monthly Remuneration

Standard monthly remuneration is important as the basis for calculating the monthly amount of premiums, etc., the amount of Short-term Benefits, and the amount of future Pension Benefits.

For standard monthly remuneration, the school, etc., is required to report to PMAC, as remuneration, all the amounts that the school, etc., has paid as compensation for work by the member, including the member's base pay and various allowances (such as dependent allowances, commuting allowances, and overtime allowances) (excluding those amounts that fall under the category of bonuses as set forth in the next section), and the grade and monthly amount of the member's remuneration are determined by applying the table of monthly remuneration amounts treated as standard amounts to the reported amounts. While the standard monthly remuneration of a member is set when the member acquires membership eligibility, it is revised each year (referred to as "regular revision"). Furthermore, it is also revised when the member's remuneration has changed substantially due to a change in the fixed pay or in the salary structure (referred to as "revision as needed").



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## Determination of Standard Bonus Amount

Bonuses, rewards, year-end allowances, etc., provided as compensation for work have the same nature, despite differences in name, and those paid up to three times in total during a year are reported by schools, etc., as bonuses. The standard bonus amount also serves as the basis for calculating the amount of premiums, etc., and Pension Benefits.

## Special Exception for Standard Monthly Remuneration When Caring for a Child Under Age 3 (Special Provisions for Childcare)

If, during the period of raising a child under three years of age (except during the premium exemption period for maternity leave or childcare leave), the standard monthly remuneration has decreased from the standard monthly remuneration for the month immediately preceding the start of raising the child (normally, the month preceding the month of childbirth), there is a special exception that guarantees the standard monthly remuneration as of the month immediately preceding the start of raising the child in the calculation of the future pension amount (hereinafter, the "special provisions for childcare"). To qualify for the special provisions for childcare, an application must be filed using an Application Form for Special Exception for Standard Monthly Remuneration during Childcare.



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## 被扶養者になるには

加入者の3親等以内の親族で、主として加入者の収入によって生計を維持されている人を被扶養者として申請することができます。ただし、加入者より優先してその人を扶養する義務のある人がいる場合は認定できません。私学事業団で申請書類を審査し認定された人は、被扶養者として認定された日から、保険診療等の私学共済制度の給付を受けられるようになります。



被扶養者になれる人



被扶養者の申請をする

### 5日以内に手続きが必要です

#### ●申請する時点

- 新たに加入者となった人に被扶養者の要件を備える人がいる場合
- 加入者に新たに被扶養者の要件を備える人が生じた場合

上記に該当する場合は、原則、その事実が生じた日が認定年月日となります。**事実が生じた日から5日以内**に学校等を通して私学事業団に「被扶養者認定申請書」及び必要書類を提出してください。5日を過ぎてなお、30日以内に認定の届け出がされないときは、その届け出を受けた日（消印により発信年月日が確認できる場合はその日）が被扶養者の認定年月日となります。

被扶養者の要件は、学校等から支給される扶養手当の条件や、税法上の扶養親族とは必ずしも一致するものではありません。

#### ●主な確認事項

- 加入者との続柄及び被扶養者となる人の生年月日、収入等（表「被扶養者となれる収入要件」参照）
- 加入者が扶養義務者であること（加入者より優先して扶養する義務のある者はいるか）
- 日本に居住していること

#### ●確認に必要な証明書類等

原則、被扶養者となる要件を確認する証明書類等の添付が必要ですが、被扶養者認定申請書に記入されたマイナンバーにより、添付を省略できる場合があります。

## To Become a Dependent

A member may apply to have relatives within the third degree of kinship approved as dependents if their livelihood is maintained mainly by the member's income. However, relatives cannot be approved as dependents if there is any person whose duty to support those relatives takes priority over the member's duty. A person who is approved as a dependent as a result of PMAC's examination of the person's application documents becomes entitled to receive benefits under the PMAC System, such as medical treatment covered by insurance, from the date of such approval.



Persons eligible to be dependents



Application for dependency approval

### This Procedure Must Be Conducted Within Five Days

#### - Timing of application

- Where a person who has newly become a member has a relative who satisfies the requirements for becoming a dependent
- Where a member has newly come to have a person who satisfies the requirements for becoming a dependent

In either of the above cases, in principle, the day on which the relevant fact arises is the date of approval. Submit, through your school, etc., an Application Form for Dependency Approval and the required documents to PMAC **within five days from the day on which the relevant fact arises**. If the submission for approval is not made within 30 days despite the elapse of the five-day period, the date of receipt of such submission (or, if the date of dispatch can be confirmed by the postmark, that date) becomes the date of approval for the dependent.

The requirements for becoming a dependent do not necessarily match the conditions for dependent allowances paid by schools, etc., or the requirements for dependents under tax laws.

#### - Main matters for confirmation

- Relationship to the member and the date of birth, income, etc., of the person who intends to become a dependent (see the table "Income Requirements for Persons Eligible to Become Dependents")
- That the member is a person under a duty to support (whether there is any person whose duty to support takes priority over the member's duty)
- That the person who intends to become a dependent resides in Japan

#### - Certificates and other document required for confirmation

While, in principle, it is necessary to attach certificates and other documents for confirming conformity with the requirements for becoming a dependent, the My Number entered in the Application Form for Dependency Approval may allow some attachments to be omitted in some cases.

表 被扶養者となる収入要件

収入の内訳	19歳以上23歳未満	60歳未満	60歳以上
給与等の収入がある人 (給与等は、事業所得等及び老齢・退職・遺族の年金を含みます)	年収150万円未満 (月額125,000円未満) ※	年収130万円未満 (月額108,334円未満)	年収180万円未満 (月額150,000円未満)
障害の年金を受けている人 (上記の給与等の収入がある人を含みます)	年収180万円未満 (月額150,000円未満)		年収180万円未満 (月額150,000円未満)

※令和7年10月1日から19歳以上23歳未満の人（配偶者は除く）については、年収130万円未満（月額108,334円未満）から年収150万円（月額125,000円未満）に改定されました。

## 被扶養者でなくなったとき

就職、収入の増加、死亡、別居などによって被扶養者の要件を欠いたときは、マイナ保険証、資格確認書を使った保険診療は受けられません。要件を欠いた日から5日以内に「被扶養者取消申請書」を、学校等を通して提出してください。

## 加入者資格を喪失するとき

学校等を退職した、死亡した、加入者となる要件を満たさなくなったなどの事由が生じたときは、加入者としての資格がなくなります。学校等から私学事業団に、事由が生じた日から5日以内に「資格喪失報告書」の提出が必要です。

## 資格喪失後の健康保険と年金制度への加入

1. 退職等した後の健康保険は、次のいずれかに加入することになります。

Table: Income Requirements for Persons Eligible to Become Dependents

Breakdown of income	Age 19 to under age 23	Under age 60	Aged 60 or older
Person who has income such as salary ("Income such as salary" includes business income and other similar income and also old-age/retirement/survivors' pensions)	Annual income of less than 1.5 million yen (less than 125,000 yen per month)*	Annual income of less than 1.3 million yen (less than 108,334 yen per month)	Annual income of less than 1.8 million yen (less than 150,000 yen per month)
Person who receives a disability pension (Including persons who have income such as salary as above)	Annual income of less than 1.8 million yen (less than 150,000 yen per month)		Annual income of less than 1.8 million yen (less than 150,000 yen per month)

\* Effective October 1, 2025, for persons aged 19 to under 23 (excluding spouses), the threshold has been revised from annual income of less than 1.3 million yen (less than 108,334 yen per month) to annual income of less than 1.5 million yen (less than 125,000 yen per month).

## When a Person Ceases to Be a Dependent

If a person ceases to satisfy the requirements for being a dependent due to employment, an increase in income, death, living separately, etc., the person is no longer entitled to receive medical treatment covered by insurance with the My Number health insurance card or Health Insurance Eligibility Certificate. Submit an Application Form for Dependency Cancellation through your school, etc., within five days from the day on which the person concerned ceased to satisfy the requirements.

## Losing Membership Eligibility

In the event where you leave your employment with your school, etc., die, or otherwise no longer satisfy the membership requirements, you will lose your eligibility as a member. You will be required to submit a Report of Loss of Eligibility through your school, etc., to PMAC within five days from the day on which the event concerned occurred.

## Enrollment in Health Insurance and a Pension System After Loss of Eligibility

1. For your health insurance after employment termination, etc., you will choose one of the following options.

- (1) 国民健康保険に加入
- (2) 家族の被扶養者になる
- (3) 私学共済制度の**任意継続加入者**になる
- (4) 再就職先の健康保険に加入（退職後1日も空かず再就職）



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2. 退職等した後の年金制度への加入は、原則、次のとおりです。

- (1) 国民健康保険に加入する人で60歳未満の人→国民年金制度へ加入
- (2) 家族の被扶養者になる人で60歳未満の人→国民年金制度へ加入
- (3) 任意継続加入者になる人で60歳未満の人→国民年金制度へ加入
- (4) 再就職先の健康保険に加入→再就職先で厚生年金制度へ加入

## 任意継続加入者制度

加入者であった期間が退職の日まで引き続き1年と1日以上（過去の任意継続加入期間は含みません）あった人は、2年を限度（75歳に到達する人は75歳の誕生日の前日まで）として、私学共済制度の短期給付と福祉事業（貸付け・貯金などを除きます）を利用できる任意継続加入者になることができます。任意継続加入者になることを希望する場合は、退職等の日から20日以内に「任意継続加入者申出書」を私学事業団に提出してください。任意継続加入の掛金（保険料）は、**本人が直接、払込用紙等で私学事業団に納付することになります。**



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## 70歳以後の年金等給付の適用

在職中の加入者は、原則として70歳に達した日に年金等給付の適用から外れます。70歳以後は、短期掛金のみを加入者と学校等で折半負担して納付することになります。

## 75歳以後の短期給付の適用

75歳以上で日本国内に住所を有する人は、後期高齢者医療制度の被保険者となり、在職中であっても、私学共済制度の短期給付の適用から外れます。75歳となった加入者の被扶養者も適用から外れることとなりますので、被扶養者は自分で国民健康保険に加入することになります。

- (1) Enroll in the National Health Insurance
- (2) Become a dependent of your family member
- (3) Become a **Voluntarily Continued Insurance member** under the PMAC System
- (4) Enroll in the health insurance system of your place of reemployment (reemployment without any gap, even a single day, after employment termination)



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2. Enrollment in a pension system after employment termination, etc., is, in principle, as follows.

- (1) A person who is to enroll in the National Health Insurance and is under age 60: enroll in the National Pension System
- (2) A person who is to become a dependent of a family member and is under age 60: enroll in the National Pension System
- (3) A person who is to become a Voluntarily Continued Insurance member and is under age 60: enroll in the National Pension System
- (4) Enrolling in the health insurance system of your place of employment: enroll in the Employees' Pension Insurance system at the place of reemployment

## Voluntarily Continued Insurance Membership System

In the case where a person's period as a member continued up to the day of employment termination for one year and one day or longer (excluding any past period of coverage under the Voluntarily Continued Insurance system), this person may become a Voluntarily Continued Insurance member and receive Short-term Benefits and use Welfare Services (excluding loan and savings services, etc.) under the PMAC System for up to two years (or, for a person who reaches 75 years of age, until the day before this person's 75th birthday). If you wish to become a Voluntarily Continued Insurance member, submit an Application Form for Voluntarily Continued Insurance Membership to PMAC within 20 days from the date of employment termination, etc. Premiums (insurance premiums) for the Voluntarily Continued Insurance system are **to be paid directly to PMAC using payment slips, etc.**



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## Application of the Pension Benefit Programs After Age 70

A member in employment, in principle, ceases to be subject to the application of the Pension Benefits Programs on the day the member reaches 70 years of age. After age 70, such a member pays one half of Short-term Benefit premiums only, with the other half paid by the member's school, etc.

## Application of the Short-Term Benefits Programs After Age 75

A person aged 75 or older who has an address in Japan becomes an insured person under the Advanced Elderly Medical Service System, and, even if employed, ceases to be covered by the Short-term Benefits Programs under the PMAC System. Since dependents of a member who has reached 75 years of age also cease to be covered, those dependents will enroll in the National Health Insurance on their own.

## 掛金等のしくみ

掛金等には、毎月の報酬にかかる掛金等と、賞与等にかかる掛金等があります。

- 報酬分掛金等は、標準報酬月額に掛金等の率を乗じて算定します。
- 賞与分掛金等は、標準賞与額に掛金等の率を乗じて算定します。

報酬分掛金等、賞与分掛金等ともに、加入者（任意継続加入者は除きます）と学校等が折半負担することとなっています。ただし、産前産後休業期間及び、子が3歳に達するまでの育児休業期間中は、申し出により報酬分掛金等及び賞与分掛金等が免除されます。

任意継続加入者の掛金については、退職時の標準報酬月額に短期給付等掛金率を乗じた額となり、全額加入者負担となります。



掛金等とは

## 加入者と学校等が負担する掛金等の種類

### ●短期（福祉）掛金

健康保険料及び福祉事業分として納付する掛金（原則として75歳未満の加入者）

※令和8年4月分掛金等より子ども・子育て支援金分掛金を含みます。



掛金等の概要

### ●介護掛金

介護保険料として納付する掛金（原則として40歳以上65歳未満の加入者）



掛金等Q&A

### ●加入者保険料

厚生年金の保険料（原則として70歳未満の加入者）

### ●退職等年金給付掛金

退職等年金給付（新3階年金）の掛金（70歳未満の加入者のみ）

[注] 原則として75歳以上の加入者には掛金等負担はありません。

## Mechanism of Premiums, etc.

Premiums, etc., consist of premiums, etc., based on monthly remuneration and premiums, etc., based on bonuses, etc.

- Premiums, etc., for remuneration are calculated by multiplying the standard monthly remuneration by the rate of premiums, etc.
- Premiums, etc., for bonuses are calculated by multiplying the standard bonus amount by the rate of premiums, etc.

Premiums, etc., for remuneration and premiums, etc., for bonuses are borne equally by each member (excluding Voluntarily Continued Insurance members) and the member's school, etc. However, during the period of maternity leave and the period of childcare leave until the child reaches the age of three, an exemption from premiums, etc., for remuneration and from premiums, etc., for bonuses is available upon request.

For a Voluntarily Continued Insurance member, the amount of premiums is calculated by multiplying the standard monthly remuneration at the time of employment termination by the premium rate for Short-term Benefits, etc., and the member is required to bear the entire amount of premiums themselves.



What are premiums, etc.?

## Types of Premiums. etc., Borne by the Member and the School, etc.

### - Short-term (welfare) premiums

Premiums paid as health insurance premiums and for Welfare Services (in principle, for members under age 75)

\* From the premium, etc., for April 2026 onward, the contribution for child and child-rearing support will be included in premiums, etc.

### - Long-term Care Insurance premiums

Premiums paid as Long-term Care Insurance premiums (in principle, for members aged 40 to under age 65)

### - Member's premiums

Premiums for the Employees' Pension Insurance (in principle, for members under age 70)

### - Retirement Pension premiums

Premiums for Retirement Pension Benefits (private schools version) (new third tier pension) (only for members under age 70)



Overview of premiums, etc.



Q&A on premiums, etc.

[Note] In principle, members aged 75 or older are not required to bear premiums, etc.

## 加入者種別と掛金等率

掛金等の率は加入者種別によって異なります。



加入者種別  
と掛金等率

## 加入者負担額の計算方法

加入者負担額は「標準報酬月額」・「標準賞与額」にそれぞれの掛金等の率を乗じた金額を折半します。折半した額に端数が生じた際は、学校等が加入者負担額を加入者の報酬から控除する場合は、折半した額の端数が50銭以下の場合は切り捨て、50銭を超える場合は切り上げて1円とします。

## 介護保険制度

私学事業団は、介護保険制度の事業費を賄うために、介護納付金にかかる掛金（介護分掛金）を、学校等及び第2号被保険者である加入者から徴収し、社会保険診療報酬支払基金に納入することになっています。

この制度の実施主体（保険者）は市区町村です。介護保険制度を利用するには、被保険者が市区町村へ要介護認定を申請し、介護認定審査会による要介護認定を受けてください。手続き・内容等の詳細は、市区町村にお問い合わせください。

	介護保険法の対象者 (被保険者)	介護保険料の納付方法
第1号被保険者	65歳以上の加入者又は被扶養者	居住地の市区町村の依頼により年金から控除する又は個人が市区町村へ直接納付します。
第2号被保険者	40歳以上65歳未満の加入者又は被扶養者	介護分掛金が短期給付分掛金等と併せて報酬及び賞与等から控除されます（任意継続加入者は任意継続掛金と併せて徴収します）。

[注] 住民登録上で外国へ転出した場合など適用除外となることがあります。

## 産休・育休中の掛金等免除

産前産後休業又は育児休業を取得したときは、申し出により報酬分掛金等及び賞与分掛金等が免除されます。



掛金等免除  
にかかる  
Q&A

## Types of Members and Rates of Premiums, etc.

The rate of premiums, etc., varies depending on the type of member.

## How to Calculate the Amount Borne by a Member

For the amount borne by each member, split in half the amount obtained by multiplying the “standard monthly remuneration” and the “standard bonus amount” by the member’s rate of premiums, etc. If a fractional amount arises from the splitting, and in the case where the school, etc., deducts the amount borne by the member from the member’s remuneration, the fractional amount is rounded down if it is 0.5 yen or less, or rounded up to 1 yen if it exceeds 0.5 yen.

## Long-term Care Insurance System

PMAC collects premiums corresponding to long-term care payments (premiums for long-term care) from schools, etc., and members who are Category II Insured Persons, in order to cover the operational costs of the Long-term Care Insurance System, and pays the collected amount to the Health Insurance Claims Review & Reimbursement Services.

The responsible entity (insurer) of this system is each municipality. If you wish to use the Long-term Care Insurance System, apply to your municipality, as an insured person, for certification of needed long-term care and obtain such certification through the certification committee of needed long-term care. Please contact your municipality for details such as relevant procedures.

	Person covered by the Long-Term Care Insurance Act (The insured)	How to pay Long-Term Care Insurance premiums
Category I Insured Person	Member or dependent aged 65 or older	Premiums are deducted from pensions at the request of the municipality where the person resides, or paid directly and individually by the person to the municipality.
Category II Insured Person	Member or dependent aged 40 to under age 65	Premiums for long-term care are deducted together with Short-term Benefit premiums, etc., from the person’s remuneration, bonuses, etc. (for a Voluntarily Continued Insurance member, premiums for long-term care are collected together with Voluntarily Continued Insurance premiums).

[Note] Exemptions from the payment of premiums may be applicable in some cases, such as where the person has moved overseas according to resident registration data.

## Exemption from Premiums, etc., During Maternity/Childcare Leave

When taking maternity leave or childcare leave, a member may be exempted from premiums, etc., for remuneration and premiums, etc., for bonuses, upon request.



Types of  
members and  
rates of  
premiums, etc.



Q&A on  
exemptions  
from premiums,  
etc.

# 病気やケガなどをしたときの 短期給付

# Short-term Benefits for Illness, Injury, etc.

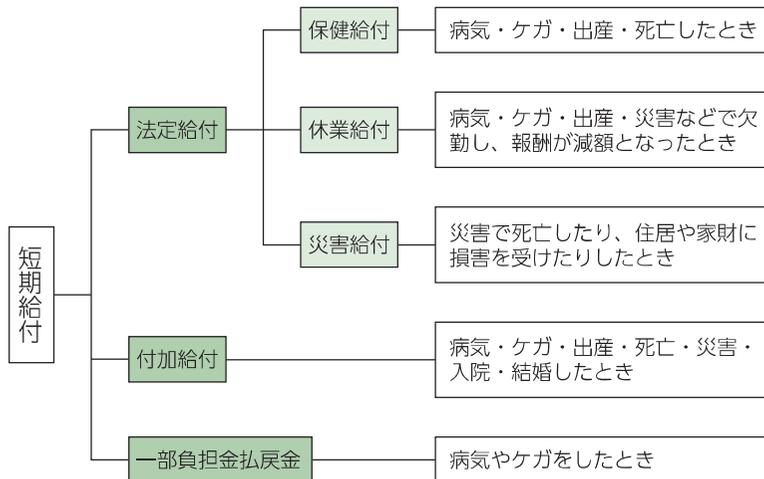
## 短期給付とは

短期給付は、法律で定める保健給付・休業給付・災害給付とこれらの法定給付を補足する付加給付及び一部負担金払戻金からなり、病気やケガ・出産・死亡・休業・災害などに対して給付します。民間の企業に働く人が加入する「健康保険」に相当するものです。



私学共済HP  
で確認

短期給付



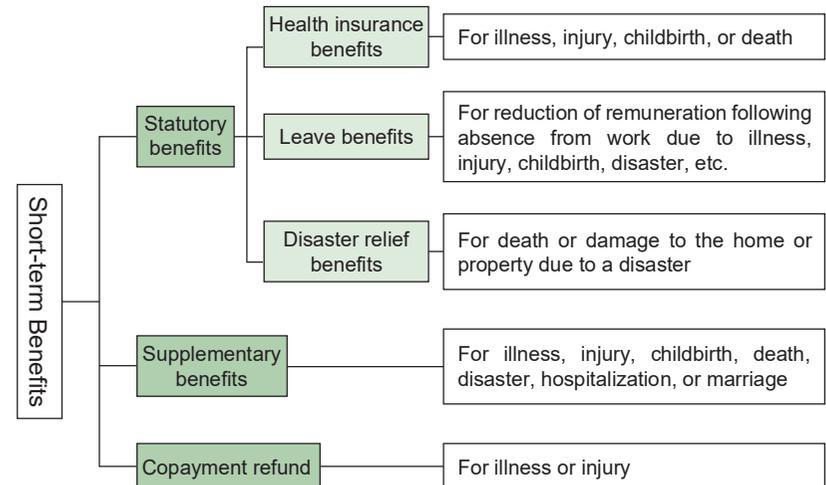
## What Are Short-term Benefits

Short-term Benefits consist of statutorily prescribed health insurance benefits, leave benefits, and disaster relief benefits, and supplementary benefits and copayment refunds that supplement the above-mentioned statutory benefits, providing benefits for illnesses, injuries, childbirth, death, leave, disasters, etc. These benefits correspond to the health insurance that persons working for private companies are enrolled in.



Check on the  
PMAC website

Short-term  
Benefits



## 加入者や被扶養者が病気やケガをしたとき

### 保険診療のしくみ

マイナ保険証等を保険医療機関の窓口で提示して治療を受ける場合、保険診療扱いとなります。自己負担額は70歳未満の人は原則3割（義務教育就学前は2割）で、7割相当分は私学事



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で確認

## When a Member or Dependent Becomes Ill or Injured

### Mechanism of Medical Treatment Covered by Insurance

When you receive treatment by presenting your My Number health insurance card (My Number Card as a health insurance card), etc., at the reception desk of an insurance medical institution, it will be



Check on the  
PMAC website

業団が負担します。また、70歳以上の人は高齢受給者証に表示されている割合（2割又は3割）となります。なお、職務上や通勤災害、正常な妊娠や出産、健康診断や美容整形など、保険診療とならないものがありますのでご注意ください。

## 医療費負担の軽減

加入者や被扶養者が、保険診療において一定額以上の医療費を支払った場合には、高額療養費・一部負担金払戻金・家族療養費付加金などが支給されます。これらの給付は、受診から3～4か月後に自動払いを行っているため、私学事業団に申請書や領収書を提出する必要はありません。

ただし、市区町村の医療費助成を受けている場合は、私学事業団の負担軽減に対する給付は対象とならないことがありますので、市区町村の医療費助成を受け始めたときは、私学事業団への届け出が必要です。



私学共済HP  
で確認

## 医療保険と介護保険の両方で自己負担があるとき

同一世帯（加入者及び被扶養者）で、医療保険と介護保険の自己負担額を合算して、算定基準額（限度額）を超えたときに支給されます。自動払いではありませんので、該当する場合は請求手続きが必要です。



私学共済HP  
で確認

## 入院したとき

加入者や被扶養者が引き続いて5日以上入院したとき、入院日数に応じて自動的に支給されます。



入院したとき

## 移送されたとき

医師が治療上、入院や転院が必要と認め、緊急やむを得ず寝台自動車などの交通機関を使用したときの費用が支給されます。



移送費・家族移送費

treated as medical treatment covered by insurance. With respect to copayment amounts, in principle, persons under age 70 bear 30% of their medical costs (or 20% for medical costs incurred by those who have not yet entered compulsory education), and the portion equivalent to 70% of such costs is borne by PMAC. In addition, for persons aged 70 or older, the percentage indicated on their respective Elderly Recipient Certificates (20% or 30%) applies. Please note that there are cases in which treatment is not treated as insurance-covered medical treatment, such as treatment for occupational accidents or commuting accidents, normal pregnancy and childbirth, health checkups, and cosmetic surgery.

## Reduction of Medical Expenses

When a member or dependent has paid medical expenses above a certain amount for medical treatment covered by insurance, a High-Cost Medical Expense Benefit, a copayment refund, a copayment refund for dependents, and/or other benefits may be provided.

**Because these benefits are automatically paid out three to four months after the medical visit, there is no need to submit an application form or receipt to PMAC.**

However, if you receive medical expense aid from a municipality, you may not be eligible for PMAC's benefits aimed at burden reduction. For that reason, when you start to receive medical expense aid from any municipality, it is necessary for you to notify PMAC.



Check on the  
PMAC website

## When You Incur Copayments Under Both Medical Insurance and Long-term Care Insurance

Payment is made when, within the same household (a member and dependents), the combined copayment amount incurred under medical insurance and Long-term Care Insurance exceeds the specified amount for calculation (ceiling amount). **Because this payment is not automatically paid out, it is necessary to complete the claim procedure, if applicable.**



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PMAC website

## If Hospitalized

If a member or dependent is continuously hospitalized for five days or more, payment is automatically made according to the number of days hospitalized.



If hospitalized

## If Transported

If a doctor, for treatment purposes, deems hospitalization or transfer to another hospital necessary and, due to the urgency of the situation, unavoidably uses a means of transportation, such as a stretcher-equipped vehicle, the expenses incurred for such transfer are payable.



Transportation  
expense benefit  
and dependent's  
transportation  
expense benefit

## 柔道整復師の治療費

骨折・捻挫などで柔道整復師（接骨師）の施術を受けるときは、療養費などの受領委任を申し出ている柔道整復師の施術に限り、一部の施術が保険診療扱いとなります。日常生活の疲れ、年齢からくる肩こりや筋肉疲労など、傷病でないもの又は慢性的なものについては、保険診療の対象外となるため、全額自己負担となります。



柔道整復師  
の治療費

## 立て替え払いをしたとき（療養費・家族療養費）

やむを得ない事情によりマイナ保険証等を窓口で提示することができずに、一旦10割の治療費等を支払ったものについては、自己負担額の原則3割を除いた7割相当分を療養費・家族療養費として請求することができます。



治療費を自  
費で支払っ  
たら

## 治療用装具等の費用

医師が治療上必要であると認めて作成した治療用装具（コルセット・弾性ストッキング・小児弱視治療用眼鏡など）の費用は療養費・家族療養費として請求することができます。眼鏡・補聴器・車椅子など、治療ではなく生活の便宜を図るものは対象外となります。



治療用装具  
等の費用

## はり・きゅう・マッサージの治療費

はり・きゅうは、慢性的な疼痛を主症とする疾病（神経痛、リュウマチ等）、マッサージは、筋麻痺等の症状に対して、医師による適切な治療手段がなく、医師の同意によって施術を受けたときの費用は療養費・家族療養費として請求することができます。



はり・きゅう・マッサー  
ジの治療費

## Judo Therapy Expenses

If you receive treatment from a judo therapist (bone-setter) for a bone fracture, sprain, etc., some procedures are treated as medical treatment covered by insurance, limited to judo therapy by judo therapists who have applied for delegated receipt of medical expenses. Judo therapy for conditions that are not illnesses or injuries, or that are chronic, such as fatigue from daily life or age-related stiff shoulders or muscle fatigue, is outside the scope of medical treatment covered by insurance, and therefore the therapy recipient is required to bear the full amount of the cost for such therapy.



Judo therapy  
expenses

## If You Make Out-of-pocket Payment (Medical Expenses / Dependent's Medical Expenses)

For treatment expenses, etc., that you have paid in full (100%) once because you were unable to present your My Number health insurance card, etc., at the counter due to unavoidable circumstances, you may claim reimbursement of the portion equivalent to 70% of such expenses, excluding, in principle, the 30% copayment portion, as medical expenses/dependent's medical expenses.



If you pay  
treatment  
expenses at  
your own  
expense

## Costs of Therapeutic Equipment, etc.

The costs of therapeutic equipment (such as corsets, elastic stockings, or eyeglasses for amblyopia treatment for children) that a doctor has prepared, deeming it necessary for treatment, may be claimed as medical expenses/dependent's medical expenses. Items such as eyeglasses, hearing aids, wheelchairs, etc., that are not for treatment but are intended for convenience in daily life are outside the scope of coverage.



Costs of  
therapeutic  
equipment, etc.

## Treatment Expenses for Acupuncture / Moxibustion / Massage

For expenses incurred for acupuncture, moxibustion, or massage, reimbursement may be claimed as medical expenses/dependent's medical expenses, if you have received the procedure in question with a doctor's consent, in the absence of any other appropriate treatment method that can be employed by the doctor, for a disease whose main symptom is chronic pain (neuralgia, rheumatism, etc.) in the case of acupuncture or moxibustion, or for a condition such as muscle paralysis in the case of massage.



Treatment  
expenses for  
acupuncture/  
moxibustion/  
massage

短期  
給付

Short-term  
Benefits

## 交通事故などに遭ったとき

### 第三者加害行為

加入者や被扶養者が交通事故などで第三者（相手方）からケガをさせられた場合は、その事故が職務上や通勤途上の災害でなければ、原則的にマイナ保険証等を使って診療を受けることができます。しかし、この場合の診療費などは、本来相手方が負担すべきものを、私学事業団が一時的に立替払いをすることになるため、後日、私学事業団から相手方（相手の加入している自賠責保険会社等）に請求することになります。医療機関等の診療前に必ず私学事業団へ連絡してください。手続きに必要な提出書類等を送付します。



交通事故などに遭った

## 短期給付で使用する受給者証や認定証など

短期給付では、医療機関等の窓口で提示することで、負担割合の確認や負担軽減ができる受給者証や認定証などを交付しています。

### 高齢受給者証

70歳以上の加入者や被扶養者の医療機関等窓口負担の割合（2割又は3割）を表示した証です。また、マイナ保険証を利用することで、高齢受給者証の提示が省略できます。



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## 限度額適用認定証、限度額適用・標準負担額減額認定証

高額な医療費（保険診療の自己負担）が見込まれるときは、事前に「限度額適用認定証」の交付を受け、医療機関等の窓口で提示することにより、高額療養費相当額の窓口負担を軽減することができます。また、市区町村民税が非課税などの低所得者が「限度額適用・標準負担額減額認定証」を医療機関等の窓口で提示することにより、自己負担限度額や入院時の食事療養費等の標準負



私学共済HPで確認

## If Involved in a Traffic Accident, etc.

### Third-party Act of Causing Harm

If a member or dependent is injured by a third party (the party at fault) in a traffic accident, etc., in principle, the injured person may receive medical treatment using their My Number health insurance card, etc., unless the accident occurs in the course of duties or while commuting. However, this means that, in such a case, PMAC is required to temporarily make payment of those expenses for medical consultations, etc., which should, as a matter of principle, be borne by the party at fault. For that reason, PMAC will later make a claim against the party at fault (this party's automobile liability Insurance company, etc.). Be sure to contact PMAC before receiving medical consultations at medical institutions, etc. so that the documents, etc., necessary to be submitted for the procedure can be forwarded to you.



Involved in a traffic accident, etc.

## Recipient Certificate, Eligibility Certificate, etc., Used for Short-term Benefits

For Short-term Benefits, recipient certificates, eligibility certificates, etc., are issued so as to enable their holders to confirm their copayment rates and to reduce their cost burden by presenting such certificates, etc., at the counter of each medical institution, etc.

### Elderly Recipient Certificate

This is a certificate that shows the copayment rate (20% or 30%) of a member or dependent aged 70 or older, applicable at the counter of a medical institution, etc. In addition, by using the My Number health insurance card, the presentation of the Elderly Recipient Certificate may be omitted.



Check on the PMAC website

## Eligibility Certificate for Ceiling-Amount Application and Reduction of the Standard Amount of Patient Liability

If high medical expenses (the copayment portion for the medical treatment covered by insurance) are expected, you can reduce the copayment amount payable at the point of service by an amount equivalent to the relevant High-Cost Medical Expense Benefit, by receiving issuance of an Eligibility Certificate for Ceiling-Amount Application in advance and presenting it at the counter of the medical institution, etc. Furthermore, when a low-income earner, such as a person who is



Check on the PMAC website

担額が一般の人より低額になります。

なお、マイナ保険証を利用することで、事前に限度額適用認定証の交付を受けることなく、高額療養費相当額の窓口負担を軽減することができます。

## 特定疾病療養受療証

人工透析等の特定疾病の治療にかかる医療費の自己負担限度額を10,000円（標準報酬月額等によっては20,000円）に引き下げたうえで、高額療養費相当分を私学事業団が直接医療機関等に支払うことで窓口負担を軽減する証です。



私学共済HP  
で確認

短期  
給付

## 結婚したとき

加入者（任意継続加入者を含みます）が結婚すると結婚手当金の給付を受けることができます。市区町村に婚姻の届け出をしない場合も対象となります。



結婚した

## 出産したとき

加入者や被扶養者が出産したときに、出産費等の給付を受けることができます。正常の出産に限らず、妊娠4か月（85日）以上であれば、死産・流産などの異常分娩や母体保護法に基づく人工妊娠中絶でも給付を受けることができます。



出産する

## 死亡したとき

加入者や被扶養者が職務外の理由で死亡したときに埋葬料等の給付を受けることができます。



死亡した

exempt from municipal resident tax, presents their Eligibility Certificate for Ceiling-Amount Application and Reduction of the Standard Amount of Patient Liability at the counter of a medical institution, etc., the ceiling amount of their copayments and their standard amount of patient liability for meals, medical expenses, etc., during hospitalization will be lowered compared with those for the general public.

Also, by using your My Number health insurance card, you can reduce the amount of copayments payable at the point of service without receiving issuance of an Eligibility Certificate for Ceiling-Amount Application in advance.

## Certificate Issued for Specific Disease Treatment

This is a certificate that can reduce the copayment amount payable at the point of service for the medical expenses incurred in the treatment of specific diseases, such as artificial dialysis, by lowering the ceiling amount of copayments for such medical expenses to 10,000 yen (or 20,000 yen, depending on the standard monthly remuneration, etc.), and by PMAC paying an amount equivalent to the relevant High-Cost Medical Expense Benefit directly to the medical institution, etc.



Check on the  
PMAC website

Short-term  
Benefits

## When Getting Married

When a member (including in the case of a Voluntarily Continued Insurance member) gets married, the member may receive payment of a Marriage Allowance. This allowance is available even where a notification of marriage is not filed with the municipality.



Have got married

## When Giving birth

When a member or dependent gives birth, the member or dependent may receive payment of a Maternity Benefit, etc. This benefit is not limited to normal childbirth, but is available even for abnormal delivery, such as stillbirth and miscarriage, and even in the case of induced abortion under the Maternal Protection Act, as long as the pregnancy lasts for at least four months (85 days).



Going to give  
birth

## In the Event of Death

If a member or dependent dies for reasons other than work, benefits such as a Burial Benefit may be available.



In the event of  
death

## 休業して報酬が減額されたとき

### 傷病手当金

加入者が職務外の原因で病気やケガをしたために休業（欠勤）し、報酬が減額又は無給となったときは、連続した欠勤3日経過後の4日目から給付を受けることができます。



傷病手当金

### 出産手当金

加入者が出産のために休業（欠勤）し、報酬が減額又は無給となったときに給付を受けることができます。



出産手当金

### 休業手当金

加入者が被扶養者の病気やケガ・出産・災害・結婚・葬祭などで欠勤し、報酬が減額となったときに給付を受けることができます。なお、介護休業期間中及び小学校就学前の子の看護休業期間中は支給されません。



休業手当金

## 水害・地震・火災などの被害に遭ったとき

### 住居や家財に損害を受けたとき

加入者や被扶養者が水震火災その他の非常災害によって、住居又は家財に損害を受けた場合に、その損害の程度に応じて見舞金等の給付を受けることができます。



災害に遭った

### 非常災害で死亡したとき

加入者や被扶養者が水震火災その他の非常災害により死亡したときに弔慰金等の給付を受けることができます。

## When Taking Leave Results in Salary Reduction

### Sickness and Injury Allowance

If a member takes leave (is absent from work) due to illness or injury for reasons other than work, and consequently has their remuneration reduced or receives no remuneration, the member may receive this benefit from the fourth day after three consecutive days of absence have elapsed.



Sickness and Injury Allowance

### Maternity Allowance

If a member takes leave (is absent from work) due to their childbirth, and consequently has their remuneration reduced or receives no remuneration, the member may receive this benefit.



Maternity Allowance

### Leave Allowance

If a member is absent from work due to a dependent's illness or injury, childbirth, accident, marriage, funeral, etc., and consequently has their remuneration reduced, the member may receive this benefit. However, it is not provided for the period of long-term care leave or the period of caregiving leave for a child who has not yet entered elementary school.



Leave Allowance

## When Suffering Damage from Floods, Earthquakes, Fires, etc.

### Damage or Loss of the Home or Property

In the event that a member or dependent suffers damage to their home or property due to a flood, earthquake, fire, or other extraordinary disaster, the member or dependent may receive benefits such as a relief benefit, according to the degree of the damage.



Affected by a disaster

### Death by Extraordinary Disaster

In the event that a member or dependent dies due to a flood, earthquake, fire, or other extraordinary disaster, benefits such as a Condolence Benefit may be available.

## 退職してからも受けられる短期給付

### 資格喪失後の給付

加入者期間などの要件があります。

- ・資格喪失後の出産費、資格喪失後の出産手当金
- ・資格喪失後の傷病手当金、資格喪失後の埋葬料



私学共済HP  
で確認

### 任意継続加入者の給付

保険給付、災害給付、付加給付について、一部の給付を除き  
在職中であったときと同様に受けることができます。



私学共済HP  
で確認

短  
期  
給  
付

## 医療費等にかかる情報提供

### 医療費のお知らせ

健康保険制度に対する理解と健康への関心を高め、医療費の  
適正化を図ることを目的として、受診した医療機関・医療費の  
額を記載した「医療費のお知らせ」を送付しています。また、  
医療費のお知らせは確定申告（医療費控除）の添付書類として  
使用できます。



「医療費の  
お知らせ」  
の送付

### ジェネリック医薬品（後発医薬品）

医療制度改革の一環として、ジェネリック医薬品の利用促進  
が掲げられています。ジェネリック医薬品を活用することによ  
り、受診者の自己負担額が減ると同時に、医療費も削減できま  
す。医療費の適正化のため、ジェネリック医薬品をご活用ください。



ジェネリッ  
ク医薬品と  
は

## Short-term Benefits That Can Be Received even After Retirement

### Benefits After Membership Expiration

There are applicable requirements, such as a period of membership.

- **Maternity Benefit after Loss of Eligibility, Maternity Allowance after Loss of Eligibility**
- **Sickness and Injury Allowance after Loss of Eligibility, Burial Benefit after Loss of Eligibility**



Check on the  
PMAC website

### Benefits of Voluntarily Continued Insurance Members

With regard to insurance benefits, disaster relief benefits, and supplementary benefits, Voluntarily Continued Insurance Members may receive them in the same manner as when employed, except for certain benefits.



Check on the  
PMAC website

Short-term  
Benefits

## Provision of Information Relating to Medical Expenses, etc.

### Notification of Medical Expenses

For the purposes of increasing understanding of the health insurance system and interest in health, and of promoting appropriate medical expenses, a “Notification of Medical Expenses” is sent to you, which states the medical institutions you visited and the amounts of your medical expenses. In addition, a Notification of Medical Expenses may be used as an attachment document for a tax return (medical expenses deduction).



Sending of a  
“Notification of  
Medical  
Expenses”

### Generic Drugs (Generic Medications)

As part of medical system reform, the promotion of use of generic drugs is advocated. By using generic drugs, patients’ copayment amounts can be reduced, and medical expenses can also be reduced. For appropriate medical expenses, please make use of generic drugs.



What are  
generic drugs?

## 請求はお早めに！

### 時 効

短期給付の請求は、給付請求事由が生じた日の翌日から起算して2年以内  
にしてください。これを過ぎると時効によって受給権が消滅します。

### 給付金の支払い

在職中の給付金は原則として学校等へ送金します。任意継続  
加入者期間の給付は任意継続加入者宛てに直接送金します。



給付金の支  
払い

## Submit Your Claim Early!

### Time Limit

Make sure to file claims for Short-term Benefits within two years starting from the  
day after the event giving rise to each claim has occurred. When this period elapses,  
the right to receive the relevant benefit will be extinguished by lapse of time.

### Payment of Benefits

Benefits during employment are, in principle, remitted to your  
school, etc. Benefits during the period of being a Voluntarily  
Continued Insurance member are remitted directly to this member.



Payment of  
benefits

# 退職後の生活を支える 年金等給付

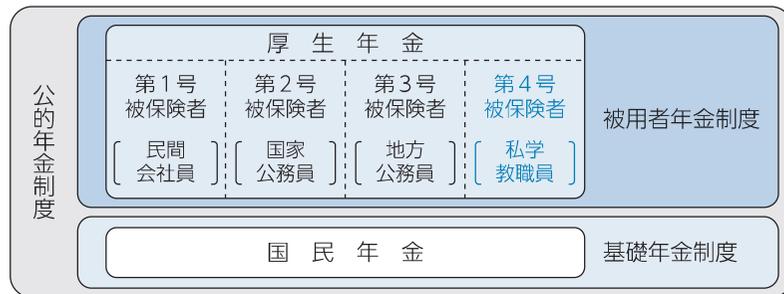
# Pension Benefits to Support Life After Retirement

## 公的年金のしくみ

公的年金制度は、下図のように「基礎年金制度」と「被用者年金制度」の二つに大きく分けることができます。

基礎年金制度（国民年金）は、1階部分として自営業者等の人のほか、民間会社員・公務員・私学教職員やこれらの被扶養配偶者も加入する全国民共通の制度です。

被用者年金制度（厚生年金保険）は、2階部分として民間会社員・公務員・私学教職員が加入する制度です。

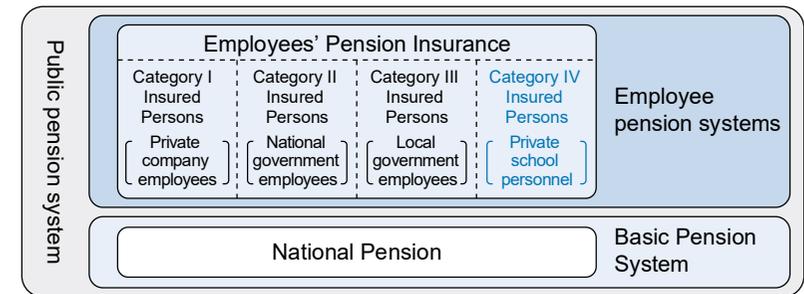


## Mechanism of the Public Pension System

As shown in the diagram below, the public pension system can be broadly divided into two: the Basic Pension System and the employee pension system.

The Basic Pension System (National Pension) is, as the tier 1 part, a system common to all people, in which, in addition to self-employed persons, etc., private company employees, public employees, and private school personnel, as well as their dependent spouses, also enroll.

The employee pension system (Employees' Pension Insurance) is, as the tier 2 part, a system that private company employees, public employees, and private school personnel enroll in.



年金等給付

Pension Benefits

## 厚生年金被保険者の種類と実施機関

対象者	厚生年金被保険者			
被保険者の種類	一般 厚年被保険者 (1号厚年)	国共済 厚年被保険者 (2号厚年)	地共済 厚年被保険者 (3号厚年)	私学共済 厚年被保険者 (4号厚年)
加入する人	民間会社員	国家公務員	地方公務員	私学教職員
実施機関※	日本年金機構	国家公務員 共済組合	地方公務員 共済組合	日本私立学校振興・共済事業団

※年金を決定・支給する組織

## Types of Employees' Pension Insured Persons and Implementing Organizations

Person covered	Employees' Pension Insured Persons			
	General Employees' Pension Insured Persons (Category I EPI)	National Government Employees' Pension Insured Persons (Category II EPI)	Local Government Employees' Pension Insured Persons (Category III EPI)	Private School Employees' Pension Insured Persons (Category IV EPI)
Types of insured persons				
Persons who enroll	Private company employees	National government employees	Local government employees	Private school personnel
Implementing Organizations*	Japan Pension Service	National Public Service Personnel Mutual Aid Associations	Municipal public servants' mutual aid associations	Promotion and Mutual Aid Corporation for Private Schools of Japan

\* Organizations that determine and pay pensions

## 国民年金被保険者の種類

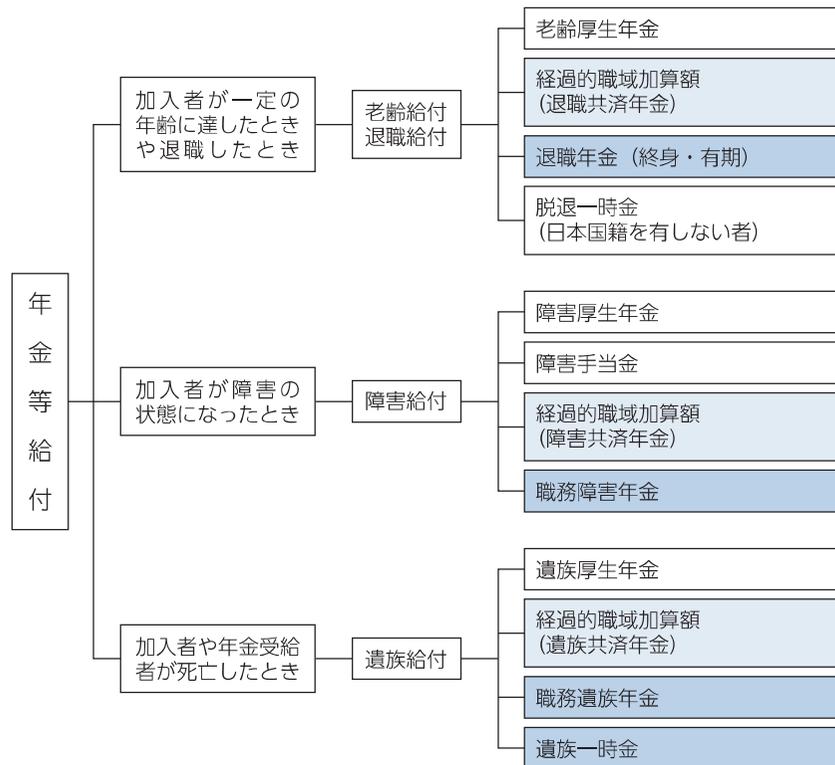
第1号被保険者	日本在住で、第2号・第3号被保険者に該当しない人（20歳以上60歳未満に限る）
第2号被保険者	厚生年金被保険者（65歳未満に限る）
第3号被保険者	第2号被保険者に扶養されている配偶者（20歳以上60歳未満に限る）

## Categories of National Pension Insured Persons

Category I Insured Person	A resident of Japan who is not classified as a Category II or Category III Insured Person (limited to a person aged 20 to under age 60)
Category II Insured Person	An Employees' Pension Insured Person (limited to a person under age 65)
Category III Insured Person	A spouse dependent on a Category II Insured Person (limited to a person aged 20 to under age 60)

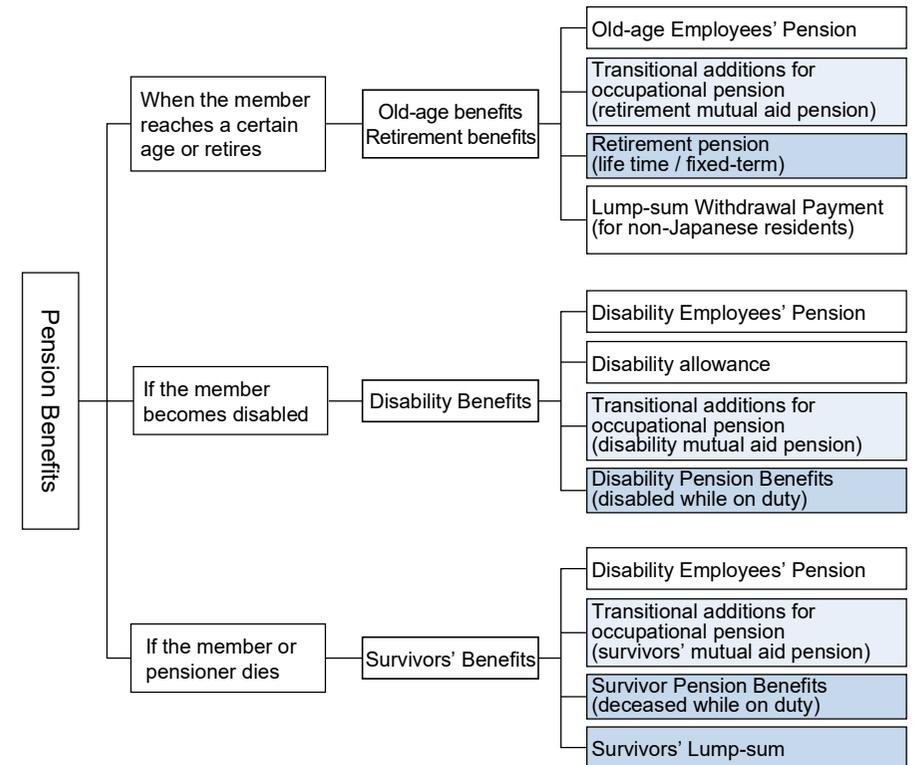
## 私学事業団が支給する年金等給付の種類

### 私学共済の年金等給付



## Types of Pension Benefits Paid by PMAC

### PMAC's Pension Benefits



私学教職員の年金には日本年金機構が支給する「国民年金（基礎年金）」のほか、私学事業団が支給する「厚生年金」「退職等年金給付」「経過的職域加算額（共済年金）」があります。

事由（年齢到達・退職、障害状態、死亡）に応じて、老齢給付・障害給付・遺族給付の3種類の給付を年金又は一時金として受けることができます。

3階	退職等年金給付／経過的職域加算額（共済年金）	} 私学事業団が支給
2階	厚生年金	
1階	国民年金（基礎年金）	} 日本年金機構が支給

## 老齢給付

### 1 老齢給付の受給要件

老齢給付とは、ある一定の年齢に到達したときに支給される年金のことです。原則65歳から「老齢基礎年金」「老齢厚生年金」「退職等年金給付」「経過的職域加算額（平成27年9月までの期間がある人に限ります）」の合計4つの年金が受給できます。

[注] 昭和36年4月1日以前に生まれた人は経過措置により支給開始年齢が異なります。



私学共済HP  
で確認



支給開始年齢

年金等給付

	←平成27年9月までの期間分→	←平成27年10月以降の期間分→
3階	<b>経過的職域加算額</b> (旧共済年金の職域年金相当部分) <b>旧3階部分</b> <支給要件> ・公的年金制度の加入期間が10年以上あること ・平成27年9月以前に引き続き私学共済の加入期間が1年以上あること	<b>退職等年金給付</b> <b>新3階部分</b> <支給要件> ・引き続き私学共済の加入期間が1年以上あること ・私学共済の加入者でないこと
2階	<b>老齢厚生年金 (被用者年金)</b> <支給要件> ・公的年金制度の加入期間が10年以上あること ・厚生年金保険の加入期間が1年以上あること	
1階	<b>老齢基礎年金 (国民年金)</b> <支給要件> ・公的年金制度の加入期間が10年以上あること	

In addition to the National Pension (Basic Pension) paid by the Japan Pension Service, the pensions of private school personnel include the Employees' Pension Insurance, Retirement Pension Benefits (private schools version), and transitional additions for occupational pension (Mutual Aid Pension) paid by PMAC.

Depending on the cause (reaching a certain age/retirement, disability status, or death), you may receive three types of benefits—Old-age Benefits, Disability Benefits, and Survivors' Benefits—as a pension or lump-sum payment.

3rd tier	Retirement Pension Benefits (private schools version) / Transitional additions for occupational pension (Mutual Aid Pension)	} Paid by PMAC
2nd tier	Employees' Pension Insurance	
1st tier	National Pension (Basic Pension)	} Paid by the Japan Pension Service

## Old-age Benefits

### 1. Requirements for Receiving Old-age Benefits

Old-age Benefits are pensions paid when the recipient reaches a certain age. In principle, from age 65, you may receive a total of four pensions : Old-age Basic Pension, Old-age Employees' Pension, Retirement Pension Benefits (private schools version), and transitional additions for occupational pension (only for persons who have a period of membership up to September 2015).

[Note] For persons born on or before April 1, 1961, their starting ages for pension receipt differ due to transitional measures.



Check on the PaMAC website



Starting age for pension receipt

Pension Benefits

	←For the period up to September 2015→	←For the period from October 2015→
3rd tier	<b>Transitional additions for occupational pension</b> (the occupational pension portion of the former mutual aid pension) <b>Former 3rd tier part</b> <Payment requirements> - A period of 10 years or more of enrollment in the public pension system - A consecutive period of one year or more of enrollment in the Private School Mutual Aid up to September 2015	<b>Retirement Pension Benefits (private schools version)</b> <b>New 3rd tier part</b> <Payment requirements> - A consecutive period of one year or more of enrollment in the Private School Mutual Aid - Not a member of the Private School Mutual Aid
2nd tier	<b>Old-age Employees' Pension (employee pension)</b> <Payment requirements> - A period of 10 years or more of enrollment in the public pension system - A period of one month or more of enrollment in Employees' Pension Insurance	
1st tier	<b>Old-age Basic Pension (National Pension)</b> <Payment requirements> - A period of 10 years or more of enrollment in the public pension system	

## 2 年金額の計算方法

### ●老齢基礎年金（国民年金）（1階部分）

老齢基礎年金は満額で831,700円（令和7年度）です。  
未納期間がある人は加入月数に応じて年金額が計算されます。



私学共済HP  
で確認

### ●老齢厚生年金（2階部分）

私学共済の被保険者期間（加入者期間）の月数と、その間の標準報酬月額及び標準賞与額に応じて算出されます。



私学共済HP  
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#### <加給年金額>

65歳時点で請求者の老齢厚生年金の算定期間が20年以上あり、一定の要件を満たす配偶者又は子がいる場合、加給年金額が加算されます。



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### ●経過的職域加算額（旧3階部分）

平成27年9月末日までの私学共済の被保険者期間（加入者期間）の月数と、その間の標準報酬月額及び標準賞与額に応じて算出されます。



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### ●退職等年金給付（新3階部分）

実際に支払った掛金や期間に応じた利子等を元に給付算定基礎額を算出し年金額を算出します。



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#### <受取方法>

終身年金と有期年金に分かれており、有期年金の受取方法は原則20年ですが、受給権発生（退職）後6か月以内であれば、10年又は一時金も選択できます。



## 2. How to Calculate Pension Amounts

### - Old-age Basic Pension (National Pension) (1st tier part)

The full amount of the Old-age Basic Pension is 831,700 yen (in fiscal year 2025).

For a person with any non-payment period, the pension amount is calculated according to the number of months of enrollment.



Check on the  
PMAC website

### - Old-age Employees' Pension (2nd tier part)

The amount of this pension is calculated based on the number of months in the insured period (enrollment period) under the Private School Mutual Aid and the standard monthly remuneration and standard bonus amount during that period.



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PMAC website

#### <Additional amount of pension>

If, at age 65, the claimant has a calculation period of 20 years or longer for their Old-age Employees' Pension and has a spouse or child who satisfies certain requirements, an additional amount of pension is added.



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### - Transitional additions for occupational pension (former 3rd tier part)

The amount of this item is calculated based on the number of months in the insured period (enrollment period) under the Private School Mutual Aid up to the last day of September 2015, and the standard monthly remuneration and standard bonus amount during that period.



Check on the  
PMAC website

### - Retirement Pension Benefits (private schools version) (new 3rd tier part)

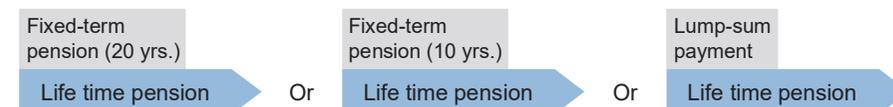
A Benefit Calculation Basis Amount can be calculated based on the premiums actually paid and the interest, etc., corresponding to the period, and therewith the pension amount can be calculated.



Check on the  
PMAC website

#### <How to receive>

The benefits are divided into two pension types: a life time pension and a fixed-term pension. In principle, the fixed-term pension is paid over 20 years; however, within six months after the right to receive relevant benefits arises (retirement), a 10-year payment period or a lump-sum payment may also be selected.



### 3 老齢給付の支給繰上げ／繰下げ

#### ●支給繰上げ

60歳から支給開始年齢に達するまでの間、本人の希望により年金を繰り上げて請求することができます。ただし、支給される年金額は繰り上げる月数1か月当たり0.4%（※）の割合で減額され、生涯減額されたままの額となる等の制約があります。また、65歳から受給するすべての公的年金（老齢基礎年金、一般厚生年金、公務員共済厚生年金、私学共済厚生年金）の老齢年金を同時に繰り上げることが条件となります。

※昭和37年4月1日以前生まれの人は、1か月当たりの減額率が0.5%です。



支給繰上げ  
／繰下げ

#### ●支給繰下げ

65歳からの老齢年金は、本人の申出により66歳以降の希望する月から繰り下げて受給することができます。この場合、支給される年金額は繰り下げる月数1か月当たり0.7%の割合で増額されます（加給年金額、在職により支給停止となっている部分の年金に対する増額はありませぬ）。繰下げは75歳まで（最高120月）です。また、すべての老齢厚生年金（一般、公務員共済、私学共済）を同時に繰り下げることが条件となります（老齢基礎年金は個別に繰下げできます）。

〔注〕退職等年金給付の支給繰上げ／繰下げについては、上記公的年金としくみが異なります。

### 4 請求手続き

#### ●老齢厚生年金（老齢基礎年金・経過的職域加算額）

65歳に達する月の3か月前の月末にご自宅宛に請求書等を発送します。案内に従って提出してください。



私学共済HP  
で確認

#### ●退職等年金給付

65歳に達する月の3か月前の月末にご自宅宛に請求書等を発送します。65歳時に在職中の場合は、退職後にご自宅宛に請求書等を発送します。

### 3. Early Payment / Delayed Payment of Old-age Benefits

#### - Early payment

From age 60 until you reach the starting age for pension receipt, you can request an early pension payment according to your wishes. However, there are some constraints; for example, the pension amount payable will be reduced at a rate of 0.4% (\*) per month of early payment, and accordingly the amount will remain reduced for life. In addition, early payment is subject to the condition that the payment of old-age pensions under all the public pensions payable from age 65 (Old-age Basic Pension, General Employees' Pension Insurance, Public Employees' Mutual Aid Pension, and Private School Employees' Mutual Aid Pension) is brought forward simultaneously.

\* For persons born on or before April 1, 1962, the reduction rate per month is 0.5%.



Early payment /  
Delayed  
payment

#### - Delayed payment

The payment of your old-age pensions from age 65 may, at your request, be delayed to the month of your choice at age 66 or later. In this case, the pension amount payable will be increased at a rate of 0.7% per month of delayed payment (no increase is applied to any additional amount of pension or to the pension portion whose payment is suspended due to employment). Pension payment may be delayed up to age 75 (up to 120 months). In addition, delayed payment is subject to the condition that the payment of all Old-age Employees' Pensions (General, Public Employees Mutual Aid, and Private School Mutual Aid) is delayed simultaneously (the Old-age Basic Pension may be delayed separately).

[Note] The mechanism of early payment/delayed payment of Retirement Pension Benefits (private schools version) is different from the mechanism for the above public pensions.

### 4. Claim Procedure

#### - Old-age Employees' Pension (Old-age Basic Pension and transitional additions for occupational pension)

At the end of the month three months prior to the month in which you reach age 65, a claim form and other relevant documents will be sent to your home. Please submit them in accordance with the given guidance.



Check on the  
PMAC website

#### - Retirement Pension Benefits (private schools version)

At the end of the month three months prior to the month in which you reach age 65, a claim form and other relevant documents will be sent to your home. If you are in employment at age 65, a claim form and other relevant documents will be sent to your home after your retirement.

# 障害給付

「障害厚生年金」は、病気やけがによって生活や仕事などが制限されるようになった場合に支給される年金です。加入者期間中に初診日がある傷病により、法に定める障害等級1級、2級又は3級に該当する程度の障害の状態になったときに支給されます。また、傷病が初診日から5年以内に治り（症状が固定し）、3級の障害よりやや程度の軽い障害の状態である場合には「障害手当金」が支給されます。

なお、障害等級が1級又は2級のときは、日本年金機構から国民年金法による「障害基礎年金」も併せて支給されます。



障害給付の概要



障害等級表

## 1 障害厚生年金の受給要件

次のア、イ、ウすべてを満たすことが必要です。

- ア 加入者期間中に、傷病について初めて医師又は歯科医師の診療を受けた日（以下「初診日」といいます）があること
- イ 初診日から起算して原則1年6か月経過した日（以下「障害認定日」といいます）又は障害認定日後65歳に達する日の前日までの間に障害等級が1級から3級の障害の状態にあること
- ウ 初診日の前日において、保険料納付要件を満たしていること



保険料納付要件

## 2 年金額

### ●障害基礎年金（令和7年度）

1級：1,039,625円 2級：831,700円

〔注〕一定の要件を満たす子がいる場合、子の加算額が加算されます。

### ●障害厚生年金・経過的職域加算額等

障害の等級等に応じて計算されます。なお、障害手当金の金額（一時金）は、障害厚生年金3級相当額の2倍となります。



障害基礎年金



経過的職域加算額



障害厚生年金

# Disability Benefits

The Disability Employees' Pension is a pension that is paid when daily life, work, etc., become restricted due to illness or injury. It is paid when, due to an injury or illness for which the day of initial examination falls during the period of membership, a person comes to be in a state of disability corresponding to Disability Grades 1, 2, or 3 as prescribed by law. Furthermore, if the person recovers from the injury or illness within five years from the day of initial examination (its symptoms have been stabilized) and is in a state of disability that is somewhat less severe than Disability Grade 3, a disability allowance is paid.

If the disability grade is Grade 1 or Grade 2, a Disability Basic Pension under the National Pension Act is also paid by the Japan Pension Service.



Overview of Disability Benefits



Disability Grade Table

## 1. Requirements for Receiving a Disability Employees' Pension

It is necessary to satisfy all of the following (a), (b), and (c):

- (a) there is a date on which, during the period of membership, the person received a medical examination for the injury or illness from a doctor or dentist for the first time (hereinafter, the “day of initial examination”);
- (b) on the date on which, in principle, one year and six months have elapsed from the day of initial examination (hereinafter, the “day of disability assessment”), or during the period from the day of disability assessment up to the day before the person reaches age 65, the person is in a state of disability corresponding to Disability Grade 1, 2, or 3; and
- (c) on the day before the day of initial examination, the insurance premiums payment requirements are satisfied.



Insurance premiums payment requirements

## 2. Pension Amounts

### - Disability Basic Pension (in fiscal year 2025)

Grade 1: 1,039,625 yen Grade 2: 831,700 yen

[Note] If there is a child who satisfies certain requirements, an additional amount for that child will be added.



Disability Basic Pension

### - Disability Employees' Pension, transitional additions for occupational pension, etc.

The amount is calculated according to the disability grade, etc. The amount of a disability allowance (lump-sum payment) is equivalent to twice the amount of a Grade 3 Disability Employees' Pension.



Disability Employees' Pension



Transitional additions for occupational pension

### 3 請求手続き

私学事業団まで連絡してください。初診日や障害の状態等を確認し、必要な書類を送付します。



障害厚生年金の請求

### 3. Claim Procedure

Please contact PMAC so that the necessary documents can be forwarded to you upon confirmation of the day of initial examination, the state of the disability, etc.



Claim for a Disability Employees' Pension

## 遺族給付

遺族給付とは、在職中又は退職後に亡くなったときに、その人によって生計を維持されていた遺族の生活を保障するために支給される年金です。

### 1 遺族厚生年金の受給要件と遺族の範囲

#### ●受給要件（次のア～エのいずれかに該当した場合）

- ア 加入者が死亡したとき（※）
- イ 加入者期間中に初診日がある傷病により、退職後に当該初診日から5年以内に死亡したとき（※）
- ウ 障害等級の1級又は2級に該当する障害厚生（共済）年金の受給権者が死亡したとき
- エ 受給資格期間が25年以上である老齢厚生年金、退職共済年金の受給権者又は受給資格期間が25年以上である人が死亡したとき

※ア及びイの場合は、保険料納付要件を満たしていること



私学共済HPで確認



保険料納付要件

年金等給付

#### ●遺族の範囲と順位

遺族とは加入者又は加入者であった人の死亡の当時、その人と生計を共にし、かつ、恒常的收入が年額850万円（所得額では655万5千円）未満の人のうち、次の図に該当する人をいいます。遺族には優先順位があり、収入要件や年齢要件が定められています。

優先順位					
1		2		3	
夫	妻	子	父母	孫	祖父母

## Survivors' Benefits

Survivors' Benefits are a type of pension paid when a person dies during employment or after retirement, in order to safeguard the lives of survivors whose livelihood was maintained by that person.

### 1. Requirements for Receiving a Survivors' Employees' Pension and Scope of Survivors



Check on the PMAC website

#### - Requirement for receipt (if any of the following (a) through (d) applies)

- (a) If a member dies (\*)
- (b) If, due to an illness or injury for which the day of initial examination fell during the period of membership, a member dies after retirement and within five years after the day of initial examination (\*)
- (c) If the beneficiary of a Disability Employees' (Mutual Aid) Pension for a disability classified as Disability Grade 1 or 2 dies
- (d) If the beneficiary of an Old-age Employees' Pension or Retirement Mutual Aid Pension with a valid coverage period of 25 years or longer, or a person whose valid coverage period is 25 years or longer, dies

\* In the cases of (a) and (b), it is required to satisfy the insurance premiums payment requirements.



Insurance premiums payment requirements

#### - Scope and priority order of survivors

A survivor refers to a person who, at the time of the death of a member or ex-member, shared a livelihood with that member/ex-member, whose annual income on a continuing basis is less than 8,500,000 yen (or 6,555,000 yen in terms of annual income after deductions), and who falls under the figure below. There is a priority order applicable to survivors, and income requirements and age requirements are prescribed.

Priority order					
1		2		3	
Husband	Wife	Children	Father/Mother	Grandchildren	Grandparents

Pension Benefits

## 2 年金額

### ●遺族基礎年金

受給要件：一定の要件に該当する「子のある配偶者」又は「子」に支給されます。

遺族厚生年金を受給できる遺族の人は併せて受給できます。

年金額：831,700円（令和7年度）

〔注〕子のある配偶者の場合、子の加算額が加算されます。

### ●遺族厚生年金・経過的職域加算額

原則として老齢厚生年金（報酬比例部分）と経過的職域加算額それぞれの額の4分の3（※）に相当する額になります。また、死亡した人の厚生年金保険の加入期間が合計20年以上で、請求する人が65歳未満の妻である場合には、中高齢寡婦加算額が加算されます。

※経過的職域加算額は、受給権の発生が令和7年10月1日以降の場合、段階的に引き下げられます。

## 3 請求手続き

加入者又は元加入者が死亡したときは、私学事業団まで連絡してください。家族の状況等を確認し、必要な書類を送付します。

〔注〕年金制度改正により、遺族厚生年金の請求を行わないことで、自身の老齢厚生年金を繰下げ請求できる場合があります。



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で確認



経過的職域  
加算



遺族厚生年  
金の請求

## 2. Pension Amounts

### - Survivors' Basic Pension

Requirements for receipt:

It is paid to the “spouse with a child/children” or “children” who satisfy certain requirements.

Survivors who are eligible to receive a Survivors' Employees' Pension may also receive this pension.

Pension amount: 831,700 yen (in fiscal year 2025)

[Note] In the case of a spouse with any children, an additional amount for those children will be added.



Check on the  
PMAC website

### - Survivors' Employees' Pension, transitional additions for occupational pension

In principle, the amount is equivalent to three-fourths of each of the Old-age Employees' Pension (earnings-related portion) amount and the amount of the relevant transitional addition for occupational pension.\* In addition, if the total enrollment period of the deceased under the Employees' Pension Insurance is 20 years or longer, and if the claimant is the wife who is under age 65, an Addition for Middle and Advanced-Age Widows will be made.

\* If the right to receive relevant benefits arises on or after October 1, 2025, transitional additions for occupational pension will be reduced in stages.



Transitional  
additions for  
occupational  
pension

## 3. Claim Procedure

Please contact PMAC in the event of the death of a member or former member. We will confirm the family situation and other relevant details and send the necessary documents.

[Note] Due to pension system reform, there may be cases in which, by not filing a claim for a Survivors' Employees' Pension, you may be able to file a claim for the delayed payment of your own Old-age Employees' Pension.



Claim for a  
Survivors'  
Employees'  
Pension

## 日本国籍を有しない人に対する 脱退一時金

### ●脱退一時金（厚生年金保険）

厚生年金保険の被保険者期間（第1号～第4号厚生年金被保険者期間の合計）が6か月以上ある外国人で、年金を受けることができない人が、下記の要件に該当する場合に支給されます。

この脱退一時金の算定基礎となった被保険者期間は、厚生年金給付に関する規定の適用については、被保険者期間でなかったものとみなされます。

#### 【支給要件】

次の1から6すべてを満たす人が請求したとき

- 1 日本国籍を有していないこと
- 2 日本国内に住所を有していないこと
- 3 厚生年金保険の被保険者期間が6か月以上であること
- 4 老齢厚生年金の受給資格期間を満たしていないこと
- 5 年金（障害手当金を含みます）を受ける権利を有したことがないこと
- 6 最後に公的年金制度の被保険者資格を喪失した日から2年を経過していないこと（喪失日において日本国内に住所を有していた場合は、同日後に日本国内に初めて住所を有しなくなってから2年を経過していないこと）



私学共済HP  
で確認

年金等  
給付

[注] 年金制度改革（令和7年6月20日公布）から4年以内に施行される政令により、再入国許可を受けた人が出国した場合は、脱退一時金の対象外となります。

#### 【請求方法】

複数の年金の加入期間がある人の脱退一時金は、「取りまとめ実施機関」が決定し、支払を行いますので、「取りまとめ実施機関」に請求手続きを行ってください。



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で確認

#### 取りまとめ実施機関

- ・国民年金の納付済期間等（※）が6か月未満の場合＝国民年金の脱退一時金がない場合→最終加入経歴のある厚生年金実施機関
- ・国民年金の納付済期間等（※）が6か月以上の場合＝国民年金の脱退一時

## Lump-sum Withdrawal Payment for Non-Japanese Residents

### - Lump-sum Withdrawal Payment (Employees' Pension Insurance)

A Lump-sum Withdrawal Payment is payable to a foreign national who has an insured period of six months or longer under Employees' Pension Insurance (the total of the periods during which the foreign national was an insured person in Categories I through IV under Employees' Pension Insurance) and who is unable to receive a pension, provided that the foreign national satisfies the requirements set out below.

For the application of provisions concerning Employees' Pension Insurance benefits, any insured period that forms the basis for calculation of such a Lump-sum Withdrawal Payment is deemed not to have been an insured period.

#### [Requirements for receipt]

If a person who satisfies all of 1. through 6. below makes a claim:

1. the person does not have Japanese nationality;
2. the person does not have an address in Japan;
3. the person has an insured period of six months or longer under Employees' Pension Insurance;
4. the person does not satisfy the valid coverage period for an Old-age Employees' Pension;
5. the person has never had any right to receive a pension (including Disability Allowances); and
6. two years have not elapsed since the day on which the person last lost status as an insured person under the public pension system (or, if the person had an address in Japan on the day of loss of such status, two years have not elapsed since the day on which the person ceased to have an address in Japan for the first time after the above-mentioned day of status loss).

[Note] Under a cabinet order that will be enforced within four years after the pension system reform (promulgated on June 20, 2025), if a person who has obtained a re-entry permit departs from Japan, that person will be ineligible for Lump-sum Withdrawal Payments.

#### [How to claim]

For a Lump-sum Withdrawal Payment in the case where a person has enrollment periods under multiple pensions, the Implementing Organization in charge will determine eligibility and, if applicable, make the payment. Therefore, please carry out the claim procedure with the Implementing Organization in charge.

#### Implementing Organization in charge

- If your National Pension premium-paid period, etc. (\*) is less than six months = If you are not eligible for a National Pension Lump-sum Withdrawal Payment → **The Implementing Organization for the Employees' Pension Insurance in which you most recently enrolled**



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PMAC website

Pension  
Benefits



Check on the  
PMAC website

金がある場合→日本年金機構

※国民年金の脱退一時金は、国民年金第1号被保険者期間のみを対象としています。

### ●脱退一時金（退職等年金給付）

平成27年10月以降の加入者期間が引き続き1年以上ある外国人で、一定の要件に該当する場合に支給されます。

この脱退一時金の算定基礎となった加入者期間は、退職等年金給付に関する規定の適用については、加入者期間でなかったものとみなされます。脱退一時金（厚生年金給付）と同時請求が可能です。



私学共済HP  
で確認

## その他

### 1 離婚時における厚生年金の分割

年金の額は、年金制度に加入していたときの標準報酬月額及び標準賞与額（以下「標準報酬等」といいます）を用いて算定します。離婚等をした場合には、婚姻期間中における厚生年金保険の標準報酬等を当事者間で分割し、年金額に反映できるしくみがあります。これを「離婚時の年金分割制度」といい、合意分割制度と3号分割制度があります。

分割請求の期限は、原則として、次の①～③のいずれかの事由に該当した日の翌日から起算して2年以内（※）です。

- ① 離婚したとき
- ② 婚姻の取消をしたとき
- ③ 事実婚にある人が国民年金第3号被保険者資格を喪失し、事実婚が解消したと認められるとき

※年金制度改正（令和7年6月20日公布）から1年以内に施行される政令により、「2年以内」から「5年以内」に改正されます。



私学共済HP  
で確認

- If your National Pension premium-paid period, etc. (\*) is six months or longer = If you are eligible for a National Pension Lump-sum Withdrawal Payment → **Japan Pension Service**

\* For National Pension Lump-sum Withdrawal Payments, only National Pension Category I Insured periods are taken into consideration.

### - Lump-sum Withdrawal Payment (Retirement Pension Benefit (private schools version))

A Lump-sum Withdrawal Payment is payable to a foreign national who has a membership period of one year or more consecutively from October 2015, and who satisfies certain requirements.

For the application of provisions concerning Retirement Pension Benefits (private schools version), any membership period that forms the basis for calculation of such a Lump-sum Withdrawal Payment is deemed not to have been a membership period. A claim may be made for this type of Lump-sum Withdrawal Payment together with a Lump-sum Withdrawal Payment (Employees' Pension Insurance benefit).



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PMAC website

## Other

### 1. Employees' Pension Division on Divorce

A pension amount is calculated using the standard monthly remuneration and the standard bonus amount during the period of enrollment in the relevant pension system (hereinafter, "standard remuneration"). In the event of divorce, etc., there is a mechanism under which the divorce can be reflected in the pension amount by dividing, between the parties, the standard remuneration under Employees' Pension Insurance during the period of marriage. This is called the "system of pension division on divorce," which consists of the system of agreed division of employee's pension and the Category III Division System.

In principle, the time limit for filing a division claim is within two years (\*) from the day following the day on which any of the following events (i) through (iii) occurs:

- (i) if divorce takes place;
- (ii) if the marriage has been annulled; or
- (iii) if a person in a de facto marriage loses status as a National Pension Category III Insured Person, and the de facto marriage is deemed to be dissolved.

\* Under a cabinet order that will be enforced within one year after the pension system reform (promulgated on June 20, 2025), "within two years" will be revised to "within five years."



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## 2 社会保障協定

国際化の進展に伴い、学校等から海外の学校や企業などへの派遣、海外の学校や企業などから日本への派遣といった人材交流が行われています。海外で働く場合は、働いている国の社会保障制度に加入する必要があるため、日本の社会保障制度との保険料を二重に負担しなければならない場合が生じています。また、日本や海外の年金を受けるためには、一定の期間その国の年金制度に加入しなければならない場合があるため、その国で負担した年金保険料が年金受給につながらないことがあります。このような事態を解消するため、二国間で社会保障協定を締結しています。



私学共済HP  
で確認

### 社会保障協定の主な目的

#### ●二重加入の防止

「保険料の二重負担」を防止するため、加入すべき制度を二国間で調整します。

#### ●年金加入期間の通算

年金受給資格を確保するために、両国の年金制度への加入期間を通算することにより、年金受給のために必要とされる加入期間の要件を満たしやすくします。

## 3 在職中（厚生年金保険の被保険者等）の老齢厚生年金の支給停止

老齢厚生年金を受給している人が在職中（厚生年金保険の被保険者等）である場合は、「年金＋賃金」の額が一定の基準額を超えると、老齢厚生年金の全部又は一部の支給が停止されます。

なお、二つ以上の実施機関の老齢厚生年金の受給がある場合は、二つ以上の年金を一つの年金とみなして支給停止の計算が行われ、各年金の停止額は按分により計算されます。



私学共済HP  
で確認

年金等  
給付

## 2. Social Security Agreements

As globalization advances, there have been various personnel exchanges conducted, such as the dispatch of personnel from schools, etc., in Japan to overseas schools and companies and the dispatch of personnel from overseas schools and companies to Japan. When working overseas, people are required to enroll in the social security systems of the countries where they work, and there have been cases in which a person has no choice but to bear premiums under Japan's social security system, as well as the premiums payable in the country where the person works. In addition, in order to receive pensions in Japan or overseas, it may be necessary to enroll in the relevant country's pension system for a certain period of time, and consequently, the pension premiums borne in that country may not lead to entitlement to pension benefits. To resolve this situation, bilateral social security agreements have been concluded.



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### Main purposes of social security agreements

#### - Prevention of double enrollment

To prevent the “burden of double premiums” from occurring, two countries coordinate which system a person should enroll in.

#### - Aggregation of pension enrollment periods

To secure eligibility to receive a pension, the aggregation of periods of enrollment in the pension systems of the two countries makes it easier to meet the enrollment period requirement for eligibility for pension benefits.

## 3. Suspension of Old-age Employees' Pension Payments While in Employment (in Relation to Insured Persons Under Employees' Pension Insurance, etc.)

If a person receiving an Old-age Employees' Pension is in employment (e.g., an insured person under Employees' Pension Insurance), the payment of all or part of their Old-age Employees' Pension is suspended when the combined amount of the “pension + wages” exceeds the specified amount set at a certain level.

Furthermore, if a person receives Old-age Employees' Pensions from two or more different Implementing Organizations, the payment suspension calculation is conducted by treating the two or more pensions as a single pension, and the suspended amount of each pension is calculated proportionally.



Check on the  
PMAC website

Pension  
Benefits

## 4 併給調整

老齢、障害又は遺族といった給付事由の異なる年金の受給権を二つ以上取得した場合、原則としていずれか一つを受給し、他方の年金は支給が停止されるという「一人一年金の原則」があります。



私学共済HP  
で確認

### 「ねんきん定期便」の送付

ねんきん定期便は年金加入記録を確認するとともに、年金制度に対する理解を深めていただくことを目的としています。

毎年誕生月（1日生まれは誕生月の前月）に、私学共済加入中の人には学校等宛てに送付しますので、学校等から受け取ってください。



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### 「退職等年金給付掛金の払込実績に係る情報通知」の送付

1年以上引き続き私学共済の加入者期間を有する人を対象として、節目年齢（35・45・59歳）の誕生月に退職等年金給付掛金の払込実績に係る付与額と利息の合計額及び明細等の情報をお知らせします。私学共済加入中の人にはねんきん定期便に同封し学校等宛てに送付しますので、学校等から受け取ってください。



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## 4. Combined-Payment Adjustment

There is a rule called the “one pension per person” rule, under which, if a person obtains two or more pension rights on different grounds for receiving benefits, such as old age, disability, or survivorship, in principle, that person receives one of the pensions, and the payment of the other pension is suspended.



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### Delivery of Nenkin Teikibin (Pension Service Letters)

Nenkin Teikibin (Pension Service Letters) is intended to enable you to confirm your pension enrollment records and to deepen your understanding of the pension system.

Each year in your birthday month (for those born on the first day of the month, the month prior to the birthday month), it is sent to your school, etc., while you are enrolled in the Private School Mutual Aid. Please collect it from your school, etc.



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### Delivery of Notification of Information on Payment Record of Retirement Pension Premiums

To each person who has a consecutive period of at least one year of membership in the Private School Mutual Aid, information on the paid Retirement Pension premiums, including the total amount of the pay credit and interest and a breakdown thereof, is provided in the birthday month when the person reaches the milestone ages (ages 35, 45, and 59). While you are enrolled in the Private School Mutual Aid, this notification is enclosed in the Nenkin Teikibin sent to your school, etc. Please collect it from your school, etc.



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# 日常生活をより豊かに、より健康に 福祉事業

# Welfare Services for a Richer and Healthier Daily Life

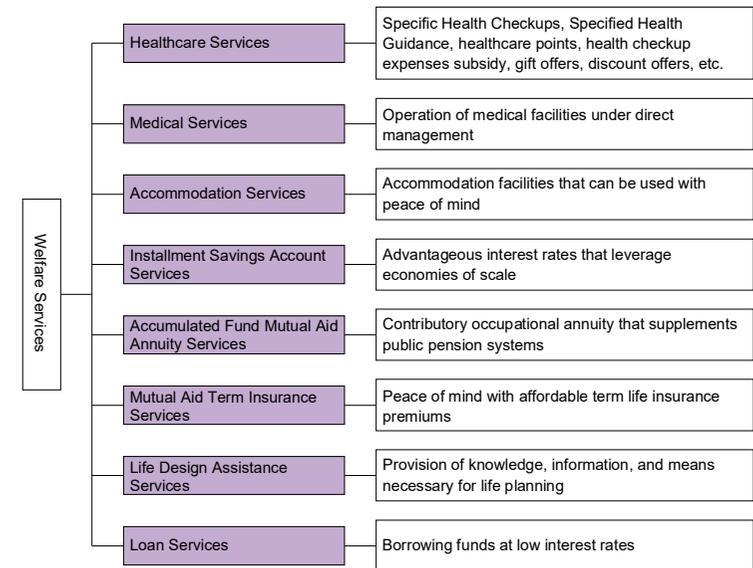
## 福祉事業とは

保健事業・医療事業・宿泊事業・積立貯金事業・積立共済年金事業・共済定期保険事業・生涯生活設計支援事業・貸付事業を行っています。



## What are Welfare Services?

We engage in the following services: Healthcare Services, Medical Services, Accommodation Services, Installment Savings Account Services, Accumulated Fund Mutual Aid Annuity Services, Mutual Aid Term Insurance Services, Life Design Assistance Services, and Loan Services.



## 保健事業

加入者（任意継続加入者を含みます）、被扶養者及び75歳以上で引き続き私学に勤務している教職員の健康保持・増進及び日常生活の援助を目的としています。保健事業の一部を全国7ブロックにあるガーデンパレスの共済業務課で実施しています。



福祉事業一覧・保健事業とは・ブロックと担当課一覧

## Healthcare Services

The purposes of our Healthcare Services are to maintain and promote the health of our members (including Voluntarily Continued Insurance members), dependents, and school personnel who are aged 75 or older and have continued to work at private schools, and to assist them in their daily lives. Some of our Health Promotion Services are carried out by the Mutual Aid Administrative Sections of Garden Palaces located in seven blocks across the country.



List of Welfare Services; What are Welfare Services?; List of Blocks and Responsible Sections

福祉事業

Welfare Services

## 特定健康診査・特定保健指導

特定健康診査・特定保健指導制度は医療制度改革の一環として、生活習慣病にかかっている人や発症リスクの高い人を減らすことにより、医療費の適正化を目指し、皆さんが安心して医療を受けることができる環境を守るための制度です。

「予防」に重点を置き、病気になる前に「生活習慣病になる危険性の高い人」を見つけ出し、元気に生活できるようサポートすることを主眼としています。その目安となるのがメタボリックシンドローム(内臓脂肪症候群) (※)です。

※内臓脂肪型肥満に加え、高血糖、高血圧、脂質異常のうち二つ以上を併せ持つ状態をいいます。この状態が続くと動脈硬化を促進し、心疾患や脳血管疾患等の重い生活習慣病に進行する危険性が高くなります。

### ●特定健康診査等実施計画

私学事業団等の医療保険者は、「高齢者の医療の確保に関する法律」(昭和57年8月17日法律第80号)第19条において「特定健康診査等実施計画」を定め、公表することが義務付けられています。



特定健康診査等実施計画

### ●特定健康診査

#### 対象者

40歳(当該年度内に40歳になる人を含みます)から74歳の年齢の人のうち、当該実施年度の1年間を通して加入している人(年度途中で資格取得・喪失又は被扶養者認定・取り消し等の異動のない人)で、私学共済制度の短期給付の適用を受ける加入者(任意継続加入者を含みます)及びその被扶養者が対象となります。なお、実施年度中に75歳となる人については、75歳の誕生日前日までが対象となります。

健診の項目は特定健康診査・特定保健指導にかかるQ&A(Q1)を参照してください。



私学共済HPで確認

## Specific Health Checkups and Specified Health Guidance

The system of Specific Health Checkups and Specified Health Guidance aims, as part of medical system reform, to optimize medical expenses by reducing the number of persons with lifestyle-related diseases and persons at high risk of developing them, and to thereby protect the environment in which everyone can receive medical care with peace of mind.

Placing emphasis on “prevention,” those checkups and guidance primarily focus on identifying “persons at high risk of developing lifestyle-related diseases” before they become ill and supporting them to live in good health. An indicator for this is metabolic syndrome (visceral fat syndrome) (\*).

\* This refers to a condition which, in addition to visceral fat-type obesity, involves two or more of hyperglycemia, hypertension, and dyslipidemia. If this condition persists, it promotes the development of arteriosclerosis and increases the risk of progression to serious lifestyle-related diseases such as heart disease and cerebrovascular disease.

### - Implementation plan for special health examinations, etc.

Medical insurers such as PMAC are obligated, pursuant to Article 19 of the Act on Assurance of Medical Care for Elderly People (Act No. 80 of August 17, 1982), to formulate and publicize an “implementation plan for special health examinations, etc.”



Implementation Plan for Special Health Examinations, etc.

### - Specific Health Checkups

#### Eligible persons

Among persons aged 40 (including those who will turn 40 within the relevant fiscal year) to 74, those who are eligible for Specific Health Checkups are those who have been members (including Voluntarily Continued Insurance members) throughout the one-year period of the relevant implementation fiscal year (persons with no changes, such as acquisition or loss of eligibility or dependent approval or cancellation, during the fiscal year), and who are covered by the Short-term Benefits of the PMAC System, as well as their dependents. With respect to persons who will turn 75 during the relevant implementation fiscal year, such a person is eligible until the day before their 75th birthday.

For the health checkup items, refer to the Q&A on Specific Health Checkups and Specified Health Guidance (Q1).



Check on the PMAC website

## 特定健康診査の実施方法

### ①加入者

学校等が事業主健診として学校保健安全法等の法令に基づき、毎年実施している定期健康診断の結果データが、学校等経由で私学事業団に提出されることにより、特定健康診査を行ったものとして取り扱われます（健診に要する費用は学校等の負担となります）。

### ②被扶養者及び任意継続加入者とその被扶養者

毎年5月下旬、私学事業団から加入者の住所宛て及び任意継続加入者の住所宛てに「特定健康診査受診券」を送付します。私学事業団が委託する健診機関に予約し、マイナ保険証又は資格確認書及び受診券を提示のうえ受診してください（健診に要する費用は、私学事業団が負担しますので、自己負担はありません）。

[注意点]

- ①基本的な検査項目（医師が必要と判断し実施する詳細な健診の項目を含みます）以外の検査費用は自己負担となります。
- ②人間ドックを利用した場合は、その健診結果を私学事業団に提出することにより特定健康診査の実施に代えることができます。私学事業団の「人間ドック利用補助金」を申請する場合は、必ず健診結果及び「標準的な質問票」を併せて提出してください。



特定健康診査の受診方法（特定健診元気ガイド）

## ●特定保健指導

### 特定保健指導の内容

特定健康診査の結果から健康の保持に努める必要があると判断された人を対象に、医師等の専門家の支援により生活習慣を改善し、生活習慣病の発症を未然に防ぐための制度です。

#### ①動機付け支援

医師、保健師、管理栄養士などによる面接・指導のもとに、行動計画を策定し生活習慣の改善のための動機付けに関する支援を行い、3か月以上経過後の実績評価を行います。

#### ②積極的支援

動機付け支援の内容に加え、約3か月以上の継続的な支援を行います。また、当該計画の進捗状況に関する評価や継続支援終了後の実績評価を行います。

## How Specific Health Checkups are carried out

### (i) Members

The results data of the regular health checkup that each school, etc., conducts annually as an employer-provided health checkup pursuant to the School Health and Safety Act, etc., are submitted to PMAC via the school, etc., and, through the submission of such data, a Specific Health Checkup is deemed to have been conducted (the costs incurred in the health checkup are borne by the school, etc.).

### (ii) Dependents, and Voluntarily Continued Insurance members and their dependents

In late May each year, PMAC sends a Specific Health Checkup Voucher to the address of each member and Voluntarily Continued Insurance member. Make an appointment with the health checkup institution commissioned by PMAC, and undergo the checkup by presenting your My Number health insurance card or Health Insurance Eligibility Certificate and the voucher (the costs required for the health checkup are borne by PMAC, and thus there is no out-of-pocket payment).

[Points to note]

- (i) You are required to bear the costs for examinations other than for basic examination items (including the detailed health checkup items deemed necessary and performed by doctors).
- (ii) If you receive a comprehensive health checkup, by submitting the results of this health checkup to PMAC, it may be substituted for the implementation of a Specific Health Checkup. If you apply for PMAC's health checkup expenses subsidy, be sure to submit the health checkup results and the Standard Questionnaire together.



How to receive Specific Health Checkups (Specific Health Checkup Genki Guide)

## - Specified Health Guidance

### Content of Specified Health Guidance

This is a system intended to prevent the development of lifestyle-related diseases by improving the lifestyle habits of persons who are judged, based on the results of their Specific Health Checkups, to be in need of making efforts to maintain their health, with support from specialists such as doctors.

#### (i) Motivation support

Based on interviews with and guidance from doctors, public health nurses, registered dietitians, etc., an action plan is formulated, and support to motivate improvements in lifestyle habits is provided. After three months or more have elapsed, an evaluation of achievements is conducted.

#### (ii) Active support

In addition to the substance of motivation support, continuous support is provided for about three months or more. Furthermore, an evaluation regarding the progress of the relevant plan and an achievement evaluation after the end of continuous support are conducted.

## 特定保健指導の利用方法

私学事業団から「特定保健指導利用券」を送付します。この券を使い、私学事業団が契約する指導機関で特定保健指導が受けられます（特定保健指導に要する費用は、原則として私学事業団が負担しますので、自己負担はありません）。



特定保健指導の利用方法（特定保健指導元気ガイド）

## ヘルスケアポイント

健康増進などの取り組みを行っている対象者に対し、その行動ごとにポイントが付与され、貯まったポイントで健康グッズや電子マネーなどの商品と交換できるしくみです。



対象者・利用方法（ヘルスケアポイント）

### 対象者

短期給付の適用を受ける30歳以上（当該年度中に30歳になる人を含みます）の加入者（任意継続加入者を含みます）及び被扶養者

## 人間ドックの利用費補助

基準検査項目一覧表の検査をすべて実施する人間ドックを、自己負担にて受診し、健診施設に直接費用を支払った場合に、補助金を支給します。基準検査項目一覧表は、ホームページをご確認ください。

### 対象者

人間ドック受診日において、満35歳以上の加入者（任意継続加入者を含みます）及び被扶養者、75歳以上で引き続き私学に勤務する教職員

利用回数 年度内に1回

### 補助金額

人間ドック区分	補助率	補助上限額
日帰りの人間ドック（2日通院含む）	利用料金（消費税除く）の50%相当額	20,000円
1泊2日以上人間ドック		

### 健診施設

人間ドックを受ける健診施設について、指定はありません。直営の東京臨海病院健康医学センターの他に全国の健診施設と利用契約を結び、割引料金（一部の施設を除きます）で利用することができます。なお、契約施設以外

## How to receive Specified Health Guidance

PMAC sends you a Specified Health Guidance Voucher. Using this voucher, you can receive Specified Health Guidance at a guidance institution under contract with PMAC (as a general rule, the costs required for Specified Health Guidance are borne by PMAC, and thus there is no out-of-pocket payment).



How to receive Specified Health Guidance (Specified Health Guidance Genki Guide)

## Healthcare Points

This is a mechanism under which points are granted for each action to eligible persons who make certain efforts such as health promotion activities, and saved points can be exchanged for items such as health-enhancing products and e-money.



Eligible persons and how to use (healthcare points)

### Eligible persons

Members (including Voluntarily Continued Insurance members) who are covered by Short-term Benefits and are 30 years of age or older (including persons who will reach age 30 during the relevant fiscal year), and their dependents

## Comprehensive health checkup expenses subsidy

A subsidy is provided when you undergo, at your own expense, a comprehensive health checkup that covers all the examinations listed in the List of Standard Examination Items, and pay the cost for the checkup directly to the health checkup facility. Please check our website for the List of Standard Examination Items.

### Eligible persons

Members (including Voluntarily Continued Insurance members) who are aged 35 or older as of the date of the comprehensive health checkup, their dependents, and school personnel who are aged 75 or older as of the date of the comprehensive health checkup and have continued to work at private schools

Number of checkups available for use: one per fiscal year

### Subsidy amount

Comprehensive health checkup category	Subsidy rate	Maximum subsidy amount
Single-day comprehensive health checkup (including two-day outpatient visits)	Amount equivalent to 50% of the checkup fee (excluding consumption tax)	20,000 yen
Comprehensive health checkup (for 2 days or longer)		

### Health checkup facilities

There are no designated health checkup facilities for comprehensive health checkups. In addition to the Tokyo Rinkai Hospital Medical Health Center under our direct management, we have concluded service agreements with health checkup

の健診施設を利用する際は、必ず基準検査項目をすべて検査できることを確認のうえ、受診してください。

[注意点] 以下の場合には補助の対象となりません。

- ・基準検査項目をすべて満たさない場合
- ・「特定健康診査受診券」を利用した場合
- ・学内の健康診断や教職員の健康管理等で利用した場合
- ・検診車で実施する人間ドックを利用した場合



請求方法及び基準検査項目一覧表



契約施設検索

## 郵送検診

手軽にご自身の健康管理に役立てるように、郵送にて五つのがん検査が受けられます。申込書は、「施設利用補助券等冊子」(別冊)に添付しています。

### 対象者

30歳以上の加入者(任意継続加入者を含みます)及び被扶養者、75歳以上で引き続き私学に勤務する教職員

**費用** 1検査につき500円(容器代相当額)

**受診回数** 年度内に各1回



検査項目及び申込方法

## 出産祝品／長期療養者見舞品／災害見舞品

該当した加入者にカタログギフトを送付します。原則、カタログギフトの申し込み手続きは不要です(三種加入者を除く)。



対象者及び三種加入者の申込方法

## 永年勤続加入者直営施設利用優待券

私立学校に永年勤務し、その発展に貢献している加入者の労をねぎらうため、毎年5月下旬に私学事業団の直営施設の利用優待券を贈呈しています。



対象者及び利用方法

facilities nationwide, allowing you to use them at discounted rates (except at some facilities). When using a health checkup facility other than a contracted facility, be sure to confirm, before undergoing the checkup, that all the standard examination items can be examined.

[Points to note] A subsidy is not available in the following cases:

- Where all the standard examination items are not covered
- Where a Specific Health Checkup Voucher is used
- Where a health checkup conducted at the school, etc., is received as a comprehensive health checkup, a comprehensive health checkup is received as part of the health management of school personnel by the school, etc., or a comprehensive health checkup is received on other similar occasions
- Where a comprehensive health checkup conducted in a mobile examination unit is received



How to claim and a list of standard examination items



Search for contracted facilities

## Medical Checkup by Mail

To facilitate your health management so that you do not feel burdened by it, you can undergo five cancer screening tests by mail. An application form is attached to the Booklet of Facility Use Subsidy Coupons, etc. (separate booklet).

### Eligible persons

Members (including Voluntarily Continued Insurance members) who are aged 30 or older, their dependents, and school personnel who are aged 75 or older and have continued to work at private schools

**Fee:** 500 yen per test (amount equivalent to the cost of the container)

**Number of checkups available for use:** one per fiscal year



Examination items and how to apply

## Congratulatory Gifts for Childbirth / Get-well-soon Gifts for Persons in Long-term Care Recuperation / Disaster Sympathy Gifts

A gift catalog will be sent to eligible members. In principle, there are no application procedures required for gift catalogs (except for Type C members).



Eligible persons and application method for Type C members

## Long-service Members' Coupons for Directly Operated Facilities

In order to express appreciation for the years of service of members at private schools and their contributions to the development of those schools, we make a gift of coupons for facilities directly operated by PMAC in late May each year.



Eligible persons and how to use

福祉事業

Welfare Services

## 厚生施設/健康増進宿泊施設

厚生施設や一般の宿泊施設と契約し、利用料金や宿泊費の補助をしています。「厚生施設利用補助券」や「健康増進宿泊施設利用券」を利用することで、さらにお得に利用できます。

各種補助券は、「施設利用補助券等冊子」(別冊)に添付しています。



厚生施設



健康増進宿泊施設



契約施設検索

## 放送大学入学料割引

生涯学習の支援事業として、放送大学での学習を入学料半額割引でご案内します。「募集要項請求カード」に必要事項を記入し、私学事業団に送付していただくことで、放送大学から募集要項と出願用専用封筒を送付します。

請求期間については、私学共済ホームページでご確認ください。「募集要項請求カード」は、「施設利用補助券等冊子」(別冊)に添付しています。



申込方法及び請求期間

## 通信講座・通信研修の受講料割引

NHK学園の「通信講座」や産業能率大学の「通信研修」が割引料金で受講できます。

NHK学園の申込方法及び産業能率大学専用サイトは、「施設利用補助券等冊子」(別冊)をご覧ください。



申込方法・コース一覧

## スポーツ施設

以下のスポーツ施設を契約料金で利用できます。

コナミスポーツクラブ、セントラルスポーツ、ルネサンス、ティップネス、スポーツクラブNAS、コ・ス・パ、FIT BASE24、ゴールドジム、メガロス、その他契約施設。

各スポーツクラブ専用サイト及び証明書は、「施設利用補助券等冊子」(別冊)をご覧ください。



各スポーツ施設利用方法



契約施設検索

## Welfare Facilities / Accommodation Facilities for Health Promotion

By entering into contracts with welfare facilities and general accommodation facilities, we provide subsidies for facility use fees and accommodation fees. By using our Subsidy Coupons for Welfare Facilities and Subsidy Coupons for Accommodation Facilities for Health Promotion, you can use various facilities even more economically.

The subsidy coupons are attached to the Booklet of Facility Use Subsidy Coupons, etc. (separate booklet).



Welfare facilities



Accommodation facilities for health promotion



Search for contracted facilities

## Admission Fee Discount for The Open University of Japan

As a lifelong learning support program, we offer a 50% discount on the admission fee of The Open University of Japan to facilitate studying through the university. Fill out the Application Guidelines Request Card with the required information and send it to PMAC. Then, The Open University of Japan will send you the application guidelines and a dedicated envelope for application documents.

Please check the PMAC website for the request period. The Application Guidelines Request Card is attached to the Booklet of Facility Use Subsidy Coupons, etc. (separate booklet).



How to apply and request period

## Discount on Tuition Fees for Correspondence Courses/ Correspondence Training

NHK GAKUEN's correspondence courses and SANNO University's correspondence training can be taken at discounted rates.

For details on how to apply for NHK GAKUEN and the dedicated website of SANNO University, please see the Booklet of Facility Use Subsidy Coupons, etc. (separate booklet).



How to apply and course list

## Sports Facilities

You can use the following sports facilities at the contracted rates: KONAMI SPORTS CLUB, CENTRAL SPORTS, RENAISSANCE, TIPNESS, Sports Club NAS, COSPA, FITBASE24, GOLD'S GYM, MEGALOS, and other contracted facilities.

For each sports club's dedicated website and certificate, please see the Booklet of Facility Use Subsidy Coupons, etc. (separate booklet).



How to use each sports facility



Search for contracted facilities

## 旅行会社のパック旅行

JTB、日本旅行、近畿日本ツーリスト、東武トップツアーズ、HISのパック旅行について割引で購入できます（対象商品や支払い方法は限られています）。

HISの専用サイト及び特典予約専用ダイヤルについては、「施設利用補助券等冊子」（別冊）をご覧ください。



対象商品及び申込方法

## Travel Agency Package Tours

You can purchase package tours offered by JTB, NIPPON TRAVEL AGENCY, Kinki Nippon Tourist, TOBU TOP TOURS, and H.I.S. at discounted prices (available products and payment methods are limited).

For the H.I.S. dedicated website and the dedicated telephone number for benefit reservations, please see the Booklet of Facility Use Subsidy Coupons, etc. (separate booklet).



Available products and how to apply

## 各種割引

各種割引が受けられます。

ID・パスワード等は、「施設利用補助券等冊子」（別冊）をご覧ください。

百貨店・専門店・葬祭店検索



公演の入場券割引



日本棋院



レンタカー割引



Search for department stores, specialty stores, and funeral service providers



Discounted admission tickets for performances



The Nihon Ki-in



Rental car discounts



## 東京臨海病院 健康増進・介護相談サービス

健康上の不安や家族を介護する上での悩みなどについて、ソーシャルワーカーが電話で直接お答えするホットラインです。プライバシーは厳守されますので、安心してご相談ください。通話料・相談料ともに無料です。

電話番号は、「施設利用補助券等冊子」（別冊）をご覧ください。



相談時間及び対象者

## 私学事業団健康相談ダイヤル（メンタルヘルス等相談サービス）

心身の健康全般（健康・医療・介護・育児・メンタルヘルス）に関する不安や悩みなどについて、保健師・看護師等による24時間対応の電話相談サービス、及びストレス・メンタルヘルスに関して臨床心理士等が対応するカウンセリング（電話・Web及び面談）サービスです。プライバシーは厳守されますので、安心してご利用ください。

電話番号等は、「施設利用補助券等冊子」（別冊）をご覧ください。



利用方法及び相談費用

福祉事業

## Health Promotion and Long-term Care Consultation Service, Tokyo Rinkai Hospital

This is a hotline service through which a social worker answers questions about health concerns, worries regarding caring for family members, etc., directly by telephone. You can consult with peace of mind, as your privacy is strictly protected. Both call charges and consultation fees are free.

For the telephone number, please see the Booklet of Facility Use Subsidy Coupons, etc. (separate booklet).



Consultation hours and eligible persons

## PMAC Health Counseling Number (Mental Health, etc., Counseling Service)

This is a 24-hour telephone consultation service in which public health nurses, nurses, etc., provide consultations on anxieties and worries about overall physical and mental health (health, medical care, nursing care, childcare, and mental health), and a counseling service (by telephone, online, and in-person) in which clinical psychologists, etc., address stress and mental health issues is also offered. You can use these services with peace of mind, as your privacy is strictly protected.

For the telephone number, etc., please see the Booklet of Facility Use Subsidy Coupons, etc. (separate booklet).



How to use and counseling fees

Welfare Services

## 医療事業

### 直営医療施設 東京臨海病院

直営の総合医療施設と健康医学センターを運営しています。

**所在地** 〒134-0086 東京都江戸川区臨海町1-4-2

TEL 03 (5605) 8811 (代表)

**ホームページアドレス** <https://www.tokyorinkai.jp/>

**診療科** 内科、循環器内科、消化器内科、呼吸器内科、脳神経内科、リウマチ膠原病内科、内分泌代謝・糖尿病内科、腎臓内科、緩和ケア内科、精神科（メンタルクリニック）、小児科、外科、乳腺外科、救急科、整形外科、形成外科、脳神経外科、心臓血管外科、呼吸器外科、皮膚科、泌尿器科、産婦人科、眼科、耳鼻咽喉科、放射線科、放射線治療科、麻酔科（ペインクリニック）、病理診断科、リハビリテーション科



私学共済HP  
で確認

## Medical Services

### Tokyo Rinkai Hospital, Directly Operated Medical Facility

We operate a general medical facility under direct management and its Medical Health Center.

**Location:** 1-4-2 Rinkai-cho, Edogawa-ku, Tokyo 134-0086, Japan

Tel.: 03 (5605) 8811 (Main)

**Website address:** <https://www.tokyorinkai.jp/>

**Specialties:** Internal medicine; cardiology; gastroenterology & hepatology; respiratory medicine; neurology; rheumatology; endocrinology, metabolism and diabetes; nephrology; palliative care; psychiatry (mental clinic); pediatrics; surgery; breast surgery; emergency; orthopedic surgery; plastic and reconstructive surgery; neurosurgery; cardiovascular surgery; thoracic surgery; dermatology; urology; obstetrics and gynecology; ophthalmology; otorhinolaryngology; radiology; radiotherapy; anesthesiology (pain clinic); pathology; rehabilitation medicine



Check on the  
PMAC website

## 直営宿泊施設

私学事業団では、ホテル形式のガーデンパレスを8か所、宿泊所・保養所（しがくのやど）を8か所、運営しています。

これらの宿泊施設はどなたでもご利用できますが、私学共済の加入者・元加入者・年金者の人は、一般よりも安価な加入者料金でご利用いただけます。



私学共済HP  
で確認

### 利用方法

①予約は各施設への電話申し込み、又はインターネットからお申し込みください。私学共済ホームページ「しがくのやど」

<https://www.pmac.shigaku.go.jp/annai/fukushi/yado/index.html>

②施設に到着したら、「資格確認書」「資格情報のお知らせ」「マイナポータルに登録した健康保険証の画面（印刷した紙媒体も可）」「加入者資格証」「年金者福祉施設等利用証」「年金等給付加入者記録票」「福祉施設等利用証」「私学メンバーズカード」のいずれかを窓口で提示してください。

③加入者料金の適用となるのは、それぞれ次の利用に限ります。

- ・宿泊……………私学共済の加入者・元加入者・年金者及びその家族
- ・婚礼……………新郎・新婦又は新郎・新婦の父母のいずれかが私学共済の加入者・年金者
- ・会議・宴会…私学共済に加入している学校等と私学共済の加入者及び年金者

④宿泊所・保養所にはポイントが貯まると宿泊料金が割り引きとなるポイントカードがあります。

### 宿泊施設の相互利用

私学共済の加入者や年金者の福利厚生を目的として、文部科学省共済組合や公立学校共済組合などの共済組合が運営する宿泊施設を、私学共済の加入者や年金者が利用できるように宿泊施設の相互利用契約を締結しています。

## Directly Operated Accommodation Facilities

PMAC operates eight sites of Garden Palace, which are hotel-style accommodation facilities, and eight lodging facilities/recreation centers (Shigaku no yado).

Although these accommodation facilities can be used by any person, PMAC members/ex-members/pensioners can use them at the member rates which are lower than the general rates.



Check on the  
PMAC website

### How to use

(i) For a reservation, please apply by calling each facility or via the Internet. PMAC web page, “Shigaku no yado”

<https://www.pmac.shigaku.go.jp/annai/fukushi/yado/index.html>

(ii) When you arrive at the facility, please present any one of the following documents at the reception desk: Health Insurance Eligibility Certificate, Eligibility Notification of Health Insurance, a screen showing the Health Insurance Card that is registered with Mynportal (a printed copy form is also acceptable), Membership Eligibility Certificate, Pensioner’s Welfare Facility Usage Certificate, Membership Records of Pension Benefits, Welfare Facility Usage Certificate, or PMAC Members Club Card.

(iii) The application of each of the member rates is limited to the following types of use.

- Staying: PMAC members/ex-members/pensioners and their family members
- Wedding: either the bride or groom, or either of the bride’s or groom’s parents, is a PMAC member/pensioner
- Meetings/Banquets: schools, etc., enrolled in the Private School Mutual Aid, and PMAC members and pensioners

(iv) Our lodging facilities and recreation centers have a discount card system under which accommodation fees are discounted by using accumulated points.

### Mutual Use of Accommodation Facilities

For the welfare of members and pensioners of the Private School Mutual Aid, mutual use agreements for accommodation facilities have been concluded so as to enable PMAC members and pensioners to use accommodation facilities operated by mutual aid associations such as the Ministry of Education, Culture, Sports, Science and Technology Mutual Aid Association and the Japan Mutual Aid Association of Public School Teachers.

## 私学メンバーズカード

### 私学メンバーズカード（クレジットカード）のご案内

私学メンバーズカードは、直営宿泊施設の永久利用証にカード会社との提携によるクレジット機能（JCB・VISA・MasterCardのいずれか）を搭載したクレジットカードです。



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### 入会資格

本会員は、私学共済の加入者（任意継続加入者を含みます）及び年金者。家族会員は本会員の配偶者。なお、退職後の入会申し込みは年金者になるまでできません。

### 生涯利用できる直営宿泊施設利用証の機能

利用資格を証明する書類を携帯しなくても、私学メンバーズカードを提示することで全国16か所の直営宿泊施設を利用できます。

### 年会費・特典

初年度の年会費は無料で、2年目以降の年会費は3,300円（税込み）です。年間30万円（税込み）以上のご利用で翌年度の年会費が無料になります。

ゴールドカードと同等の機能を持ち、海外・国内旅行傷害保険最高5,000万円の付帯、空港ラウンジの無料利用などのカード特典があります。

### 私学メンバーズカード



## PMAC Members Club Card

### Information on PMAC Members Club Card (Credit Card)

The PMAC Members Club Card is a credit card that incorporates, into the lifetime membership certificate for PMAC's directly managed accommodation facilities, a credit function provided in partnership with a card company (one of JCB, VISA, or Mastercard).



Check on the  
PMAC website

### Membership Eligibility

PMAC members (including Voluntarily Continued Insurance members) and PMAC pensioners are eligible for club card membership as principal members. A principal member's spouse is eligible to be a family member. Please note that, after retirement, applications for membership cannot be made until the person becomes a pensioner.

### Function as a Lifetime Membership Certificate for Directly Managed Accommodation Facilities

By presenting a PMAC Members Club Card, you can use PMAC's 16 directly managed accommodation facilities nationwide without carrying documents that certify your eligibility for use.

### Annual Membership Fee / Benefits

The annual membership fee for the first fiscal year is free, and the fee from the second year onward is 3,300 yen (including tax). If you spend 300,000 yen or more (including tax) annually with your card, the annual fee for the following fiscal year will be free.

PMAC Members Club Cards have functions equivalent to those of gold cards, offering special benefits to cardholders, including overseas and domestic travel accident insurance coverage of up to 50 million yen and free use of airport lounges.

### PMAC Members Club Card



## 積立貯金 (年利0.35%) 令和7年4月1日現在

加入者の貯金を受け入れ、安全、有利な利率で運用しています。

- 積立方法**
- 定時 毎月の給与から
  - 臨時 賞与等 (春・夏・冬期) から
- 半年複利** 毎年4月1日と10月1日に前日までの利息を元金に組入れ



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申込期間	前期募集	4月26日～5月25日
	後期募集	9月26日～10月25日

学校事務担当者を経由して期間内に

**払戻・解約** 毎月25日までに請求すれば翌月20日に学校等へ送金

[注] 書類提出、積立金の払い込みの期限は各締切日私学事業団【必着】

## 積立共済年金 (拠出型企業年金保険 (Ⅱ))

掛金の払い込みは月払 (2,000円から)、半年払、一時払の方法があり、加入者の金融機関口座から自動振替が可能です。

- 税制適格コース 個人年金保険料控除の対象
- 自由選択コース 一般の生命保険料控除の対象



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申込期間	前期募集	6月1日～6月30日	加入 (変更) 日	10月1日
	後期募集	11月1日～11月30日		翌年4月1日

福祉事業

## Installment Savings (Annual Interest Rate of 0.35%) As of April 1, 2025

We accept members' savings and manage them at safe and favorable interest rates.

### Deposit method:

- Regularly from monthly salary
- On special occasions, from bonuses, etc. (spring, summer, and winter)

### Semiannual interest compounding:

On April 1 and October 1 each year, interest up to the previous day is added to the principal.

Application periods	First period of application	April 26 to May 25
	Second period of application	September 26 to October 25

Within the applicable period, via the person responsible for administrative matters at your school

**Refund and cancellation:** If you request by the 25th day of each month, your deposit will be remitted to your school, etc., on the 20th day of the following month.

[Note] Each due date for submitting documents or deposit payment means the closing date by which the document or deposit payment "must reach" PMAC.

## Accumulated Fund Mutual Aid Annuity (Contributory Occupational Annuity (Ⅱ))

Contributions may be paid monthly (from 2,000 yen), semiannually, or by lump-sum payment, and automatic transfer from the member's bank account is possible.

- **Tax-eligible Plan:** eligible for a tax deduction based on personal pension insurance premiums
- **Free Choice Plan:** eligible for a tax deduction based on general life insurance premiums

Application periods	First period of application	June 1 to 30	Date of enrollment (change)	October 1
	Second period of application	November 1 to 30		April 1 of the following year

Welfare Services

## 共済定期保険

1年ごとに収支計算を行い、剰余金があれば配当金として還付されるしくみです（家族年金コース、医療保障コース及び学校加入コースのみ）。1年以上（保険料を2回以上振替）の加入により退職後も一定の年齢まで継続できます。



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### ■個人加入コース

家族年金コース（主契約）  
- 医療保障コース※  
- 医療費支援コース※  
- 3大疾病保障コース  
- 長期休業補償コース

### ■学校加入コース ※

学校等が保険料を負担することで、加入者が在職中に業務中・業務外を問わず死亡、高度障害になった時に保険金を遺族、加入者本人へ支払います。

申込期間	前期募集	6月1日～6月30日	加入 (変更) 日	10月1日 (※の新規加入のみ)
	後期募集	11月1日～11月30日		翌年4月1日 (新規・変更・脱退)

各制度詳細は私学事業団HP掲載のパンフレットを参照してください

## 貸付事業

加入者が毎日の生活の中で、臨時に資金を必要とするときなどにその資金を貸し付ける制度です。

用途に合わせて、一般、教育、結婚、医療・介護、住宅、災害の6種類があります。

対象者は、加入者期間が引き続き1年以上ある人です。

（住宅貸付は年金加入期間が引き続き5年以上ある人が対象です。）

申し込みは所属学校を通して行い、貸付金の受け取りも所属学校からとなります。

加入者は所属学校の担当者に貸付申込書等を提出する前に、自分の収入に見合った申込金額であるかと、貸付金の完済までの返済方法を必ず確認し、



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で確認

## Mutual Aid Term Insurance

Under this insurance, if there is a surplus after the annual balance calculation, it is returned as a dividend (only for survivor's annuity insurance, medical coverage insurance, and school insurance). With enrollment for one year or more (with two or more premium transfers), insurance coverage can be extended after retirement up to a certain age.



Check on the  
PMAC website

### - Personal insurance

Survivor's annuity insurance (main policy)  
- Medical coverage insurance\*  
- Medical expense insurance\*  
- Three major diseases coverage insurance  
- Long-term sick/injury leave compensation insurance

### - School insurance\*

With the school, etc., bearing insurance premiums, insurance benefits are paid to the survivors or the member himself in the event that the member dies or becomes in a state of total permanent disability during employment, regardless of whether the death or disability occurs in the course of work or not.

Application periods	First period of application	June 1 to 30	Date of enrollment (change)	October 1 (New enrollment in * only)
	Second period of application	November 1 to 30		April 1 of the following year (new enrollment / change / termination)

For details on each system, please refer to the pamphlets posted on the PMAC website.

## Loan Services

This is a system under which funds are loaned to a member temporarily in need of such funds in their daily life.

There are six types of loan according to loan use: general loan, education loan, marriage loan, medical and nursing loan, home loan, and disaster loan.

Eligible persons are those whose membership period has continued for one year or more.

(A home loan is available to those whose pension enrollment period has continued for five years or more.)

An application needs to be made through the applicant's school, and the loan is also received from the school.

Each member is requested, before submitting a loan application form, etc., to the responsible person at the member's school, to establish a firm repayment plan by,



Check on the  
PMAC website

しっかりと返済の見通しを立てておきましょう。

また、加入者が貸付金を確実に完済できると判断できた場合にのみ、所属学校の担当者は本事業団に申し込むことができます。なお、加入者が返済できない事態となった際は、所属学校法人の全加入者が貸付制限になることがあります。

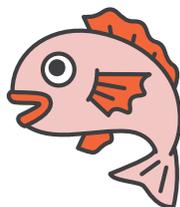
### 【かりたいポイント】

- 担保や保証人は必要ありません。
- 申し込み時や繰り上げ返済の手数料は不要です。
- 住宅貸付を申し込む人は、万が一に備えて、**団体信用生命保険**に加入できます。

### 【かえしたいポイント】

- 毎月の返済は給与からの控除（**定期償還**）となり、加入者が払い込みをする必要がありません。
- 償還途中に貸付金額の全部又は一部を繰り上げ返済すること（払込期間の短縮や利息支払いの軽減）ができます（**任意償還**）。
- 退職などで加入者資格を喪失したとき（任意継続加入者となった場合を含みます）は、貸付金残高や利息を一括で返済することとなります（**即時償還**）。

必要額以上の借り入れは生活を圧迫する要因となりますので、返済できる範囲内で資金計画をたてましょう。



貸付制度キャラクター  
かりタイくん

福祉  
事業

without fail, ensuring that the amount applied for is commensurate with their income, and confirming the repayment method through to full repayment of the loan.

In addition, only when the responsible person at the member's school can determine that the member can reliably repay the loan in full may the responsible person apply to PMAC. If a member becomes unable to repay, all members of the member's school corporation may possibly become subject to loan restrictions.

### [Points for “Want to Take Out a Loan” from Us]

- No security or guarantor is required.
- No fees are required at the time of application or for early repayment.
- A member who applies for a home loan may enroll in **group credit life insurance** in case of emergency.

### [Points for “Want to Repay”]

- Monthly repayment is made through deduction from salary (**regular repayment**), and the member does not need to make payments separately.
- During the course of repayment, it is possible to make an early repayment of all or part of the loan amount (shortening of the payment period and reduction of interest payments) (**voluntary repayment**).
- If the member loses membership eligibility due to retirement, etc. (including where the member becomes a Voluntarily Continued Insurance member), the remaining loan balance and interest are required to be repaid in a lump sum (**immediate repayment**).

Borrowing more than necessary can be a factor that puts pressure on your life. For that reason, make sure to create a funding plan that is within the scope of how much you can repay.



Mascot for the Loan  
Program:  
Karitai-kun

Welfare  
Services

# 相談窓口をご利用ください

## 主な相談内容

- 加入者期間の照会、被扶養者の要件、年金に関する一般相談、「ねんきん定期便」「退職等年金給付掛金の払込実績に係る情報通知」に関する照会、短期給付に関する一般相談、積立貯金・積立共済年金・共済定期保険の概要、様式用紙の請求
  - 資格証明書（加入者・被扶養者）・年金加入期間確認通知書の交付
  - 私学加入期間にかかる老齢年金の見込額の計算（50歳以上の本人、又は本人に委任された代理人に限ります）
- 〔注〕 在職中の年金支給額及び支給繰下げ請求の年金は試算できません。



相談窓口



様式用紙等  
ダウンロード

**利用日** 月曜から金曜まで（祝日及び年末年始を除きます）

**利用時間** 9時～17時15分

## 利用上の注意

電話の場合は、加入者等記号・番号等をお手元にご用意ください。  
来所の場合は、本人確認ができる書類を提示していただく必要があります。  
文書の場合は、連絡先の住所・電話番号を必ず記載してください。

相談窓口	所在地	電話番号 様式用紙等の請求専用FAX
日本私立学校振興・共済事業団 共済事業本部	〒113-8441 東京都文京区湯島 1-7-5	☎03 (3813) 5321 (代表) FAX 03 (3813) 1081
札幌ガーデンパレス 共済業務課	〒060-0001 札幌市中央区北 1 条西 6-3-1	☎011 (222) 6234 (直通) FAX 011 (222) 6311
仙台ガーデンパレス 共済業務課	〒983-0852 仙台市宮城野区榴岡 4-1-5	☎022 (299) 6231 (直通) FAX 022 (299) 6296
名古屋ガーデンパレス 共済業務課	〒460-0003 名古屋市中区錦 3-11-13	☎052 (957) 1388 (直通) FAX 052 (957) 1387
大阪ガーデンパレス 共済業務課	〒532-0004 大阪市淀川区西宮原 1-3-35	☎06 (6393) 9701 (直通) FAX 06 (6393) 9728
広島ガーデンパレス 共済業務課	〒732-0052 広島市東区光町 1-15-21	☎082 (262) 1134 (直通) FAX 082 (262) 1134
福岡ガーデンパレス 共済業務課	〒810-0001 福岡市中央区天神 4-8-15	☎092 (752) 0651 (直通) FAX 092 (713) 3581

# Make Use of the Contact Points for Consultation

## Main topics of consultation:

- Inquiries regarding membership periods; requirements for dependents; general consultations regarding pensions; inquiries regarding Nenkin Teikibin (Pension Service Letters) and Notifications of Information on Payment Record of Retirement Pension Premiums; general consultations regarding Short-term Benefits; outlines of the Installment Savings, the Accumulated Fund Mutual Aid Annuity, and the Mutual Aid Term Insurance; and requests for forms, etc.
  - Issuance of eligibility certificates (members/dependents) and notifications of confirmation of pension enrollment periods
  - Calculation of estimated old-age pension benefits based on private-school enrollment periods (limited to the person themselves aged 50 or older, or an agent authorized by the person)
- [Note] While the person is in employment, it is not possible to estimate pension benefit amounts or pension amounts based on a request for delayed payment.



Contact Points  
for Consultation



Downloading  
of forms, etc.

**Days of consultation availability:** Monday through Friday (excluding national holidays and year-end and New Year holidays)

**Opening hours for consultation:** 9:00-17:15

## Notes on use

For telephone consultations, please have your member symbol/number, etc., at hand.  
For in-person consultations, it is necessary to present documents with which your identity can be verified.  
For written consultations, make sure to state your address and telephone number for contact.

Contact Points for Consultation	Location	Telephone Number Fax Number Dedicated to Requests for Forms, etc.
Mutual Aid Division, Promotion and Mutual Aid Corporation for Private Schools of Japan	1-7-5 Yushima, Bunkyo-ku, Tokyo 113-8441, Japan	Tel.: 03 (3813) 5321 (Main) Fax: 03 (3813) 1081
SAPPORO GARDEN PALACE Mutual Aid Administrative Section	3-1 Nishi 6-chome, Kita 1-jo, Chuo-ku, Sapporo-shi, 060-0001, Japan	Tel.: 011 (222) 6234 (Main) Fax: 011 (222) 6311
SENDAI GARDEN PALACE Mutual Aid Administrative Section	4-1-5 Tsutsujigaoka, Miyagino-ku, Sendai-shi, 983-0852, Japan	Tel.: 022 (299) 6231 (Main) Fax: 022 (299) 6296
NAGOYA GARDEN PALACE Mutual Aid Administrative Section	3-11-13 Nishiki, Naka-ku, Nagoya-shi, 460-0003, Japan	Tel.: 052 (957) 1388 (Main) Fax: 052 (957) 1387
OSAKA GARDEN PALACE Mutual Aid Administrative Section	1-3-35 Nishinomiyahara, Yodogawa-ku, Osaka-shi, 532-0004, Japan	Tel.: 06 (6393) 9701 (Main) Fax: 06 (6393) 9728
HIROSHIMA GARDEN PALACE Mutual Aid Administrative Section	1-15-21 Hikarimachi, Higashi-ku, Hiroshima-shi, 732-0052, Japan	Tel.: 082 (262) 1134 (Main) Fax: 082 (262) 1134
FUKUOKA GARDEN PALACE Mutual Aid Administrative Section	4-8-15 Tenjin, Chuo-ku, Fukuoka-shi, 810-0001, Japan	Tel.: 092 (752) 0651 (Main) Fax: 092 (713) 3581

# こんなときはこんな手続きを！& 標準処理期間

# Which Procedure for Which Case & Standard Processing Times

こんなとき	こんな手続きを！	標準処理期間（※）や注意点など
被扶養者がいる	被扶養者の認定申請	資格確認書等を交付するまで2週間。なお、要件を備えた日から <b>5日以内</b> に申請してください。
	国民年金の種別変更・種別確認の届け出（被扶養配偶者）	国民年金第3号被保険者の種別変更・種別確認は私学事業団へ
資格確認書をなくした・汚損した・発行したい	資格確認書の交付・再交付の申請	資格確認書等を交付・再交付するまで2週間
引っ越した	住所変更の届け出（加入者・任意継続加入者）	確認通知書を送付するまで2週間。なお、資格確認書等は新たに交付されません。
	住所変更の届け出（年金受給者）	確認通知書を送付するまで1か月間。なお、住民基本台帳ネットワークの情報により住所変更の確認ができた場合は、住民票の異動手続き後3～4か月で自動的に登録しますが、確認通知書は送付されません。登録までの間は旧住所宛てに郵便物を郵送することになりますので、最寄りの郵便局で転居・転送サービスの手続きをお願いします。
	積立共済年金の住所変更の届け出	積立共済年金の住所変更は毎月25日締め切り
	共済定期保険の住所変更の届け出	共済定期保険の住所変更は随時受付
	国民年金の住所変更の届け出（被扶養配偶者）	国民年金第3号被保険者住所変更は私学事業団へ
	被扶養者が就職した・収入が増加した 同居要件の被扶養者と別居することになった	被扶養者の取消申請
結婚した	結婚手当金の請求	結婚手当金の送金まで1か月
	氏名変更の届け出（加入者）	氏名を変更した資格確認書等を交付するまで2週間

※各項目の標準処理期間は、郵送期間を除いた、書類不備がない場合のおおよその目安です。

In this case	Follow this procedure!	Standard processing time (*) and points to note
I have a dependent.	Application for dependency approval	The issuance of a Health Insurance Eligibility Certificate, etc., takes two weeks. Make an application <b>within 5 days</b> of the day on which you meet the requirements.
	Notification of a change to or confirmation of the insured's category under the National Pension (dependent spouse)	Report to PMAC to change or confirm the category of a National Pension Category III Insured Person.
I have lost/damaged my Health Insurance Eligibility Certificate, or want it to be issued.	Application for issuance/reissuance of a Health Insurance Eligibility Certificate	The issuance/reissuance of a Health Insurance Eligibility Certificate, etc., takes two weeks.
I have relocated.	Notification of an address change (Member / Voluntarily Continued Insurance member)	It takes two weeks to forward a confirmation notice. The Health Insurance Eligibility Certificate, etc., will not be newly issued.
	Notification of an address change (Pensioner)	It takes one month to forward a confirmation notice. If the change of address can be confirmed based on information from the Basic Resident Register Network, the change will be registered automatically 3 to 4 months after the resident record change procedure. However, no confirmation notice will be forwarded. Until registration is completed, mail will be sent to the old address. For that reason, please complete the moving/mail-forwarding service procedure at your nearest post office.
	Notification of an address change for the Accumulated Fund Mutual Aid Annuity	For the Accumulated Fund Mutual Aid Annuity, the deadline for reporting a change of address is the 25th day of each month.
	Notification of an address change for the Mutual Aid Term Insurance	For the Mutual Aid Term Insurance, an address change is accepted at any time.
	Notification of an address change for the National Pension (dependent spouse)	In the case of an address change for a National Pension Category III Insured Person, report it to PMAC.
	A dependent has become employed / A dependent's income has increased. I have started living separately from a dependent who is subject to the cohabitation requirement.	Application for dependency cancellation
I have got married.	Claim for a Marriage Allowance	Remittance of a Marriage Allowance takes one month.
	Notification of a change of name (member)	The issuance of a Health Insurance Eligibility Certificate, etc., with the name change reflected takes two weeks.

\* The standard processing time for each item is an approximate indication excluding the period required for mailing, based on the assumption that there are no document deficiencies.

相談窓  
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Contact Points  
for Consultation

こんなとき	こんな手続きを！	標準処理期間（※）や注意点など
結婚した	氏名変更の届け出（年金受給者）	氏名を変更した年金証書を送付するまで1か月
	積立貯金の印鑑変更の届け出	積立貯金の印鑑変更は随時受付
	積立共済年金の振替口座（名義）変更の届け出	積立共済年金の振替口座（名義）変更は毎月25日締め切り。翌々月の振替から変更
	共済定期保険の振替口座（名義）変更の届け出	共済定期保険の振替口座（名義）変更は振替日（3月22日・9月22日）の前々月25日締め切り
	任意継続加入者の異動届け出	氏名変更後の資格確認書等を交付するまで2週間
	被扶養者の認定申請	資格確認書等を交付するまで2週間。要件を備えた日から5日以内に申請してください。
	国民年金の種別変更・種別確認の届け出	国民年金第3号被保険者種別変更・種別確認は私学事業団へ
赤ちゃんが生まれた	出産費・家族出産費の請求	出産費・家族出産費の送金まで1か月
	被扶養者の認定申請	資格確認書等を交付するまで2週間。出生日から5日以内に申請してください。
	養育特例（標準報酬月額特例）の申請	養育期間標準報酬月額特例確認連絡書を送付するまで2週間
産前産後休業をとって報酬が減額になった	出産手当金の請求	産前産後一括請求又は産前と産後に分けて請求してください。 出産手当金の送金まで1か月
産前産後休業又は育児休業を取った	掛金等免除の申し出	休業を開始したら申し出てください。
産前産後休業又は育児休業等終了後報酬が減額になった	産休・育休終了後の標準報酬月額改定の申し出	職場復帰後4か月目から標準報酬月額改定
病気やケガで休み、報酬が減額になった	傷病手当金の請求	暦月ごとに請求書を作成し提出してください。 傷病手当金の送金まで1か月
入院した	共済定期保険（医療保障コース・医療費支援コース）の入院給付金の請求	共済定期保険の入院給付金の送金まで2週間
診療費などを立て替え払いした	療養費の請求	療養費の送金まで1か月

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In this case	Follow this procedure!	Standard processing time (*) and points to note
I have got married.	Notification of a change of name (pensioner)	It takes one month to forward a pension certificate with the name change reflected.
	Notification of a seal change for an Installment Savings Account	For an Installment Savings Account, a seal change is accepted at any time.
	Notification of a change to the transfer account (account holder name) for the Accumulated Fund Mutual Aid Annuity	For the Accumulated Fund Mutual Aid Annuity, the deadline for reporting a change to the transfer account (account holder name) is the 25th day of each month. The change will apply from the transfer in the month after the following month.
	Notification of a change to the transfer account (account holder name) for the Mutual Aid Term Insurance	For the Mutual Aid Term Insurance, the deadline for reporting a change to the transfer account (account holder name) is the 25th of the month two months prior to the transfer date (March 22 or September 22).
	Notification of a change to Voluntarily Continued Insurance member status	The issuance of a Health Insurance Eligibility Certificate, etc., after the name change takes two weeks.
	Application for dependency approval	The issuance of a Health Insurance Eligibility Certificate, etc., takes two weeks. Make an application within 5 days of the day on which you meet the requirements.
	Notification of a change to or confirmation of the insured's category under the National Pension	Report to PMAC to change or confirm the category of a National Pension Category III Insured Person.
A baby was born.	Claim for a Maternity Benefit/Dependent Maternity Benefit	Remittance of a Maternity Benefit/Dependent Maternity Benefit takes one month.
	Application for dependency approval	The issuance of a Health Insurance Eligibility Certificate, etc., takes two weeks. Make an application within 5 days of the date of birth.
	Application for special provisions for childcare (special exception for standard monthly remuneration)	It takes two weeks to forward a confirmation notice regarding a special exception for standard monthly remuneration during childcare.
My remuneration was reduced due to taking maternity leave.	Claim for a Maternity Allowance	File a lump-sum claim for the prenatal and postnatal periods, or file claims separately for the prenatal and postnatal periods. Remittance of a Maternity Allowance takes one month.
I took maternity leave or childcare leave.	Application for exemption from premiums, etc.	Make an application when you start taking the leave.
My remuneration has been reduced after my maternity leave, childcare leave, etc., ended.	Application for revision of the standard monthly remuneration after maternity/childcare leave	The revised standard monthly remuneration will apply from the fourth month after returning to work.
I took leave due to illness or injury, and my remuneration was reduced.	Claim for a Sickness and Injury Allowance	Prepare and submit a claim form for each relevant calendar month. Remittance of a Sickness and Injury Allowance takes one month.
I was hospitalized.	Claim for a hospitalization benefit under the Mutual Aid Term Insurance (medical coverage insurance/medical expense insurance)	Remittance of a hospitalization benefit under the Mutual Aid Term Insurance takes two weeks.
I have made an out-of-pocket payment of expenses for medical consultations, etc.	Claim for reimbursement of medical expenses	Remittance of a reimbursement of the medical expenses takes one month.

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こんなとき	こんな手続きを！	標準処理期間（※）や注意点など
海外で診療を受けた	療養費の請求	療養費の送金まで3か月
交通事故など第三者からケガをさせられ保険診療を受けた	私学事業団に連絡、損害賠償請求権の届け出	連絡を受け次第、損害賠償請求の関係書類一式を送付しますので、それらの書類で届け出てください。
入院や転院のため寝台自動車などを使った	移送費の請求	移送費の送金まで1か月
人間ドックを受けた	人間ドック利用補助金の請求	人間ドック利用補助金の送金まで1か月（繁忙期は2か月）
障害の状態になった	障害厚生年金の請求	障害厚生年金の年金額決定まで2か月 年金額を算出するために他の実施機関が保有する情報が必要な場合、さらに実施機関での情報交換に要する日数がかかります。 初診日における加入制度により請求先が異なりますので、注意してください（P.110参照）。
高度障害の状態になった	共済定期保険（家族年金コース・3大疾病保障コース）の高度障害保険金の請求	共済定期保険の高度障害保険金は、一時金の送金又は年金の決定まで2週間（事前に所定の診断書による審査があります）。
	貸付けの団信制度加入者は私学事業団への連絡と保険事故発生の届け出	連絡を受け次第、団体信用生命保険申出書の関係書類一式を送付します。その書類に添付書類を添えて届け出てください。
年金を請求する年齢になった	老齢厚生年金の請求	老齢厚生年金の年金額決定まで2か月 支給年金額を算出するために他の実施機関が保有する情報が必要な場合、さらに実施機関での情報交換に要する日数がかかります。
65歳になった	積立共済年金の積立満了に伴う給付金の請求	65歳に達したときは、在職中であっても積み立て（払い込み）満了となります。  保険会社より誕生月の2か月半前に、積立加入者の届け出住所宛てに給付金請求にかかる手順用紙などが直接送付されます。
	60歳未満の被扶養配偶者にかかる国民年金の種別変更の届け出	市区町村の国民年金担当窓口へ
65歳以上で退職した退職後、65歳になった	退職年金の請求	退職年金（終身年金、有期年金）の年金額決定まで2か月

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相談窓口

In this case	Follow this procedure!	Standard processing time (*) and points to note
I received medical treatment overseas.	Claim for reimbursement of medical expenses	Remittance of a reimbursement of the medical expenses takes three months.
I was injured by a third party such as in a traffic accident and received medical treatment covered by insurance.	Reporting to PMAC and notification of the right to claim damages.	Upon receiving your contact, we will send you a set of documents related to your claim for damages. Please submit your claim using those documents.
I used a stretcher-equipped vehicle, etc., for hospitalization or for transfer to another hospital.	Claim for a transportation expense benefit	Remittance of a transportation expense benefit takes one month.
I underwent a comprehensive health checkup.	Claim for a health checkup expenses subsidy	Remittance of a health checkup expenses subsidy takes one month (or two months during a busy period).
I have become disabled.	Claim for a Disability Employees' Pension	The determination of a Disability Employees' Pension amount takes two months. If information held by other Implementing Organizations is necessary to calculate the pension amount, additional days will be required for the exchange of information between/among the Implementing Organizations. Please be careful that the organization that will receive your claim differs depending on the pension plan you were enrolled in on the day of initial examination (see p. 110).
I am in a state of total permanent disability.	Claim for a total permanent disability benefit under the Mutual Aid Term Insurance (survivor's annuity insurance/ three major diseases coverage insurance)	For a total permanent disability benefit under the Mutual Aid Term Insurance, remittance of a lump-sum payment, or determination regarding an annuity, takes two weeks (the claim will be reviewed in advance based on a designated medical certificate).
	Reporting to PMAC and notification of an insured event, in the case of a member enrolled in the group credit life insurance policy for loans	Upon receiving your contact, we will send you a set of documents related to the group credit life insurance application form. Please submit those documents with the required attachments.
I have reached the age at which I can claim a pension.	Claim for an Old-age Employees' Pension	The determination of an Old-age Employees' Pension amount takes two months. If information held by other Implementing Organizations is necessary to calculate the pension amount to be paid, additional days will be required for the exchange of information between/among the Implementing Organizations.
I have turned 65 years old.	Claim for benefits upon completion of contributions to the Accumulated Fund Mutual Aid Annuity	When you reach age 65, contributions (payments) will be completed even if you are still in employment.
		The insurance company will directly send a set of documents, such as a claim procedure form, to the registered address of the Accumulated Fund Mutual Aid Annuity member 2.5 months before the birth month.
I have turned 65 years old.	Notification of a change to the National Pension category of a dependent spouse under the age of 60	Contact the desk in charge of the National Pension at your municipal office.
I retired at age 65 or older. I have turned 65 years old after retirement.	Claim for a retirement pension	The determination of a retirement pension (life time pension and fixed-term pension) amount takes two months.

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Contact Points for Consultation

こんなとき	こんな手続きを！	標準処理期間（※）や注意点など	
75歳になった	（被扶養者と加入者の住所が異なる場合） 後期高齢者医療制度への被扶養者の住所の届け出	住所届は私学事業団へ	
	積立貯金の解約の請求	75歳に達したときは、特定教職員等となるため、解約の手続きが必要となります。  解約は、「積立貯金払戻・解約請求書」を75歳に達した日（75歳の誕生日前日）の属する月の25日に私学事業団へ提出（必着）で翌月20日に学校等の口座に送金	
退職した	資格喪失の届け出	退職後、資格確認書等（高齢受給者証等を含みます）は使用できませんので必ず返納してください。	
	任意継続加入者になる申し出	退職後20日以内に申し出 資格確認書等を交付するまで2週間	
	家族の被扶養者になる	家族が加入している医療保険へ手続き	
	国民健康保険に入る	市区町村の国民健康保険担当窓口へ	
	国民年金の種別変更の届け出	市区町村の国民年金担当窓口へ	
	貸付けの借入残額の償還	在職中に全部任意償還する場合 任意償還の申し出は毎月15日締め切り。同月内に送付される「貸付金（任意）償還通知書」によって償還	
		退職後に全額即時償還する場合 資格喪失が確認された後に送付される「貸付金（即時）償還通知書」によって償還（あらかじめ退職時に償還額を学校等に預ける）	
償還額の全額の入金を確認後、貸付金完済証明書を送付			
積立貯金の解約の請求	積立貯金の解約は、「積立貯金払戻・解約請求書」を毎月25日（必着）で翌月20日に学校等の口座に送金  マル優（非課税）の適用を受けている場合は、「非課税貯蓄廃止申告書」も提出してください。		

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In this case	Follow this procedure!	Standard processing time (*) and points to note	
I have turned 75 years old.	(If the member's address differs from the address of their dependent) Notification of the dependent's address to the Advanced Elderly Medical Service System	Submit a notice of the dependent's address to PMAC.	
	Request for cancellation of an Installment Savings Account	When you reach age 75, you will become a special school personnel member, etc., and will be required to complete the cancellation procedure.  For cancellation, submit an Installment Savings Withdrawal/Cancellation Form to PMAC by (and in no event later than) the 25th day of the month that includes the day you reach age 75 (the day before your 75th birthday); a remittance will be made to the account of your school, etc., on the 20th day of the following month.	
I have retired.	Notification of a loss of eligibility	Since the Health Insurance Eligibility Certificate and other relevant documents (including the Elderly Recipient Certificate) are no longer usable after retirement, be sure to return them.	
	Application for Voluntarily Continued Insurance Membership	Apply within 20 days after retirement.  The issuance of a Health Insurance Eligibility Certificate, etc., takes two weeks.	
	I intend to become a family member's dependent.	Follow the procedures for the family member's medical insurance.	
	I intend to enroll in the National Health Insurance.	Contact the desk in charge of the National Health Insurance at your municipal office.	
	Notification of a change to the National Pension category	Contact the desk in charge of the National Pension at your municipal office.	
	I intend to repay the outstanding loan balance.		If you intend to make voluntary repayment in full while in employment: The deadline for requesting voluntary repayment is the 15th day of each month. Repay according to the Voluntary Loan Repayment Advice that is forwarded within the same month.
			If you intend to make immediate repayment in full after retirement: Repay according to the Immediate Loan Repayment Advice that is forwarded after the loss of eligibility is confirmed (deposit the repayment amount with your school, etc., in advance at the time of retirement).
		After confirming receipt of the full repayment amount, we will send you a Loan Completion Certificate.	
Request for cancellation of an Installment Savings Account		For cancellation of an Installment Savings Account, submit an Installment Savings Withdrawal/Cancellation Form to PMAC by (and in no event later than) the 25th day of each month; a remittance will be made to the account of your school, etc., on the 20th day of the following month.  If "Maruyu" (tax-exempt saving system) is applied, submit a Discontinuation Request for Non-Taxable Savings.	

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こんなとき	こんな手続きを！	標準処理期間（※）や注意点など
退職した	積立共済年金の脱退の申し出と給付金の請求（給付種類の選択）	積立共済年金の脱退の申し出と給付金の請求は毎月25日締め切りで、翌月末に脱退。一時金は同翌月末に送金（年金の支給は2・5・8・11月の20日）
		退職（脱退）時一時払掛金払い込みを希望する場合は、退職（脱退）する月の前々月25日締め切り
		任意継続加入者期間中は引き続き加入できません。
	共済定期保険（個人加入コース）の退職脱退の申し出	3月末まで又は9月末までに退職し、脱退を希望するときは保障開始日前までに退職脱退申出書を提出 *退職時に継続して1年以上共済定期保険に加入（保険料を2回以上振替）している人は、最長80歳まで申し出がない限り自動継続となります。  任意継続加入者期間中は引き続き加入できません。
加入者が亡くなった	資格喪失の届け出（任意継続加入者含む）	資格確認書等（高齢受給者証等を含みます）は使用できませんので必ず返納してください。
	埋葬料の請求	埋葬料の送金まで1か月
	遺族厚生年金の請求	遺族厚生年金の年金額決定まで2か月 年金額等を算出するために他の実施機関が保有する情報が必要な場合、さらに実施機関間の情報交換に要する日数がかかります。
	国民年金の種別変更の届け出（60歳未満の被扶養配偶者）	市区町村の国民年金担当窓口へ
	貸付けの団信制度加入者は私学事業団への連絡と保険事故発生の届け出	連絡を受け次第、団体信用生命保険申出書の関係書類一式を送付します。その書類に添付書類を添えて届け出てください。
	積立共済年金の脱退の申し出と遺族一時金又は遺族年金の請求	積立共済年金の遺族一時金又は遺族年金の請求は、随時受付で、死亡日が脱退日。一時金は手続き完了後、随時送金（年金の支給は2・5・8・11月の20日）
	共済定期保険（家族年金コース・医療保障コース・3大疾病保障コース）の死亡保険金の請求	共済定期保険の死亡保険金は、一時金の場合、送金まで2週間。年金の場合は、年金額決定まで2週間（年金の支給は2・5・8・11月の15日）

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相談窓口

In this case	Follow this procedure!	Standard processing time (*) and points to note
I have retired.	Application for withdrawal from the Accumulated Fund Mutual Aid Annuity, and claim for benefits (selection of a benefit type)	For an application for withdrawal from the Accumulated Fund Mutual Aid Annuity and for a claim for benefits, the deadline is the 25th day of each month; withdrawal will take place as of the end of the following month. A lump-sum payment will be made at the end of the following month (annuity payments will be made on the 20th day of February, May, August, and November).  If you wish to make a lump-sum payment of contributions at the time of retirement (withdrawal), the deadline for the request is the 25th day of the month two months prior to the month of retirement (withdrawal).  You may continue your enrollment during the period in which you are a Voluntarily Continued Insurance member.
	Application for termination of a Mutual Aid Term Insurance policy (personal insurance) upon retirement	If you retire by the end of March or by the end of September and wish to terminate your policy, submit an application for termination upon retirement by the day before the start date of coverage. * If you have continuously been enrolled in the Mutual Aid Term Insurance for one year or longer as of the time of retirement (with two or more premium transfers), coverage will be automatically continued up to age 80 unless you request otherwise.  You may continue your enrollment during the period in which you are a Voluntarily Continued Insurance member.
A member passed away.	Notification of a loss of eligibility (including for a Voluntarily Continued Insurance member)	Since the Health Insurance Eligibility Certificate and other relevant documents (including the Elderly Recipient Certificate) are no longer usable, be sure to return them.
	Claim for a Burial Benefit	Remittance of a Burial Benefit takes one month.
	Claim for a Survivors' Employees' Pension	The determination of a Survivors' Employees' Pension amount takes two months. If information held by other Implementing Organizations is necessary to calculate the pension amount, etc., additional days will be required for the exchange of information between/among the Implementing Organizations.
	Notification of a change to the National Pension category (dependent spouse under the age of 60)	Contact the desk in charge of the National Pension at your municipal office.
	Reporting to PMAC and notification of an insured event, in the case of a member enrolled in the group credit life insurance policy for loans	Upon receiving your contact, we will send you a set of documents related to the group credit life insurance application form. Please submit those documents with the required attachments.
	Application for withdrawal from the Accumulated Fund Mutual Aid Annuity, and claim for a Survivors' Lump-sum or a Survivor Pension	A claim for a Survivors' Lump-sum or a Survivor Pension under the Accumulated Fund Mutual Aid Annuity is accepted at any time, and the date of death will be the withdrawal date. The lump-sum payment will be remitted at any time upon completion of the procedure (for annuity payments, payment is made on the 20th day of February, May, August, and November).
	Claim for a death benefit under the Mutual Aid Term Insurance (survivor's annuity insurance/medical coverage insurance/three major diseases coverage insurance)	For the death benefit of the Mutual Aid Term Insurance, in the case of a lump-sum payment, remittance takes two weeks. In the case of annuity payments, the determination of an annuity amount takes two weeks (for annuity payments, payment is made on the 15th day of February, May, August, and November)

\* The standard processing time for each item is an approximate indication excluding the period required for mailing, based on the assumption that there are no document deficiencies.

Contact Points for Consultation

こんなとき	こんな手続きを！	標準処理期間（※）や注意点など
被扶養者が亡くなった	被扶養者の取消申請	被扶養者取消の確認通知書の送付まで2週間 資格確認書等（高齢受給者証等を含みます）は使用できませんので必ず返納してください。
	家族埋葬料の請求	家族埋葬料の送金まで1か月
	国民年金へ死亡の届け出	国民年金第3号被保険者の死亡届は私学事業団へ
	共済定期保険の家族年金コース・医療保障コース・3大疾病保障コースの死亡保険金の請求	共済定期保険の死亡保険金（一時金）の送金まで2週間
災害にあい、住居・家財に損害を受けた	災害見舞金・災害見舞金付加金の請求	災害見舞金・災害見舞金付加金の送金まで1か月
災害により死亡した	弔慰金・家族弔慰金の請求	弔慰金・家族弔慰金の送金まで1か月
証明書が欲しい	資格証明書の交付の請求（他の健康保険・国民年金加入手続時等）	資格証明書の送付まで1週間（共済事業本部又は各ガーデンパレス共済業務課に来所の場合、即時交付）
	短期給付の種々の給付に関する証明書の交付の請求	短期給付の給付証明書等は確認後交付
	積立貯金残高証明書の請求	積立貯金残高証明書の送付まで2週間
資金が必要	一般貸付、教育貸付、結婚貸付、住宅貸付、災害貸付、医療・介護貸付の申し込み	前月16日～当月15日（必着）までに申し込みを受け付けたものは翌月2日学校等の口座等に送金 * 当月16日～末日（必着）までに申し込みを受け付けたもので、22日送金を申込時に希望したものは翌月22日に学校等の口座等に送金 * 22日送金を希望する場合には、「貸付申込書」の貸付送金日欄の「22日」に○印が必要

※各項目の標準処理期間は、郵送期間を除いた、書類不備がない場合のおおよその目安です。

In this case	Follow this procedure!	Standard processing time (*) and points to note
A dependent passed away.	Application for dependency cancellation	It takes two weeks to forward a confirmation notice regarding the cancellation of dependent status. Since the Health Insurance Eligibility Certificate and other relevant documents (including the Elderly Recipient Certificate) are no longer usable, be sure to return them.
	Claim for a Dependent Burial Benefit	Remittance of a Dependent Burial Benefit takes one month.
	Notification of a death to the National Pension	For notification of the death of a National Pension Category III Insured Person, report it to PMAC.
	Claim for a death benefit under the survivor's annuity insurance/ medical coverage insurance/ three major diseases coverage insurance plan of the Mutual Aid Term Insurance	Remittance of the death benefit of the Mutual Aid Term Insurance (lump-sum payment) takes two weeks.
My home or property was damaged or lost due to a disaster.	Claim for a Disaster Relief Benefit/Supplementary Disaster Relief Benefit	Remittance of a Disaster Relief Benefit/Supplementary Disaster Relief Benefit takes one month.
In the event of a death due to a disaster	Claim for a Condolence Benefit/Dependent Condolence Benefit	Remittance of a Condolence Benefit/Dependent Condolence Benefit takes one month.
I need a certificate.	Request for the issuance of an eligibility certificate (such as for the procedure to enroll in other health insurance or the National Pension)	It takes one week to forward an eligibility certificate (if you visit the Mutual Aid Division or the Mutual Aid Administrative Section of each Garden Palace site, it is issued immediately).
	Request for the issuance of certificates related to the payment of various Short-term Benefits	Payment certificates, etc., for Short-term Benefits will be issued after payment confirmation.
	Request for the issuance of an Installment Savings Account Deposit Balance Statement	It takes two weeks to forward an Installment Savings Account Deposit Balance Statement
I need financial support.	Application for a general loan, an education loan, a marriage loan, a home loan, a disaster loan, or a medical and nursing loan	If your application is accepted between the 16th day of the previous month and (in no event later than) the 15th day of the current month, the loan amount will be remitted to the account, etc., of your school, etc., on the second day of the following month. * If your application is accepted between the 16th day of the current month and (in no event later than) the last day of the same month, with a request made at the time of application for remittance on the 22nd day, the loan amount will be remitted to the account, etc., of your school, etc., on the 22nd day of the following month. * If you wish to request remittance on the 22nd day, you are required to circle "22nd day" in the loan remittance date column of the Loan Application Form.

\* The standard processing time for each item is an approximate indication excluding the period required for mailing, based on the assumption that there are no document deficiencies.

# 東京臨海病院

東京臨海病院は、私学事業団直営の医療施設として、加入者等の診療に加え、地域医療の向上に積極的に参加し、患者中心の高度で適切な医療を提供しています。また、病気の早期発見及び予防を目的とした最新設備と専門医による総合健診を行う健康医学センターを併設しています。

## 診療科

内科、循環器内科、消化器内科、呼吸器内科、脳神経内科、リウマチ膠原病内科、内分泌代謝・糖尿病内科、腎臓内科、緩和ケア内科、メンタルクリニック、小児科、外科、乳腺外科、救急科、整形外科、形成外科、脳神経外科、心臓血管外科、呼吸器外科、皮膚科、泌尿器科、産婦人科、眼科、耳鼻咽喉科、放射線科、放射線治療科、麻酔科（ペインクリニック）、病理診断科、リハビリテーション科

## 受付時間

初診・再診	8時～11時
再診（予約のみ）	13時～16時
土曜日（第2・4）	8時～10時30分

## 休診日

第1・3・5土曜、日曜、祝日、年末年始（12月29日～1月3日）



脳卒中センター、脊椎脊髄・人工関節センター、直腸肛門病センター等各種センターを開設しており、がん診療にも力を入れています。



東京臨海病院

## 健康医学センター

人間ドック（日帰り）、脳ドック、定期健康診断、その他オプション検査、郵送検診、特定健康診査、特定保健指導を実施しています。

### 割引後金額（税込み）

人間ドック	脳ドック	シニア健診
41,800円	52,800円	29,040円

### 健康医学センター

お問い合わせ先	☎03(5605)8822
予約	☎03(5605)8817
月曜～金曜	9時～16時30分
土曜（第2・4）	9時～12時



東京臨海病院は（公財）日本医療機能評価機構による「病院機能評価認定病院」です。

〒134-0086 東京都江戸川区臨海町1-4-2 ☎03(5605)8811(代表)

<https://www.tokyorinkai.jp/>



# Tokyo Rinkai Hospital

As a medical facility under the direct operation of PMAC, Tokyo Rinkai Hospital conducts medical examinations and provides treatment for members, etc., and also actively participates in improving community healthcare, offering advanced and appropriate patient-centered medical care.

Furthermore, the Medical Health Center located on the same premises as the hospital enables specialist doctors to conduct comprehensive checkups using advanced equipment to detect and prevent diseases at an early stage.

## Specialties

Internal medicine; cardiology; gastroenterology & hepatology; respiratory medicine; neurology; rheumatology; endocrinology, metabolism and diabetes; nephrology; palliative care; mental clinic; pediatrics; surgery; breast surgery; emergency; orthopedic surgery; plastic and reconstructive surgery; neurosurgery; cardiovascular surgery; thoracic surgery; dermatology; urology; obstetrics and gynecology; ophthalmology; otorhinolaryngology; radiology; radiotherapy; anesthesiology (pain clinic); pathology; rehabilitation medicine

## Reception hours

Initial/Follow-up visit	8:00-11:00
Follow-up visit (appointment only)	13:00-16:00
Saturdays (2nd and 4th)	8:00-10:30

## Non-consultation days

1st, 3rd, and 5th Saturdays, Sundays, national holidays, year-end and New Year holidays (December 29-January 3)



Various centers have been established, such as the Stroke Center, the Spine and Artificial Joint Center, and the Rectoproctology Center, and also strong emphasis is placed on cancer care.



Tokyo Rinkai Hospital

## Medical Health Center

The Medical Health Center offers comprehensive health checkups (single-day), brain checkups, regular health checkups, other optional examinations, medical checkups by mail, Specific Health Checkups, and Specified Health Guidance.

### Discounted fees (tax included)

Comprehensive health checkup	Brain checkup	Senior health checkup
41,800 yen	52,800 yen	29,040 yen

### Medical Health Center

Contact	Tel.: 03 (5605) 8822
Appointment	Tel.: 03 (5605) 8817
Monday-Friday	9:00-16:30
Saturdays (2nd and 4th)	9:00-12:00



Tokyo Rinkai Hospital is an accredited hospital under the Hospital Function Evaluation Programme by the Japan Council for Quality Health Care.

1-4-2 Rinkai-cho, Edogawa-ku, Tokyo 134-0086, Japan Tel.: 03 (5605) 8811 (Main)

<https://www.tokyorinkai.jp/>





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## 加入者のための 私学共済ブック

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☎03(3813)5321 (代表)

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