

2024
Guide for Voluntarily Continued Insurance
Members



PMAC
The Promotion and Mutual Aid Corporation for Private Schools of Japan

To all Voluntarily Continued Insurance Members

The Voluntarily Continued Participation System allows you to receive Short-term Benefits and use Welfare Services, excluding loans and savings services, for up to two years after your retirement, just as if it were during your employment (if you will turn 75 within two years after retirement, the period up to the day before your 75th birthday).

Documents sent at the time of voluntary continuation enrollment

1	Voluntarily Continued Insurance Membership Card Voluntarily Continued Insurance Member's Dependent Membership Card (referred to as "Membership Card")	The membership card is a health insurance card that can be presented to medical institutions to receive medical treatment benefits. We have included the number of documents for each dependent if you have dependents. * We will not send you the Membership Card if you become a Voluntarily Continued Insurance Member after December 2024, when the insurance card will be abolished. Please find the enclosed "Notice of Qualification Information" with your listed Membership Number, etc. If you do not have the My Number Insurance Card, please apply separately to the Promotion and Mutual Aid Corporation for Private Schools of Japan for a "Qualification Certificate".
2	Voluntarily Continued Insurance Member Confirmation Notice	The Voluntarily Continued Insurance Membership Confirmation Notice informs you of the contents registered with the Promotion and Mutual Aid Corporation for Private Schools of Japan.
3	Guide for Voluntarily Continued Insurance Members (this booklet)	This guide contains frequently asked questions about the details of the Voluntarily Continued Insurance Membership System and the various procedures.
4	Voluntarily Continued Insurance Premium Payment Slip (Voluntarily Continued Insurance Premium Payment Notice)	This is the Premium Payment Slip. You can only use Japan Post Bank.
5	Deposit Account Transfer Request Form/Automatic Payment Application Form For Voluntarily Continued Insurance Premiums (referred to as "Account Transfer Request Form")	This is an application form for paying the premiums by bank transfer. It will only be sent to you if you choose to pay monthly (including bank transfer). This application contains three sheets: ① for financial institutions, ② for submission to the Promotion and Mutual Aid Corporation for Private Schools of Japan, and ③ the customer copy.

Items to be sent throughout the year (planned)

May	The spring issue of the "Mutual Aid Newsletter" for members
July	The summer issue of the "Mutual Aid Newsletter" for members
October	Voluntarily Continued Insurance Premium Payment Certificate The autumn issue of the "Mutual Aid Newsletter" for members
January	Voluntarily Continued Insurance Premium Payment Certificate *This newsletter will only be sent to you if you obtained the qualification after October. The winter issue of the "Mutual Aid Newsletter" for members
March	Next year's Payment Notice/Voluntarily Continued Insurance Member Confirmation Notice *It will be sent to you only if you have a period to enroll in the following year.

★The "Certificate of Eligibility" required to enroll in National Health Insurance, etc., will be sent to you at the following times:

- A) If you are about to complete the 2-year period.
Approximately half a month before the expiration date, we will enclose the "Notice of Expiration".
- B) If you turn 75 years old (including dependents).
At the beginning of the month before your birth month, we will enclose the "Advance Notification Form".

(Note) If your registered address changes, be sure to submit the "Notification of Change of Address of the Voluntarily Continued Insurance Member" (on the last page of this book) to the Promotion and Mutual Aid Corporation for Private Schools of Japan. Please note that if you do not submit the Notification, we may be unable to send you publications or a Voluntarily Continued Insurance Premium Payment Certificate.

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1. Information about Voluntarily Continued Insurance Premium

The Voluntarily Continued Insurance Premium amount is the sum of the Short-term Benefits Insurance Premium, Welfare Services Insurance Premium, and Nursing Care Insurance Premium (required only for those aged 40 - 65).

While employed, you paid half of the premium and the school you worked for paid the other half. However, if you switch to the Voluntarily Continued Insurance, you would have to pay the entire amount yourself.

(1) Voluntarily Continued Insurance Premium

Q1. How is the Voluntarily Continued Insurance Premium amount determined?

A: The monthly amount is the amount obtained by multiplying the Voluntarily Continued Insurance Member's **standard monthly remuneration** listed in the "Voluntarily Continued Insurance Member Confirmation Notice" by the Voluntarily Continued Insurance Contribution Rate (8,896%/FY 2024).

Even if you join the Voluntarily Continued Insurance in the middle of a month, it will be calculated on a monthly basis instead of on a daily basis.

Calculation example: If the standard monthly remuneration is 360,000 JPY

$$360,000 \times 8.896 \div 100 = 32,025 \text{ (JPY)}$$

* A separate Nursing Care Insurance Premium will be charged for those aged 40 - 65.

Q2. How is the standard monthly remuneration determined?

A: As the "Standard monthly remuneration" will be considered the lesser amount of the following:

- ① Standard monthly remuneration upon retirement
- ② Standard monthly remuneration amount, when the average amount of standard monthly remuneration of all participants receiving Short-term Benefits (as of the end of September of the previous year) is applied to the monthly remuneration shown in the standard monthly remuneration table.

FY 2024: 380,000 JPY (upper limit)

Q3. How much will the Voluntarily Continued Insurance Premium amount be for the second year?

A: The Voluntarily Continued Insurance Premium amount is calculated based on the standard monthly remuneration at the time of retirement. Therefore, the amount will remain **the same for two years**. Even if your post-retirement income increases, regardless of whether you have any dependents or whether the number of dependents increases or decreases, the Voluntarily Continued Insurance Premium amount will not change.

However, the Voluntarily Continued Insurance Premium amount will change in the following cases. In these cases, we will notify you again.

- ① The contribution rate has changed.
- ② If the standard monthly remuneration at the time of retirement falls under the upper limit.
***the National Health Insurance Premium** for which the upper limit has been changed **is calculated based on the previous year's income. In the second year, if you compare the National Health Insurance Premium with the Voluntarily Continued Insurance Premium amount, the National Health Insurance Premium may be lower.**

The Short-term Benefits of the Promotion and Mutual Aid Corporation for Private Schools of Japan are legal benefits stipulated by law (benefits that are also included in the National Health Insurance), and there are also additional benefits (benefits that are not included in the National Health Insurance). Therefore, if you frequently visit medical institutions and receive reimbursement for medical expenses or plan to get married, the Promotion and Mutual Aid Corporation for Private Schools of Japan may be more advantageous for you.

Q4. I have forgotten to pay the Voluntarily Continued Insurance Premium; what should I do?

A: Unless there is an unavoidable reason, if the Voluntarily Continued Insurance Premium is not paid by the due date, you will lose your qualification as a Voluntarily Continued Insurance Member. (If you have never paid the Voluntarily Continued Insurance Premium, your qualification as a Voluntarily Continued Insurance Member will be revoked.)

Suppose you use your Voluntarily Continued Insurance Membership Card to **receive treatment at a medical institution** after you lose your qualification. **In that case, you must return the medical expenses borne by the Promotion and Mutual Aid Corporation for Private Schools of Japan.**

Also, if you do not pay the Voluntarily Continued Insurance Premiums, you cannot apply for the Voluntarily Continued Insurance Premium Withdrawal. Therefore, if you wish to withdraw, please complete the "Application for Loss of Qualification as the Voluntarily Continued Insurance Member".

(Please refer to Q19 on page 13 for procedures for Loss of Qualification before the expiration of the two-year period).

Note ① The Voluntarily Continued Insurance Membership Card is valid for two years or until the day before your 75th birthday. However, it cannot be used if the Voluntarily Continued Insurance Premiums are unpaid.

Note ② Suppose you wish to pay monthly (including bank transfer) and submit the Voluntarily Continued Insurance Application Form. In that case, the bank transfer will not start until the procedures described on page 8 are completed.

(2) Voluntarily Continued Nursing Care Insurance Premium (Insurance Premium)

Q5. Is the Nursing Care Insurance compulsory?

A: In principle, **all people over the age of 40 are enrolled in the Nursing Care Insurance** and are required to pay the Nursing Care Insurance Premiums. There are two types of insured persons:

- ① Persons aged 40 - 64 ⇒ **Category 2 Insured Person** ⇒ Premiums should be paid to the PMAC
- ② Persons aged 65 or older ⇒ **Category 1 Insured Person** ⇒ Insurance Premiums should be paid to the municipality

*Nursing Care Premiums for Dependents aged 40 - 65 are not collected as they are borne by all members of the Promotion and Mutual Aid Corporation for Private Schools of Japan System. Therefore, while you are enrolled as a Voluntarily Continued Insurance Member, you do not need to pay Nursing Care Premiums for Dependents.

Q6. From when do I have to pay the Voluntarily Continued Nursing Care Insurance Premiums (Insurance Premiums)?

A: The Category 2 Insured Person Enrollment Period begins with the month that includes the day before their 40th birthday until the month preceding the month that includes the day before their 65th birthday.

Example 1: If your birthday is on April 2nd (your birthday is not on April 1st)

When you turn 40: April 1st (the day before your birthday) is in April. Therefore, you must start to pay the Insurance Premiums from April to the Promotion and Mutual Aid Corporation for Private Schools of Japan, beginning with the payment for April.

When you turn 65: April 1st (the day before your birthday) is in April, and the month preceding April is March. Therefore, until March, you must pay the Insurance Premiums to the Promotion and Mutual Aid Corporation for Private Schools of Japan, and from April, you must pay the Insurance Premiums to the municipality.

Example 2: If your birthday is on April 1st (your birthday is on April 1st)

When you turn 40: March 31st (the day before your birthday) is in March. Therefore, you must start to pay the Insurance Premiums from March to the Promotion and Mutual Aid Corporation for Private Schools of Japan, beginning with the payment for March.

When you turn 65: March 31st (the day before your birthday) is in March, and the month preceding March is February. Therefore, until February, you must pay the Insurance Premiums to the Promotion and Mutual Aid Corporation for Private Schools of Japan, and from March, you must pay the Insurance Premiums to the municipality.

*Similar to the Voluntarily Continued Insurance Premium amount, the Nursing Care Insurance Premium (Insurance Premium) amount is calculated on a monthly basis, not a daily basis.

Q7. Are there people over the age of 40 who are not enrolled in the Nursing Care Insurance?

A: The following people do not fall under Category 2 Insured Persons, even if they are Voluntarily Continued Insurance Members or Voluntarily Continued Insurance Member's dependents aged 40 – 64: If you fall under any of the following conditions, we will send you a notification form, so please contact the Promotion and Mutual Aid Corporation for Private Schools of Japan. (If you are a Category 1 Insured Person, please contact the municipality.)

- ① If you do not have an address within the municipality's jurisdiction area (if you do not have a residence card in Japan)
- ② If you are admitted to the following facilities for the physically disabled people:
 - (Designated) support facility for disabled people
 - Medical care facility for disabled children as stipulated in the Child Welfare Act
 - Child Welfare Act Article 6-2-2 Paragraph 3 Medical institutions designated by the Minister of Health, Labor, and Welfare
 - Welfare facility as stipulated in the Act on the National Center for Persons with Severe Intellectual Disabilities
 - Hansen's disease sanatorium, etc.
 - Welfare facility for Persons with Severe Physical or Intellectual Disabilities stipulated in the Public Assistance Act
 - Special nursing care facility for injured workers as stipulated in the Industrial Accident Compensation Insurance Act
 - Designated support facility for disabled people as stipulated in the Act on Providing Comprehensive Support for Persons with Disabilities
 - Hospital that is designated as a welfare service provider for disabled people as stipulated in the Act on Providing Comprehensive Support for Persons with Disabilities.
- ③ Foreign nationals whose period of stay in Japan is three months or less from the time of entering Japan.

2. How to pay the Voluntarily Continued Insurance Premium

Q8. How do I pay the Voluntarily Continued Insurance Premium?

A: The amount varies depending on the payment method selected when applying for the Voluntarily Continued Insurance Membership.

If you select the “Semi-annual Payment” or the “Lump-sum payment until the end of the fiscal year” at the time of application

To make the payment at Japan Post Bank (post office), please use the “Voluntarily Continued Insurance Premium Payment Slip” (hereinafter referred to as Premium Payment Notice)

(Please refer to page 7, “A-1: the Semi-annual Payment or the Lump-sum payment until the end of the fiscal year”)

If you select the “Monthly payment (including bank transfer)” at the time of application

Please make the monthly payments through Japan Post Bank using the Premium Payment Notice or by bank transfer (separate procedures at the financial institution are required).

(Please refer to page 8, “A-2: Payment by bank transfer”)

*1 If you do not complete the bank transfer procedures, please pay using the enclosed “Premium Payment Notice”. (After completing the procedure at your financial institution, the bank transfer will take approximately two months to be processed. Until then, you must pay the premiums using the Premium Payment Notice.)

(Sample) Voluntarily Continued Insurance Premium Payment Slip (Premium Payment Notice)

22	東京MT	払込取扱票		通常払込料金 加入者負担	金額 訂正	
口座 種 記 号 番 号			金	千	百	十
0 0 1 1 0 - 9 -			額		*	*
9 0 0 5 9 8					*	*
加入者名	日本私立学校振興・共済事業団		料	備		
			金	考		
32						
ご依頼人住所氏名						日 附 印
〒113-8441						
東京都文京区湯島1丁目7番5号						
私学 しおり 様						
13-A-1234-56789						
任意継続掛金納付通知書						
通常払込料金 加入者負担						振替払込請求書 兼受領証
口座 種 記 号 番 号			金	千	百	十
0 0 1 1 0 - 9 -			額		*	*
9 0 0 5 9 8					*	*
加入者名	日本私立学校振興・共済事業団		料	備		
			金	考		
任意継続掛金 0.6～0.6 調定分 私学 しおり 様						
13-A-1234-56789						
日 附 印						

A-1: The Semi-annual Payment or the Lump-sum payment until the end of the fiscal year

Please use the “Premium Payment Notice” (see below) to pay the premium at your local **Japan Post Bank (post office)**. “Premium Payment Notices” are issued annually. We will send you the Premium Payment Notices for the entire fiscal year from the month of your qualification. The next year’s Premium Payment Notices will be sent in early March.

The following applies if the Premium Amount paid using one Premium Payment Notice exceeds 100,000 JPY.

Premium Payment Notice exceeding 100,000 JPY will be handled as follows:

- ① Payment in cash ⇒ You cannot use an ATM of the Japan Post Bank.
⇒ You can pay at a Japan Post Bank teller window. (*)
- ② Payment from your Japan Post Bank account ⇒ You can use an ATM of the Japan Post Bank.
⇒ You can pay at a Japan Post Bank teller window.

*Identification documents are required if you pay in cash. There is no fee if you pay using the Premium Payment Notice.

Points to note when paying

Please refrain from making the following payments as they may cause remittance accidents.

- ① **Payment cannot be made** from financial institutions (city banks, regional banks, secondary regional banks, Shinkin banks, trust banks, credit unions, agricultural cooperatives, labor banks (Rōkin), online banks, and convenience stores) **other than Japan Post Bank**.
- ② Please do not correct the printed amount before making a payment.
- ③ Payment cannot be made using any payment notice other than the Premium Payment Notice we sent you.
- ④ If you use the Premium Payment Notice for another billing month, the payment may be considered insufficient or unpaid. Please check the billing month before making the payment.

この納付通知書で払い込みできるのはゆうちょ銀行のみです。
左側の2枚をお近くのゆうちょ銀行（郵便局）の窓口
提出、又は払込書差込口のあるATMに挿入して払い込
んでください。
なお、ゆうちょ銀行（郵便局）からの現金による支払
いは所定の手数料がかかるため、ゆうちょ総合口座をお持
ちのかたは、通帳又はカードでの払い込みをおすすめし
ます。

ゆうちょ銀行又は郵便局でお支払の場合には左側の2枚をお出しください。
各票の記載事項に間違いのないことをお確かめください。

〒113-8441
東京都文京区湯島1丁目7番5号

任意継続掛金納付通知書
① 調定月 ○年 6月 ~ ○年 6月
② 納期限 ○年 6月17日
通知日 ○年 5月28日
私学 しおり 様
13-A-1234-56789

私学 しおり 様
13-A-1234-56789

A-2: Payment by bank transfer

Please find the “**Deposit Account Transfer Request Form/Automatic Payment Application Form**” enclosed in this guide. (① to ③)

* Please check the numbers ① to ③ in the upper left corner of the document.

- ① For financial institutions
- ② For submission to the Promotion and Mutual Aid Corporation for Private Schools of Japan
- ③ Customer Copy

*Information about the financial institution used for the bank transfer is entered in the “Voluntarily Continued Insurance Application Form”.

However, some financial institutions, such as online banks, cannot handle bank transfers.

*In principle, bank transfer procedures at online banks are handled like at Japan Post Bank.

Please fill in the necessary information in the applicant column in documents ① to ③ above and affix your seal.

*Please affix your seal registered with your financial institution on the document ①.

Transfer from a bank account other than a Japan Post Bank account

* Procedures are required at the financial institution.

Please submit the above-stated documents ① For financial institutions and ② For submission to the Promotion and Mutual Aid Corporation for Private Schools of Japan **to the teller window of your financial institution**, and obtain the financial institution’s seal in the ② “**Financial institution confirmation column**”. (*This is the column at the bottom right of the form ②).

(Where to submit the above-stated documents ① to ③)

- ① Please submit the documents directly to your financial institution’s teller window.
- ② After checking the confirmation stamp obtained from your financial institution in the financial institution confirmation column, submit the documents to the Promotion and Mutual Aid Corporation for Private Schools of Japan.
- ③ Please keep it for yourself.

Transfer from a Japan Post Bank account

* There are no documents to submit to Japan Post Bank.

Since procedures for Japan Post Bank will be carried out through the Promotion and Mutual Aid Corporation for Private Schools of Japan, please fill in the required information in the ① For financial institutions and ② For submission to the Promotion and Mutual Aid Corporation for Private Schools of Japan (two sheets) and submit them to the Promotion and Mutual Aid Corporation for Private Schools of Japan.

*Please be sure to affix your seal registered with your financial institution.

(Where to submit the above-stated documents ① to ③)

- ① After confirming that your seal registered with your financial institution is affixed on the document, submit the document to the Promotion and Mutual Aid Corporation for Private Schools of Japan.
- ② Same as above. **Please submit this document together with the document ① to the Promotion and Mutual Aid Corporation for Private Schools of Japan.**
- ③ Please keep it for yourself.

After completing the procedure, we will send you a “**Notice Regarding the Start of Voluntarily Continued Insurance Premium Bank Transfer (notification)**” indicating the month in which the account transfer will start.

Account transfer started!

Note: Until the month in which the bank transfer starts, please pay at Japan Post Bank (post office) using the “Premium Payment Notice” attached to your Voluntarily Continued Insurance Membership Card.

Q9. I requested an account transfer, but must I pay using the Premium Payment Notice?

A: If you selected “Monthly payment” as your premium payment method when applying for the Voluntarily Continued Insurance Membership System, we will send you the Premium Payment Notices until March and the “Deposit Account Transfer Request Form/Automatic Payment Application Form”. Even if you wish to use the bank transfer, **you must pay the premium using the Premium Payment Notice until this procedure is completed and the bank transfer begins.** (For details on the procedure, see page 8, “A-2”.)

If we cannot confirm the payment using the Premium Payment Notice, you will no longer be eligible as the Voluntarily Continued Insurance Member and will be requested to refund your medical expenses, etc. (See page 3 “Q4”.)

Also, **even if you have received the “Notice Regarding the Start of Voluntarily Continued Insurance Premium Account Transfer (notification)”, an account transfer may not be possible due to the screening status of the financial institution or insufficient funds in your account.** In this case, you must pay the premium using the **Premium Payment Notice.** Therefore, please be sure to check your bankbook to confirm that the payment has been made.

Q10. When is the deadline for payment (payment deadline) using the Premium Payment Notice?

A: Generally, **it is the last day** of the previous month, except for the first installment.

Please check the information on the right side of the Premium Payment Notice that was sent to you. **If we cannot confirm your payment by the payment deadline,** you will lose your **Voluntarily Continued Insurance Membership Status,** so please be sure to pay by the deadline.

Q11. When is the account transfer date?

A: **It’s the 28th of every month.** If the 28th is a financial institution holiday, the payment will be transferred the next business day. There will be no re-transfer if the transfer is impossible due to insufficient funds. We will send you the “Premium Payment Notice” for that month later, so please make the payment as soon as possible.

Q12. I have lost the Premium Payment Notice. What should I do now?

A: Please contact us so that we can reissue your Premium Payment Notice.

→ ☎03 (3813) 5321 (Switchboard) Premium Payment Section, Premium Payment Officer

Q13. What should I do if I want to change my payment method?

A: Please submit the “**Payment Method Change Request Form**” (the form is on the last page of this guide).

If you select “Monthly payment (including bank transfer)” when enrolling in Voluntarily Continued Insurance Membership, **but the bank transfer does not start**, please refer to page 8 of this guide and complete the procedure. You must submit the “Deposit Account Transfer Request Form” and send it along with your Voluntarily Continued Insurance Membership Card to the Promotion and Mutual Aid Corporation for Private Schools of Japan.

Note: Until the account transfer starts, please pay at Japan Post Bank (post office) using the “Premium Payment Notice”.

Information on the “Payment Method Change Request Form” procedures

- (1) “Account transfer” ⇒ “Premium Payment Notice”
As a general rule, the account transfer payment will be canceled from the month following the day on which the “Payment Method Change Request Form” is received. Please pay by the deadline using the “Premium Payment Notice” we will send you later.
- (2) **There is a deadline** for “Monthly payment (including bank transfer)” ⇔ “Annual payment” and “Semi-annual payment”.

Current payment method

- ① If you change from Monthly payment (Premium Payment Notice /Account transfer) to Annual payment
The reception period will be ① (*) or ②.
 - ② If you change from Monthly payment (Premium Payment Notice /Account transfer) to Semi-annual payment
The reception period will be ① or ②
 - ③ If you change from Semi-annual payment to Monthly payment (Premium Payment Notice/Account transfer)
The reception period will be ① or ②
 - ④ If you change from Annual payment to Monthly payment (Premium Payment Notice /Account transfer)
The reception period will be ① or ②
- ① If your application is received by the end of July, the payment method will be changed from October.
*If you change from Monthly to Annual payment, the payment will be Semi-annual from October to March and then Annual from April of the following year.
 - ② If your application is received by the end of January, the payment method will be changed from April.

Q14. Will I not have to pay twice, i.e., premium deducted from wages and Voluntarily Continued Insurance Premium if I quit my job in the middle of the month?

A: **It will not be a double payment** associated with the Voluntarily Continued Insurance Premium. The school pays the insurance premium during the employment relationship. Generally, premiums are paid to the Promotion and Mutual Aid Corporation for Private Schools of Japan one month late. Therefore, the premium deducted from your salary in the month of your retirement should be equivalent to the premium you should pay during your employment (premium for the month before your retirement month). Please contact the school where you used to work to confirm.

Example) In case of retirement on February 15th

The premium for **January**, when you were still employed...is paid by the school.
The premium for **February** when you were enrolled as a Voluntarily Continued Insurance Member ...is paid by the Voluntarily Continued Insurance Member (yourself) within the due date.

3. Procedures when notification contents changed

Q15. What should I do in a situation like this?

- My last name changed because I got married, etc.
- My address changed because I moved.
- I want to change the registered account for the receipt of benefits or the account for the payment of premiums.

A: In either case, please immediately submit the “**Notification of Change of the Voluntarily Continued Insurance Member’s Name/Address DL**” to the Promotion and Mutual Aid Corporation for Private Schools of Japan (the Notification form is on the last page).

Payment notices will not be reissued due to changes or corrections to your address or name. Please correct the Premium Payment Notice you already have and use it to make the payment.

In the case of changing or correcting the Voluntarily Continued Insurance Member’s name or the name of the Voluntarily Continued Insurance Member’s Dependent, please attach documents confirming the Voluntarily Continued Insurance Member’s identity (one copy of the Voluntarily Continued Insurance Member’s driver’s license, or one copy of the Voluntarily Continued Insurance Member’s passport, or one copy of Voluntarily Continued Insurance Member’s certificate of residence (without My Number)).

After the name change/correction process, we will issue a new Voluntarily Continued Insurance Membership Card. Therefore, please be sure to return your old Voluntarily Continued Insurance Membership Card, etc. If you change your address, a new Voluntarily Continued Insurance Membership Card will not be issued. Therefore, please correct your address in the address field on your currently used Voluntarily Continued Insurance Membership Card.

Note: If you notify the Promotion and Mutual Aid Corporation for Private Schools of Japan of your name change due to marriage, etc., be sure to also change the account holder’s name of your registered account for the receipt of benefits at your financial institution.

If you chose the account transfer as the payment method for the premiums and changed your registered account for the receipt of benefits, we will send you a new “Deposit Account Transfer Request Form”. Therefore, please refer to page 8 of this document to complete the procedure. Until the month in which the bank account transfer begins, payment will be made using the Premium Payment Notice. (Please use the Premium Payment Notice sent at the time of enrollment. If you wish to have it reissued, please contact the Promotion and Mutual Aid Corporation for Private Schools of Japan.)

Please note that if you do not complete the procedure, you cannot resume withdrawals for the Voluntarily Continued Insurance Premium.

Q16. Can I change my account for the receipt of benefits to a public money-receiving account?

A: Yes, you can do it. However, please be sure to register your account with Mynaportal in advance. After registration, please enter the same account as the public money-receiving account stated on the “Notification of Change of the Voluntarily Continued Insurance Member’s Name/Address DL”, check the box for the desired use of the public money-receiving account, and submit the Notification to the Promotion and Mutual Aid Corporation for Private Schools of Japan.

* Mynaportal is a government-run service that allows you to receive various services by registering your “My Number Card”.

* A public money-receiving account is an account registered with the government (Digital Agency) along with your My Number as an account for receiving benefits, etc.

★Both registration and use are optional. Please check the Digital Agency website for details on Mynaportal and how to register an account. (<https://www.digital.go.jp>)

Q17. My dependent has found a job. Do I need to take any necessary steps?

A: If your dependent no longer meets the requirements to be a dependent due to employment, marriage, excess income, bereavement, separation (*residing out of Japan), etc., you must submit the “Dependent Membership Cancellation Application Form **DL**”.

Also, if this person becomes dependent in another health insurance or if a certificate is required to enroll in the National Health Insurance, please submit the “Certificate of Eligibility Request Form **DL**” at the same time.

Please be sure to return your Voluntarily Continued Insurance Membership Card and Voluntarily Continued Insurance Member’s Dependent Membership Card to the Promotion and Mutual Aid Corporation for Private Schools of Japan. (See page 15 for the return address)

*Regarding dependents, as of April 2020, residency requirements in Japan have been added. Therefore, if your dependent lives outside of Japan, the dependent’s membership status must be canceled unless there are certain exceptions.

DL...This form can be downloaded from the Promotion and Mutual Aid Corporation for Private Schools of Japan website [Download the form].

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

4. Final Tax Return or Year-end Adjustment procedures

Q18. When filing a Final Tax Return or making Year-end Adjustments, can I declare the paid Voluntarily Continued Insurance Premium as an amount that can be deducted from the income amount subject to tax (Social Insurance Premium Deduction)?

A: The paid Voluntarily Continued Insurance Premium can be deducted as the social insurance premium and declared when filing your Final Tax Return or Year-end Adjustment. When filing a Tax Return, please fill in the Voluntarily Continued Insurance Premium amount in the “Social Insurance Premium Deduction” column. Please **enter “Health Insurance” in the “Type of the Social Insurance” field and “Promotion and Mutual Aid Corporation for Private Schools of Japan” in the “Name of Insurance Premium Payee” field.**

We will send you the “Voluntarily Continued Insurance Premium Payment Certificate” in late October. (However, if you became Voluntarily Continued Insurance Member after late October or paid your Voluntarily Continued Insurance Premium for the first time after late October, we will send you the Voluntarily Continued Insurance Premium Payment Certificate in late January.)

If you made a payment using the Premium Payment Notice, **you can also confirm the receipt with the financial institution’s receipt stamp, so please keep it in a safe place.**

Please note that no receipt will be issued if payment is made by account transfer.

5. Information regarding enrollment in the Pension System during the Voluntarily Continued Insurance Membership

Q19. Will I be enrolled in the Pension System or the Promotion and Mutual Aid Corporation for Private Schools of Japan mutual aid plan during the Voluntarily Continued Insurance Membership?

A: The Voluntarily Continued Insurance Membership System is a system that only provides short-term benefits (**health insurance**).

If you are 20 or older and younger than 60 at the time of retirement, you must enroll in the National Pension System. While employed, you were a Category 2 Insured Person under the National Pension System. However, after retirement, you will be enrolled as a Category 1 Insured Person or a Category 3 Insured Person under the National Pension System. Please note that if you are under 20 or over 60, you do not need to enroll in the National Pension System.

- ① If your spouse is enrolled in the Promotion and Mutual Aid Corporation for Private Schools of Japan mutual aid plan, another mutual aid association, or in a general Employees' Pension Insurance, lives in the same household as you, and your annual income is 1.3 million JPY (1.8 million JPY if you are receiving disability pension)), **you must complete the procedure to change the type from Category 2 Insured Person to Category 3 Insured Person** (the procedure will be done through the health insurance system that your spouse is enrolled in).
- ② If you do not fall under ① above, please complete the procedure **to change your type from Category 2 Insured Person to Category 1 Insured Person** (the procedure should be done at the National Pension Section in your municipality).

6. Withdrawing Procedures

Q20. Can I terminate my Voluntarily Continued Insurance Membership before the two-year period ends?

A: In the case of ① below, you can withdraw from the Voluntarily Continued Insurance Membership until the end of the month in which your request is made. In addition, if ② applies, you can withdraw from the Voluntarily Continued Insurance Membership until that day. If ③ to ⑤ apply, you can withdraw from Voluntarily Continued Insurance Membership until the day before the applicable date.

If ① to ③ apply, please submit the **“Report Form for Loss of the Voluntarily Continued Insurance Membership Qualification DL”** (hereinafter referred to as the “Qualification Loss Report Form”) to the Promotion and Mutual Aid Corporation for Private Schools of Japan (the form is also available on the last page of this guide).

In addition, if you submit the “Qualification Loss Report Form” for reasons ① or ②, we will issue a **“Qualification Certificate”**.

① If you wish to withdraw for the following reasons:

- I want to switch to **National Health Insurance** (including National Health Insurance for doctors, National Health Insurance Society, etc.)
- I want to become a **dependent insured** in my family member's health insurance, etc.
- I am leaving Japan, etc.

→ Please submit the “Qualification Loss Report Form” by the last day of the month before the month in which you wish to switch. (For example, if you wish to switch to National Health Insurance from August or be recognized as a dependent, submit the “Qualification Loss Report Form” from July 1st to 31st.)

Notes: After completing the withdrawal procedure from the Voluntarily Continued Insurance Membership, please complete the enrollment procedures for National Health Insurance (including National Health Insurance for doctors, National Health Insurance Society, etc.) and obtain the recognition as a dependent. (You cannot retroactively lose your eligibility as a Voluntarily Continued Insurance Member because you have been recognized as a dependent.)

Notes: You will remain a Voluntarily Continued Insurance Member until the last day of the month in which you submit the “Qualification Loss Report Form” (the next day is the day you lose eligibility).

② **When you die**

→“Qualification Loss Report Form” must be submitted.

*Please contact the Short-Term Benefits Section of the Promotion and Mutual Aid Corporation for Private Schools of Japan for procedures to request benefits such as burial expenses.

③ **When you get a job at a workplace covered by health insurance, etc.**

→When you receive your insurance card at your new workplace, please submit the “Qualification Loss Report Form” along with a copy of your insurance card. The date you become eligible for the new health insurance will be the date you lose eligibility for the Voluntarily Continued Insurance Membership.

*If you are enrolled in the National Health Insurance Society, such as the National Health Insurance for Doctors or foreign medical insurance, it will be treated as ① instead of ③.

④ **When rejoining the Promotion and Mutual Aid Corporation for Private Schools of Japan Mutual Aid System**

→The qualification loss will be processed through the re-qualification procedure from the school corporation. Therefore, you do not need to apply for any procedures.

⑤ **If you are 65 or older and younger than 75 and become insured under the Medical Care System for the Latter-Stage Elderly.**

→ Please attach a copy of your Insurance Card for the Medical Care System for the Latter-Stage Elderly to the “Notification of Applicability/Inapplicability of Qualification for Medical System for the Latter-Stage Elderly DL” (not the “Qualification Loss Report Form”) and submit the documents.

DL...This form can be downloaded from the Promotion and Mutual Aid Corporation for Private Schools of Japan Mutual Aid Website. [Download the form]
(<https://www.pmac.shigaku.go.jp/>)

Q21. I have submitted the “Report Form for Loss of the Voluntarily Continued Insurance Membership Qualification DL” to withdraw from the Voluntarily Continued Insurance Membership. Will I receive the refund of the prepaid Voluntarily Continued Insurance Premiums?

A: The prepaid Voluntarily Continued Insurance Premiums for the period after disqualification will be refunded at a later date by submitting a “Voluntarily Continued Insurance Premium Refund Claim Form” (hereinafter referred to as the “Refund Claim Form”). After we confirm the loss of eligibility as the Voluntarily Continued Insurance Member, we will send you the “Confirmation Notification” and enclose the “Refund Claim Form”. Please be sure to submit the “Refund Claim Form”.

Notes① Suppose you pay by account transfer and lose your eligibility before the Voluntarily Continued Insurance Membership Period ends. In that case, the next month’s premium may be transferred even after submitting the “Refund Claim Form”.

Notes② Suppose you lose your eligibility due to death, employment at a workplace covered by other health insurance, enrollment in the Medical Care System for the Latter-Stage Elderly, etc., in the same month in which you became the Voluntarily Continued Insurance Member. In that case, you must pay that month’s Voluntarily Continued Insurance Premium Amount.

Notes③ Please note that the right to receive a refund will expire due to the statute of limitations two years from the day after the premium was paid.

7. When the Voluntarily Continued Insurance Membership Period (2 years) expires

Q22. My Voluntarily Continued Insurance Membership Period (2 years) has expired. Do I need to take withdrawal procedures?

A. You do not need to take any steps (the Promotion and Mutual Aid Corporation for Private Schools of Japan will automatically process your loss of eligibility).

We will send you the following documents approximately half a month before your Voluntarily Continued Insurance Membership Period expires. Please use them to apply for the health insurance system (National Health Insurance, etc.) after your Voluntarily Continued Insurance Membership Period expires.

① “Certificate of Eligibility”

② Notice of expiration of your Voluntarily Continued Insurance Membership Period (information on joining medical insurance after expiration)

③ Return envelope

Please return your Membership Card to the Promotion and Mutual Aid Corporation for Private Schools of Japan immediately after expiration using the enclosed return envelope.

Q23. Can I be enrolled in the Voluntarily Continued Insurance for more than two years?

A. The maximum duration of the Voluntarily Continued Insurance Membership is two years. It cannot be renewed or extended.

If you withdraw from the Voluntarily Continued Insurance Membership within two years, you cannot rejoin.

Q24. What should I do with my Voluntarily Continued Insurance Membership Card after withdrawal (including the expiration of the 2-year membership)?

A: Please be sure to return the Voluntarily Continued Insurance Membership Card to the Promotion and Mutual Aid Corporation for Private Schools of Japan.

If you have been issued an “Eligibility Certificate for Ceiling-Amount Application” or “Latter-Stage Elderly Recipient Certificate”, please return them at the same time.

- If you cannot return the Membership Card due to loss or other reasons, please submit the “Notification of Unreturnability of the Voluntarily Continued Insurance Membership Card **DL**”.
- After withdrawing your membership or canceling your dependent status, you cannot use your Membership Card at a medical institution. If you use it, you must return the medical expenses paid by the Promotion and Mutual Aid Corporation for Private Schools of Japan.

[Where to return your Membership Card]

1-7-5 Yushima, Bunkyo-ku, Tokyo 113-8441
The Promotion and Mutual Aid Corporation for Private Schools of Japan
Administrative Department
Qualification Section

DL..This form can be downloaded from the Promotion and Mutual Aid Corporation for Private Schools of Japan Mutual Aid Website. [Download the form]
(<https://www.pmac.shigaku.go.jp/>)

8. When you turn 75 years old (Medical Care System for the Latter-Stage Elderly)

Q25. I will turn 75 while I am enrolled in the Voluntarily Continued Insurance. Can I continue to be enrolled in the Voluntarily Continued Insurance after turning 75?

A: You must withdraw from the Voluntarily Continued Insurance until the day before your 75th birthday. Therefore, **you cannot be enrolled in the Voluntarily Continued Insurance after turning 75.**

This is because people aged 75 and over are enrolled in the “Medical Care System for the Latter-Stage Elderly” operated by the “Association Responsible for Operation of the Healthcare System for the Elderly Aged 75 and Older” established in each prefecture. After your 75th birthday, you must use your Medical Care System for the Latter-Stage Elderly Insurance Card.

The Promotion and Mutual Aid Corporation for Private Schools of Japan will automatically process withdrawals due to turning 75 years old, so there is no need to notify. Approximately one month before your 75th birthday, you will be notified of your withdrawal via an “Advance Notification Letter”. After withdrawing, please return your Membership Card to the Promotion and Mutual Aid Corporation for Private Schools of Japan.

Additionally, if the Voluntarily Continued Insurance Member is under 75 years of age and their dependent reaches 75 years of age, please return the Voluntarily Continued Insurance Member’s Dependent Membership Card to the Promotion and Mutual Aid Corporation for Private Schools of Japan (see page 15 for return address).

If you lose your Voluntarily Continued Insurance Member Qualification in the same month you gained it, you must pay that month’s premium.

Notes: Separate notifications are required in the following cases:

- ① If the address of the dependent who turned 75 is different from the address of the Voluntarily Continued Insurance Member
→You must submit the “Address Notification of Medical Care System for the Latter-Stage Elderly **DL**” (the form is enclosed with the “Advance Notification Letter” for withdrawal at age 75).
- ② If the Voluntarily Continued Insurance Member or dependent aged 65 or older and younger than 75 has been certified as disabled by the Association Responsible for Operation of the Healthcare System for the Elderly Aged 75 and Older and has joined the Medical Care System for the Latter-Stage Elderly.
→You must submit the “Notification of Applicability/Inapplicability of Qualification for Medical System for the Latter-Stage Elderly **DL**”.
As with people over the age of 75, you must withdraw the Voluntarily Continued Insurance Membership.
- ③ If you are 75 years old or older, or ② applies to you and you are not registered as a resident in Japan and not covered by the Medical Care System for the Latter-Stage Elderly.
→You may continue to enroll in the Voluntarily Continued Insurance (for dependents, only if they fall under the exceptions to the Japan residency requirements). Please contact the Promotion and Mutual Aid Corporation for Private Schools of Japan.

Q26. Can dependents under the age of 75 be enrolled in the Voluntarily Continued Insurance even if the Voluntarily Continued Insurance Member reaches age 75 during their Voluntarily Continued Insurance Membership?

A: If the Voluntarily Continued Insurance Member reaches the age of 75 and withdraws from the Voluntarily Continued Insurance Membership, dependents must also withdraw from the Voluntarily Continued Insurance Membership regardless of their age and cannot be enrolled in it. Dependents **under the age of 75 must enroll in National Health Insurance**. The “Certificate of Eligibility” required for the enrollment procedure will be sent together with the “Advance Notification Letter”.

DL..This form can be downloaded from the Promotion and Mutual Aid Corporation for Private Schools of Japan Mutual Aid Website. [Download the form]
(<https://www.pmac.shigaku.go.jp/>)

9. Information about Short-term Benefits

Q27. What is the Short-term Benefit?

A: It is equivalent to “Health insurance” that people who work for private companies enroll in. Short-term benefits consist of statutory benefits such as health benefits, temporary absence from work compensation benefits, and disaster benefits, as well as additional benefits and co-payment refunds that supplement these statutory benefits. Short-term benefits are provided in the event of illness, injury, childbirth, death, absence from work, disaster, etc.

Q28. Please provide details of the benefits that the Voluntarily Continued Insurance Member can receive.

A: The types and payment requirements of Short-term Benefits that Voluntarily Continued Insurance Members can receive are almost the same as when they were employed, except for leave benefits (injury and sickness allowance, maternity allowance, leave allowance). For details on Short-term Benefits, please refer to the “Projects and Procedures Available During the Voluntarily Continued Insurance Membership Period” on the Promotion and Mutual Aid Corporation for Private Schools of Japan website.

Q29. Is it okay to show only my Membership Card to medical institutions?

A: When receiving insurance treatment, bring your Membership Card to the teller window of the Medical Institution. The co-payment rate is 30% for Voluntarily Continued Insurance Members under 70 years of age and their dependents, and 20% for persons aged 0 to the age before entering compulsory education. If you are 70 and over, you must pay the co-payment rate listed in your Latter-Stage Elderly Recipient Certificate. If you are 70 or older and receive medical treatment covered by health insurance, or when you have been certified as eligible for a refund of high medical expenses exceeding the ceiling amount, you must present the following documents in addition to your Membership Card:

1. Latter-Stage Elderly Recipient Certificate (for those aged 70 and over and under 75)

If you are 70 or older and receive insurance treatment at a Medical Institution, you must present your “Mutual Aid Association of Private School Personnel Latter-Stage Elderly Recipient Certificate” (hereinafter referred to as the “Latter-Stage Elderly Recipient Certificate”) along with your Membership Card. This document states your co-payment rate for medical treatment covered by insurance, which is generally 20%. However, if your standard monthly remuneration, which is the basis for calculating the Voluntarily Continued Insurance Premiums, is 280,000 JPY or more, your co-payment rate will be 30%.

The “Latter-Stage Elderly Recipient Certificate becomes applicable from the 1st of the month following the month of your 70th birthday (if your birthday is on the 1st, the month of your birthday). The Promotion and Mutual Aid Corporation for Private Schools of Japan will send you your Latter-Stage Elderly Recipient Certificate in the middle of the month before the application start date.

2. Eligibility Certificate for Ceiling-Amount Application (*Applicable to persons under 70 years old and persons aged 70 and over but under 75 who pay a 30% co-payment rate)

If you are under the age of 70 or the co-payment rate stated in your Latter-Stage Elderly Recipient Certificate is 30%, you can pay the Standard Reduced Amount of Patient Liability for the High-Cost Medical Expenses and reduced co-payment rate amount by presenting your “Eligibility Certificate for Ceiling-Amount Application” together with your Membership Card at the teller window of the Medical Institution. You will not have to pay the equivalent co-payment rate for the High-Cost Medical Expenses.

The “Eligibility Certificate for Ceiling-Amount Application” will be issued upon application. Please fill in the necessary information on the “Application Form for Issuance of the Eligibility Certificate for Ceiling-Amount Application **DL**” and submit the form to the Promotion and Mutual Aid Corporation for Private Schools of Japan.

Suppose you do not present the “Eligibility Certificate for Ceiling-Amount Application”. In that case, you will have to pay the co-payment rate (30% or 20%) amount at the teller window of the Medical Institution. However, after 3-4 months, we will send you the high-cost medical expenses, additional benefits, and a partial co-payment refund, so the result will be the same. In this case, no particular procedure is required.

Q30. Will I receive any notification when my benefits are paid?

A: When Short-term benefits or Complete Medical Checkup Subsidies are determined and remitted, we will send you a “Benefits Determination/Remittance Notice” informing you of the benefit payment date and recipient financial institution, etc.

If you have any questions, please contact the person in charge at the Promotion and Mutual Aid Corporation for Private Schools of Japan Headquarters.

- Information regarding remittance of Short-term benefits
→ **Short-term Benefits Section, Cash Benefits Unit 1/Cash Benefits Unit 2**
- Information regarding remittance of the Complete Medical Checkup Subsidy
→ **Health Section, Health Unit**

★ Please follow the instructions below:

The benefit will be transferred to the Voluntarily Continued Insurance Member’s registered account, which the Voluntarily Continued Insurance Member has registered in advance with the Promotion and Mutual Aid Corporation for Private Schools of Japan. If you wish to receive your benefits through a public money-receiving account (an account registered on Mynaportal), please match the public money-receiving account details with the account registered with the Promotion and Mutual Aid Corporation for Private Schools of Japan. If there are any changes to the registered account (including a change of the account holder’s name), please notify us using the “Notification of Change of the Voluntarily Continued Insurance Member’s Name/Address”.

Q31. What should I do with my health insurance after withdrawing from the Voluntarily Continued Insurance Membership (after losing eligibility)?

A: Once you are no longer eligible for the Voluntarily Continued Insurance Membership, you must join the National Health Insurance, Health Insurance System, Mutual Aid Association (including members of the Promotion and Mutual Aid Corporation for Private Schools of Japan System), etc. **Please promptly return your Voluntarily Continued Insurance Membership Card to the Promotion and Mutual Aid Corporation for Private Schools of Japan and notify the Medical Institution where you are being treated that your health insurance has changed.**

DL...This form can be downloaded from the Promotion and Mutual Aid Corporation for Private Schools of Japan Mutual Aid Website. [Download the form]
(<https://www.pmac.shigaku.go.jp/>)

Q32. Are there any cases where I cannot use my Membership Card if I visit a medical institution?

A: Please note that your Membership Card cannot be used in the following cases:

- ① Illness or injury occurred at work or while commuting to work
- ② Health checkup
- ③ Normal pregnancy and childbirth
- ④ Vaccination
- ⑤ Cosmetic surgery
- ⑥ Abortion for economic reasons

Note: If a Voluntarily Continued Insurance Member or dependent wants to receive treatment for an injury caused by a third party, such as a traffic accident, please contact the Promotion and Mutual Aid Corporation for Private Schools of Japan before using your Membership Card.

**Q33. Can I use my Membership Card after losing eligibility?
What will happen to my medical expenses if I end up using it?**

A: **You cannot use your Membership Card after the date of loss of eligibility.**

Suppose you receive insurance medical treatment using your Membership Card after the date of loss of eligibility. In that case, you will be treated as ineligible and required to return the medical expenses.

Suppose you lose your eligibility due to non-payment of the premium. In that case, your eligibility will be canceled retroactively to the month in which you did not pay the premium (the same applies to the month in which you paid after the payment deadline). **In this case, please note that if you visit a medical institution, you will not be covered by the Promotion and Mutual Aid Corporation for Private Schools of Japan System, and you must return the medical expenses paid by the Promotion and Mutual Aid Corporation for Private Schools of Japan.**

Suppose you forget to pay the first premium. In that case, your qualification as a Voluntarily Continued Insurance Member will be canceled, and you will not be covered by the Promotion and Mutual Aid Corporation for Private Schools of Japan System Insurance.

In addition, dependents who no longer qualify will also be considered ineligible from the date they lose eligibility.

10. Information about Welfare Services

Q34. Please provide the details of the Welfare Services that the Voluntarily Continued Insurance Member can receive.

A: The Welfare Services available to the Voluntarily Continued Insurance Member are almost the same as those available during employment, with some exceptions.

In addition to Specific Health Checkups and Specific Health Guidance, Complete Medical Checkup Subsidies, mail screening, mental health, and other consultation services, congratulatory gifts and get-well-soon gifts, discounts on department stores and specialty stores, accommodation facilities, welfare facilities, sports facilities, etc., you can use the Accumulated Mutual Aid Pension & Mutual Aid Term Insurance Systems (these two Systems are available only to Voluntarily Continued Insurance Members who have enrolled in the Voluntarily Continued Insurance Membership during their employment), lodge at directly managed facilities, and receive discounts at Tokyo Rinkai Hospital, etc.

In addition, the Voluntarily Continued Insurance Members can participate in various events held at the Mutual Aid Administrative Sections of each Garden Palace in seven blocks across the country, including lectures and classes on how to maintain and improve health in a way that is appropriate for each region, field trips, and sports tournaments.

For details on the programs' contents, please refer to the Promotion and Mutual Aid Corporation for Private Schools of Japan website's "Projects and Procedures Available During the Voluntarily Continued Insurance Membership Period" and the newsletters published by each block.

1. Complete Medical Checkup Subsidy

Please submit the "Complete Medical Checkup Subsidy Request Form **DL**" to the Promotion and Mutual Aid Corporation for Private Schools of Japan. The subsidy will be transferred directly to the registered account of the Voluntarily Continued Insurance Member.

◎ You must attach documents when requesting a Complete Medical Checkup for the Voluntarily Continued Insurance Member and their dependents.

Voluntarily Continued Insurance Members and their dependents between the ages of 40 (including those who will reach this age within the current year) and 74 on the day of the Medical Checkup are eligible for a Specific Health Checkup. Please note that you must attach the "Medical Checkup Results Entry Form and Standard Questionnaire **DL**"^(*), which are required.

*This form is also available in the "Specific Medical Checkup/Specific Health Guidance Genki Guide" sent by the Promotion and Mutual Aid Corporation for Private Schools of Japan.

2. Specific Medical Checkup/Specific Health Guidance

Applicable for the Voluntarily Continued Insurance Members and their dependents between the ages of 40 and 74.

We will send the "Specific Medical Checkup Ticket" (book of tickets) (hereinafter referred to as the "Checkup Ticket") directly to the address of the Voluntarily Continued Insurance Member. Suppose you undergo a Medical Checkup using the Checkup Ticket. In that case, the Checkup fee is free, and the Medical Checkup Institution will submit the Checkup results to the Promotion and Mutual Aid Corporation for Private Schools of Japan. However, please note that if you do not use the Medical Checkup Ticket and undergo a Complete Medical Checkup or a Medical Checkup at your part-time job, you must submit the Medical Checkup Results directly to the Promotion and Mutual Aid Corporation for Private Schools of Japan. If you submit the Medical Checkup Results, the Promotion and Mutual Aid Corporation for Private Schools of Japan will provide health information based on the contents of the Checkup. If you are eligible for the Specific Health Guidance, we will send the "Specific Health Guidance Ticket" to your address.

3. Accumulated Mutual Aid Pension

The new membership is not possible. If you were a member while employed and left the company and became the Voluntarily Continued Insurance Member and you did not request to withdraw, you will be treated as a continuant during the Voluntarily Continued Insurance Membership Period (no procedures are required). However, once you reach the age of 65, the Accumulated Contributions (Payments) Period will expire.

DL...This form can be downloaded from the Promotion and Mutual Aid Corporation for Private Schools of Japan Mutual Aid Website. [Download the form]
(<https://www.pmac.shigaku.go.jp/>)

If you wish to change your Premium Transfer Account, change the account holder's name due to a name change, etc., or change your address or telephone number, please submit the "Request for Change of the Accumulated Mutual Aid Pension Transfer Account/ Address".

If you wish to change the Number of Units (increase/decrease, mid-term lump sum payment), please submit the "Application for Change of the Course Enrollment/Number of Units" during the twice-yearly application period (June and November).

4. Mutual Aid Term Insurance

New membership is not possible. If you were a member while employed and left the company and became a Voluntarily Continued Insurance Member and did not request to withdraw, you will be treated as a continuant during the Voluntarily Continued Insurance Membership Period (no procedures are required). However, you will automatically withdraw from the long-term leave compensation course at the end of the month, which includes your retirement date.

Suppose you are 50 or older and were enrolled in the Mutual Aid Term Insurance for one year or more at the start of your liability after withdrawal from the Voluntarily Continued Insurance Membership. In that case, your insurance will be automatically renewed even after withdrawal.

You can only review your insurance coverage by reducing the number of units or withdrawing your membership during the once-a-year second-term application period (November), so please contact us using the contact information below (*).

If you wish to withdraw from the program outside the second-term application period, please submit the "Retirement and Withdrawal Application". If you submit the Application by January 25 or July 25, the account transfer will not be made on March 22 or September 22 (or the next business day if it falls on a holiday). If you submit the Application by the end of March or the end of September after the above deadline, the insurance premium will be transferred to our account. However, the insurance premium will be refunded to your registered personal account around the end of June or December.

For the Family Pension Course and Medical Security Course, dividends (as of October 1 of the previous year) may be paid to members around the end of June. Dividends will be transferred to your registered personal account (if the Medical Security Course ends at the end of September, there will be no dividends).

If you wish to change the registered account, the account holder's name due to a change of name, etc., or change your address or telephone number, please submit the "Request for Change of Mutual Aid Term Insurance Transfer Account/ Address/Telephone Number".

*Mutual Aid Term Insurance Toll-free Number: 0120 (716)267 (Weekdays 9:00 ~ 17:15)

5. Life planning support project

You can participate in the "Life Planning Seminar". For details on how to apply, please refer to the "Mutual Aid Newsletter" for Members.

6. Medical facility (Tokyo Rinkai Hospital)

As with members, you must pay 10% of your medical expenses for inpatient and outpatient care (excluding dependents). Additionally, if members or dependents are hospitalized, we offer a discount on the difference in hospital room charges. Health checkups and other services are also available at a discounted rate at the attached Health and Medical Center.

7. Installment savings

Not available. If you have any accumulated funds from your employment period, immediately cancel the contract through your school. If you do not complete the cancellation procedure, the accumulated funds will become deposits and not earn interest.

Please note that the right to receive a refund of your deposit will expire after ten years due to the statute of limitations.

8. Loan

Not available.

11. When My Number is newly assigned or changed

When a new My Number is assigned to a Voluntarily Continued Insurance Member, or when the Member's My Number is changed, please report using the "My Number Update Notification Form **DL**".

When reporting using the "My Number Update Contact Form", please attach one of the following documents:

- ① "Copy of your Individual Number Card" – a copy of one document
- ② "Copy of your Residence Card with your My Number (or Individual Number Notification issued as of May 25, 2020)" and "Copy of your driver's license (or passport)" – copies of two documents

When a new My Number is assigned to a dependent of a Voluntarily Continued Insurance Member, or when the dependent's My Number is changed, please report using the "My Number Update Notification Form". The Voluntarily Continued Insurance Member will be responsible for confirming the dependent's My Number when making the report. **(Please do not attach any documents confirming the dependent's My Number, as they are not required).**

12. Requests regarding use of the Membership Card

Please note the following precautions. Please also inform your dependents.

- ① When you receive your Membership Card, please immediately write your address in the address column and keep it in a safe place.
- ② When visiting an insured medical institution, present your Membership Card (*) at the teller window. If you are 70 years of age or older, please attach your Latter-Stage Elderly Recipient Certificate to your Membership Card. Depending on the nature of your medical treatment, you may be unable to use your Membership Card. (For details, please refer to Q32 on page 19)
(*) If you join the Voluntarily Continued Insurance Membership after the insurance card is discontinued in the fall of 2024, please present the "Qualification Certificate" or "Notice of Qualification Information" instead of the Membership Card.
- ③ You can use your My Number card in the same way as your Membership Card. (However, advance registration on Mynaportal is required.)
- ④ When a Voluntarily Continued Insurance Member **loses eligibility or the dependent no longer meets the requirements, please return the Membership Card to the Promotion and Mutual Aid Corporation for Private Schools of Japan without delay.**
- ⑤ If you use your Membership Card fraudulently, you may be sentenced to imprisonment for fraud under the Penal Code.
- ⑥ If the information on your Membership Card changes, please submit the "Notification of Change of the Voluntarily Continued Insurance Member's Name/Address" to the Promotion and Mutual Aid Corporation for Private Schools of Japan without delay.
- ⑦ If you lose your Membership Card, we will reissue it. Please attach your ID to the "Application Form for Reissuance of the Membership Card/Dependent Card/Latter-Stage Elderly Recipient Certificate **DL**" and apply for the reissue.

DL..This form can be downloaded from the Promotion and Mutual Aid Corporation for Private Schools of Japan Mutual Aid Website. [Download the form]
(<https://www.pmac.shigaku.go.jp/>)

13. Various notification forms

1. Payment Method Change Request Form

(Please submit when changing the Voluntarily Continued Insurance Premiums payment method.)

2. Notification of Change of the Voluntarily Continued Insurance Member's Name/Address

(Please submit when changing your name, address, and registered benefits-receiving account.)

3. Report Form for Loss of the Voluntarily Continued Insurance Membership Qualification

(Please submit if you wish to withdraw before the Voluntarily Continued Insurance Membership expires.)

*Various notification forms (including forms other than those listed above) can be downloaded from the Promotion and Mutual Aid Corporation for Private Schools of Japan Mutual Aid Website [Download the form]. (<https://www.pmac.shigaku.go.jp/>)

※加入時に選択した納付方法を途中で変更したい場合は右の『納付方法変更依頼書』を切りはなし、10ページQ13の受付期間及び変更月を確認のうえ、提出してください。

キリトリ

納付方法変更依頼書

1 21540	加入者番号			
	県コード	学種	学校番号	個人番号
	11			
氏名		生年月日		カ N
フリガナ		39	年	月
		3 4	昭 平	日 05
TEL		前納変更		内発 週及
		ク	変更年月	54 55
		48		

右欄は記入しないでください→

※太枠の中のみご記入ください。

任意継続加入者申し出時に選択した掛金の納付方法を次のように変更してください。

変更する内容（該当する事項に○印を付してください）

<input checked="" type="radio"/> 3 口座振替 (毎月払い) へ変更	<input type="radio"/> 0 毎月払い へ変更(※)	<input type="radio"/> 1 半年払い へ変更(※)	<input type="radio"/> 2 年払い へ変更(※)
--	--	--	---------------------------------------

(※) 上記0、1、2は納付通知書によるゆうちょ銀行（郵便局）からの払い込みとなります。

また、3を選択した場合でも口座振替の手続きを終えるまでの間は、納付通知書によるゆうちょ銀行からの支払いが必要となります。

任意継続加入者異動届書

21540	任意継続加入者番号				任意継続加入者氏名	生年月日				
	県コード	学種	学校番号	個人番号		39	3	昭	年	月
	11					4	平			

該当する01～04の番号を○で囲み(重複可)必要事項を記入してください。(※欄は記入しないでください)

⁴⁶ 01	加入者氏名変更・訂正									※内発
変更・訂正後の氏名 (氏と名の間に△を入れてください)		フリガナ	48							96
		漢字	64							

⁴⁶ 02	被扶養者氏名変更・訂正(被扶養者が3人を超える場合は、任意の用紙に記入して添付してください)					※内発			
変更後の被扶養者氏名(氏と名の間に△を入れてください)		生年月日				続柄			
		名称		※コード					
フリガナ	48	96	3	昭	年	月	日	103	280
漢字	64	5	平						
フリガナ	106	154	3	昭	年	月	日	161	280
漢字	122	5	平						
フリガナ	164	212	3	昭	年	月	日	219	280
漢字	180	5	平						

⁴⁶ 03	住所等の変更・訂正									※事業団 記入欄	内発	解除	
郵便番号		都道府県			市区町村名			左記以降の住所(建物名が長い場合は、部屋番号のみ記載してください)					
		フリガナ	55	ト・ドウ フ・ケン	63	87							
		漢字	157	都・道府・県	165	189							
市外局番	局番	番号		注1 電話番号は必ず記入してください。 注2 左づめでハイフン無しで、市外局番から記入してください。 注3 携帯電話の番号も記入できます。				284	285	286			
272	-												

⁴⁶ 04	登録口座の変更・訂正									(○で囲んでください)	
登録口座 ゆうちょ銀行 以外の金融機関		送金 コード	48	金融機関コード			49	銀行 労働金庫 農 協 信用組合 信用金庫			
		支店コード	店名(カタカナで記入してください)						本店	本所	預金 項目
ゆうちょ銀行		送金 コード	87	88	記号	再発行 コード	94	口座名義人は、任意継続加入者本人、預金口座は普通預金とします。			
		1	1		0	1					

給付金の受取口座として、公金受取口座(マイナポータルに登録している口座)の利用を希望しますか。

公金受取口座の利用を希望します

(注) 掛金を口座振替にしている人は、私学事業団に登録している口座(公金受取口座での給付金の受け取りを希望している人を含みます)を変更すると、振替口座も変更となります。当事業団でこの異動届を処理後に「口座振替依頼書」(3枚綴り)を送付しますので、必要事項を記入して必ず提出してください。提出がない場合は掛金の振替ができなくなりますのでご注意ください。
なお、口座振替開始月の案内が届くまでの間は納付通知書により納付してください。

上記のとおり異動しましたので届けます。	郵便番号 (—)
令和 年 月 日	住 所
日本私立学校振興・共済事業団 理事長 殿	電話番号 ()
	氏 名

- 氏名の変更・訂正の場合は、加入者の本人確認ができる書類(運転免許証の写し、パスポートの写し、住民票(マイナンバーの記載のないもの)等のうちいずれか一通)を添付してください。
- 被扶養者の氏名変更の場合は、扶養の実態を確認するため、戸籍謄本を添付してください。なお、戸籍で扶養実態の確認ができない場合は、追加で書類を依頼する場合があります。
- 「公金受取口座」とは、公金受取口座登録制度により給付金等の受け取りのための口座として、マイナンバーとともに国(デジタル庁)に任意で登録している口座のことを指します。
利用を希望する場合は、先にマイナポータルで公金受取口座の登録を行ってください。

私学事業団受付印

任意継続加入者 異動届書

記入例

湯島花子さんが、令和〇〇年5月5日に結婚し、私学さんに改姓しました。同時に住所等も変更しました。

任意継続加入者番号 12A0299-00999
生年月日 平成××年5月25日

この届書は、任意継続加入者が資格取得後に住所、氏名、登録口座等を変更したとき、または私学事業団で確認している届出事項が誤っている場合にその訂正のために使用してください。

■提出上の注意

- この届書は、事由の生じた日から10日以内に提出してください。
- 氏名の変更・訂正の場合は、加入者の本人確認ができる書類（運転免許証の写し、パスポートの写し、住民票（マイナンバーの記載のないもの）等のうちいずれか一通）を添付してください。
- 被扶養者の氏名変更の場合には、扶養の実態を確認するため、戸籍謄本を添付してください。なお、戸籍で扶養実態の確認ができない場合は、追加で書類を依頼する場合があります。

変更・訂正後の氏名を記入してください。フリガナ欄は左づめで記入し、氏と名の間には△印を入れ、濁点（・）、半濁点（゜）は1マス用いてください。

加入者証に記載されている加入者番号（記号・番号）を記入してください。

該当する年号の番号を○で囲んでください。生年月日は年・月・日ごとに2マス用いて記入し、1マスで足りる場合は前に0（ゼロ）を記入してください。

変更後の住所を郵便番号（7桁）欄から記入してください。フリガナ住所は漢字住所と同じ内容を記入してください。住所に「・」、「（）」、「&」、「」（アポストロフィー）、「/」（スラッシュ）、「I」、「II」のローマ数字は使用できません。
*フリガナを訂正する場合も漢字住所を記入してください。
*漢字住所は都道府県名を含めて35文字以内に収まるように記入してください。

左づめで記入してください。

任意継続加入者異動届書

21540	任意継続加入者番号				任意継続加入者氏名	生年月日
	記号	字種	学校番号	個人番号		
	1:2	A	0:2:9:9:0:0:9:9:9		湯島 花子	30 3期 × × 年 月 日 ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫

該当する01～04の番号を○で囲み(重複可)必要事項を記入してください。(※欄は記入しないでください)

01 加入者氏名変更・訂正

変更・訂正後の氏名 (氏と名の間に△を入れてください)	フリガナ	氏名
	シカクハナコ	私学△花子

02 被扶養者氏名変更・訂正 (被扶養者が3人を超える場合は、任意の用紙に記入して添付してください)

変更後の被扶養者氏名(氏と名の間に△を入れてください)	フリガナ	漢字	生年月日	続柄	※内発

03 住所等の変更・訂正

郵便番号	都道府県	市区町村名	左記以外の住所(建物名が長い場合は、部屋番号のみ記載してください)
1:2:3-8:7:6:5	東京都	杉並区	オギクボホンチヨフ1-2-5

04 登録口座の変更・訂正

登録口座	金融機関コード	金融機関名(カタカナで記入してください)	(○で囲んでください)
ゆうちょ銀行 以外の金融機関	9:0:0:3	スギナミ	<input checked="" type="radio"/> 労働金庫 <input type="radio"/> 農協 <input type="radio"/> 信用組合 <input type="radio"/> 信用金庫
	支店コード	店名(カタカナで記入してください)	本店 本所 支店 支所
	0:0:1	オギクボ	① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫

給付金の受取りを公金受取口座(マイナンバーに登録している口座)での受け取りを希望する場合にを記入してください。

上記のとおり異動しましたので届けます。

令和〇〇年 5月10日

日本私立学校振興・共済事業団 理事長 殿

郵便番号 (123-8765) 住所 東京都杉並区荻窪本町1-2-5
電話番号 03 (9999) 9999 氏名 私学 花子

1. 氏名の変更・訂正の場合は、加入者の本人確認ができる書類(運転免許証の写し、パスポートの写し、住民票(マイナンバーの記載のないもの)等のうちいずれか一通)を添付してください。
2. 被扶養者の氏名変更の場合には、扶養の実態を確認するため、戸籍謄本を添付してください。なお、戸籍で扶養実態の確認ができない場合は、追加で書類を依頼する場合があります。
3. 「公金受取口座」とは、公金受取口座登録制度により給付金等の受け取りのための口座として、マイナンバーと紐づけ(デジタル庁)に任意で登録している口座のことを指します。利用を希望する場合は、先にマイナンバーで公金受取口座の登録を行ってください。

11280 2023.04

任意継続加入者 資格喪失申出書

この申出書は、任意継続加入者である者が該当加入者期間を満了する前に資格喪失を希望する場合に使用してください。

■提出上の注意

- 任意継続加入者の期間が満了する前に資格喪失を希望する場合は、必ずこの申出書を提出してください。
- 配偶者等の加入している健康保険制度の被扶養者として認定を受ける場合や国民健康保険に加入する場合は、任意継続加入者の資格を喪失した後になります。任意継続加入者として被保険者(加入者)である間は、国民健康保険に加入したり被扶養者として認定できないことになっています。
- 任意継続加入者が私立学校に再就職した場合は、学校法人等より提出される再資格取得報告に基づき喪失処理をするため、この申出書の提出は不要です。
- 任意継続加入者が資格喪失日以後の掛金を納付している場合は、資格喪失確認後「任意継続掛金介護掛金還付請求書」を送付しますので、速やかに手続きをしてください。

■添付書類

- 任意継続加入者証等
- 他の健康保険制度に加入した場合は、加入した制度の保険証のコピー(被扶養者となった場合や国民健康保険への加入は除く)

記入例

任意継続加入者の私学太郎さんが国民健康保険に加入するため資格喪失を申し出ました。

任意継続加入者番号 03-F-0888-00011
 生 年 月 日 昭和60年2月20日
 任意継続加入者 令和〇〇年4月25日
 資格喪失の申出日

加入者証に記載されている加入者番号を記入してください。

該当する年号の番号を〇で囲んでください。生年月日は年・月・日ごとに2マス用いて記入し、1マスで足りる場合は前に0(ゼロ)を記入してください。

転居、結婚等で住所、氏名に異動のあるときは、「任意継続加入者異動届書」で同時に届けてください。

任意継続加入者資格喪失申出書

任意継続加入者の資格喪失を申し出ます。

令和 年 4 月 25 日

日本私立学校振興・共済事業団理事長 殿

任意継続加入者番号 21520		任意継続加入者番号 03 F 08 88 00 01 1		生 年 月 日 60 02 20	期 01	日 5	任意継続加入者証の使用期限 任意継続加入者の喪失事由(1~3の該当する番号を〇で囲んでください)	任意継続加入者証の返付 1. 喪失 2. 死亡	任意継続加入者証の返付 1. 喪失 2. 死亡
加入者本人の申し出による ・国民健康保険(区国民保等を含む)に加入する ・健康保険等の喪失者となる ・海外に出国する など		死亡した()年 月 日死亡)		健康保険等の適用されている職場に就職した (新しい職場の保険証または組合員証の本人分の写しを添付してください)		資格喪失を申し出た月の末日までです。		加入者証及び加入者証共有証の返付 (返付する番号を〇で囲んでください) 加入者証 〇 加入者証共有証 〇 2. 返付返納 〇 3. 返付返納 〇	
1. 〇欄は記入しなくても構いません。 2. 上記の資格喪失事由が1または2の場合は、「資格証明書」を交付します。 3. 任意継続加入者証の使用期限の末日以降は、任意継続加入者証等を受付けられませんので十分ご注意ください。 4. 任意継続加入期間満了による資格喪失は、この申出書の提出は必要ありません。 5. 教員共済制度に再資格取得することによる資格喪失は、この申出書の提出は必要ありません。		任意継続加入者番号 03-F-0888-00011		生 年 月 日 昭和60年2月20日		任意継続加入者 令和〇〇年4月25日		資格喪失の申出日	

資格喪失事由は1から3のいずれか該当する番号を〇で囲んでください。死亡した場合はその日付を()内に記入してください。

資格喪失を申し出した時点の納付状況を記入してください。被扶養者となる場合や国民健康保険へ加入する場合は、資格喪失を申し出した日の属する月分までお支払いください。

教員共済制度受付印

11270 2022.04

For consultations and form requests

When contacting us by phone, please have your Membership Number, listed on your Membership Card (Health Insurance Card), ready.

03 (3813) 5321 (Main phone number)

The Promotion and Mutual Aid Corporation for Private Schools of Japan Mutual Aid Division

Reception hours: Monday to Friday 9:00-17:15
(Excluding holidays and year-end and New Year holidays)

Depending on the content of your inquiry, we will connect you to the relevant department.

*We apologize for the inconvenience, as the main phone number for the Mutual Aid Business Headquarters is currently unreachable. The phone line is especially busy on Mondays and in the morning. Please use the nearest Garden Palace Mutual Aid Department.

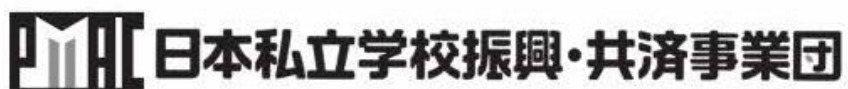
Sapporo Garden Palace Mutual Aid Department	☎ 011 (222) 6234	Kita 1-jo Nishi 6-chome, Chuo-ku, Sapporo, JAPAN 060-0001
Sendai Garden Palace Mutual Aid Department	☎ 022 (299) 6231	4-1-5 Tsutsujigaoka, Miyagino-ku, Sendai, JAPAN 983-0852
Nagoya Garden Palace Mutual Aid Department	☎ 052 (957) 1388	3-11-13 Nishiki, Naka-ku, Nagoya, JAPAN 460-0003
Ōsaka Garden Palace Mutual Aid Department	☎ 06 (6393) 9701	1-3-35 Nishinomiyahara, Yodogawa-ku, Ōsaka, JAPAN 532-0004
Hiroshima Garden Palace Mutual Aid Department	☎ 082 (262) 1134	1-15-21 Hikarimachi, Higashi-ku, Hiroshima, JAPAN 732-0052
Fukuoka Garden Palace Mutual Aid Department	☎ 092 (752) 0651	4-8-15 Tenjin, Chuo-ku, Fukuoka, JAPAN 810-0001

With some exceptions, various notification forms can be downloaded from the Promotion and Mutual Aid Corporation for Private Schools of Japan Mutual Aid Website [Download the form].
(<https://www.pmac.shigaku.go.jp/>)

Please confirm!

	調定月	納期限	払込 チェック
①	月分	月 日	
②	月分	月 日	
③	月分	月 日	
④	月分	月 日	
⑤	月分	月 日	
⑥	月分	月 日	
⑦	月分	月 日	
⑧	月分	月 日	
⑨	月分	月 日	
⑩	月分	月 日	
⑪	月分	月 日	
⑫	月分	月 日	

	調定月	納期限	払込 チェック
⑬	月分	月 日	
⑭	月分	月 日	
⑮	月分	月 日	
⑯	月分	月 日	
⑰	月分	月 日	
⑱	月分	月 日	
⑲	月分	月 日	
⑳	月分	月 日	
㉑	月分	月 日	
㉒	月分	月 日	
㉓	月分	月 日	
㉔	月分	月 日	



共済事業本部

PMAC

The Promotion and Mutual Aid Corporation for Private Schools of Japan
Mutual Aid Division

1-7-5 Yushima, Bunkyo-ku, Tokyo, JAPAN 113-8441

☎ 03 (3813) 5321 (Main phone number)

The Promotion and Mutual Aid
Corporation for Private Schools of
Japan Website

The Promotion and Mutual Aid
Corporation for Private Schools
of Japan

Search

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