# 2025 Guide for Voluntarily Continued Insurance Members

Firstly, please check if you have received the following documents:
☐ Notification of Your Insurance Eligibility Information or Certificate of Qualification
☐ Voluntarily Continued Insurance Member Confirmation Notice
<ul> <li>□ Voluntarily Continued Insurance Premium Payment Slip (Voluntarily Continued Insurance Premium Payment Notice)</li> <li>★Pay attention to the payment deadline.</li> </ul>
☐ Bank Transfer Request Form/Application Form for Voluntarily Continued Insurance Premium Automatic Debit Transfer ※For persons who chose monthly payments (including direct debit)

**X** Please read this information very carefully.

Special issue

PMAC The Promotion and Mutual Aid Corporation for Private Schools

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.]

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1.	Notification of Your Insurance Eligibility Information or Certificate of Qualification	[What is the Notification of Your Insurance Eligibility Information?] This certificate verifies the information of enrolled members and their dependents registered with the Promotion and Mutual Aid Corporation for Private Schools of Japan (PMAC). Please use your Myna Health Insurance Card (an Individual Number Card ("My Number Card") registered for use as an insurance card) at medical institutions, etc.  [What is the Certificate of Qualification?] This is a health insurance card that you present to medical institutions, etc., to receive medical treatment benefits. If you do not have a Myna Health Insurance Card, please apply for a "Certificate of Qualification" by filling out the "Application for Issuance Reissuance of Certificate of Qualification, Reissuance of Notification of Your Insurance Eligibility Information, and an Application for Re-Issuance of the Recipient Card for Seniors.  *If you have dependents, one copy of either certificate is enclosed for each dependent.								
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.								

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. <u>Approximately half a month before the expiration date, we will enclose the "Notice of Expiration".</u>
- 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 2025). 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 360,000×8.896÷100=32,025 (JPY)

### 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 2025: 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

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.

<sup>\*</sup> A separate Nursing Care Insurance Premium will be charged for those aged 40 - 65.

- 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.) If you use your Certificate of Qualification to receive treatment at a medical institution after you lose your qualification, 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 11 for procedures for Loss of Qualification before the expiration of the two-year period).
- Note ① The Certificate of Qualification 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 7 are completed. (2) Voluntarily Continued Nursing Care Insurance Premium (Insurance Premium)

### (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  $\Rightarrow$  Category 2 Insured Person  $\Rightarrow$  Premiums should be paid to the PMAC
  - ② Persons aged 65 or older  $\Rightarrow$  Category 1 Insured Person  $\Rightarrow$  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?

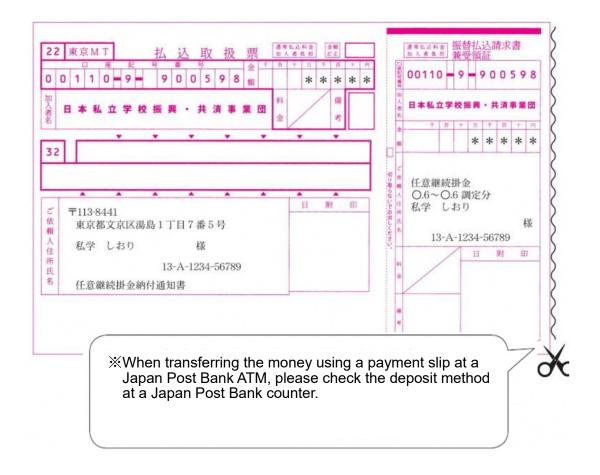
- A: The following people do not fall under Category 2 Insured Persons, even if they are Voluntarily Continued Insurance Member's dependents aged 40 64: If you fall under any of the following conditions, we will send you a notification form, so please contact the Promotion and Mutual Aid Corporation 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.
- ① 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 6, "A-1: the Semi-annual Payment or the Lump-sum payment until the end of the fiscal year")
- ② 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 7, "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)

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



### 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.

within the deadline.

- 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.



- ①. **Adjustment month:** This indicates the month for which the Voluntarily Continued Insurance premium is paid. Please be careful not to pay for the wrong month when making a payment.
- ②. Payment deadline: This is the payment deadline for payment of Voluntarily Continued Insurance premiums. Please check the date shown and pay within the deadline. You will automatically lose your Voluntarily Continued Insurance Membership status if payment is not confirmed.

### A-2: Payment by bank transfer

Please find the "Deposit Account Transfer Request Form/Automatic Payment Application Form" enclosed in this guide.(The contents are as follows: 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. ③Please 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: Please make payments at Japan Post Bank (post office) using the "Payment Notice" enclosed with the Voluntarily Continued Insurance Membership Confirmation Notice until the month in which direct debit begins.

### 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 7, "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.

→ 203 (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 7 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 Confirmation Notice 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 "Semiannual payment".

### Current payment method

- If you change from Monthly payment (Premium Payment Notice /Account transfer) to Annual payment The reception period will be ① (\*) or ②.
- If you change from Monthly payment (Premium Payment Notice /Account transfer) to Semi-annual payment The reception period will be ① or ②
- If you change from Semi-annual payment to Monthly payment (Premium Payment Notice/Account transfer) The reception period will be ① or ②
- 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).

The 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 (a copy of the Voluntarily Continued Insurance Member's driver's license, passport, or certificate of residence (without stated Individual Number)).

After the name change/correction process, we will issue a new Notification of Your Insurance Eligibility Information or Certificate of Qualification. Therefore, please be sure to return your old Certificate of Qualification. A new Certificate of Qualification will not be issued if you change your address. Therefore, please correct your address in the address field on your currently used Certificate of Qualification.

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 7 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 Individual Number Card "My Number Card".
  - \* A public money-receiving account is an account registered with the government (Digital Agency) along with your Individual 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. (<a href="https://www.digital.go.jp">https://www.digital.go.jp</a>)

#### 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 is issued as dependent in another health insurance or if a certificate is required to enroll in the National Health Insurance, please submit the "Qualification Certificate Request Form DL" at the same time. Please be sure to return your Certificate of Qualification to the Promotion and Mutual Aid Corporation for Private Schools of Japan. (See page 14 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]. (<a href="https://www.pmac.shigaku.go.jp/">https://www.pmac.shigaku.go.jp/</a>)

### 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 <a href="https://energy.com/englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englished-englis

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 ③apply, 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 want 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** by 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 to another insurance. (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).

### When the insured person passes away

- → Please submit the "Qualification Loss Report Form".
- \*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.

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

- → When you receive your Certificate of Qualification or Qualification Data Notice at your new workplace, please submit the "Qualification Loss Report Form" along with a copy of your Certificate of Qualification or Qualification Data Notice. 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.

- 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 Certificate of Qualification or Qualification Data Notice 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] (<a href="https://www.pmac.shigaku.go.jp/">https://www.pmac.shigaku.go.jp/</a>).

### Q21. What should I do with the Certificate of Qualification if I withdraw partway through?

- A. Please return the Certificate of Qualification to the Promotion and Mutual Aid Corporation for Private Schools of Japan. The same applies for the dependent.
   If you have been issued a "Payment Limit Application Approval Certificate" or a "Recipient Card for Seniors", please return these as well.
  - If you cannot return it due to loss, etc., please submit a "Notification of Inability to Return the Certificate of Qualification DL".
  - You cannot use your Certificate of Qualification at medical institutions after withdrawing from the system or if your dependent's status is canceled.
     If you use your Certificate of Qualification for any reason, you will have to convert the medical expenses paid by the Promotion and Mutual Aid Corporation for Private Schools of Japan.
  - · You do not need to return the Notification of Your Insurance Eligibility Information.
- Q22. 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.
- Notes<sup>③</sup> 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

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 from the start of enrollment, you cannot rejoin.
- Q24. 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)
  You do not need to return your Certificate of Qualification. Please dispose of it yourself.

### [Where to return your Certificate of Qualification]

1-7-5 Yushima, Bunkyo-ku, Tokyo, JAPAN 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 enroll in the Medical Care System for the Latter-Stage Elderly.

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". (see page 14 for return address)

If you turn 75 in the same month that you qualify as a Voluntarily Continued Insurance Member, you must pay the premium for that month.

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 Myna Health Insurance Card to medical institutions?

A: When receiving insurance treatment, bring your Myna Health Insurance 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:

1. Latter-Stage Elderly Recipient Certificate (for those aged 70 and over and under 75) If you are 70 or older, do not have a Myna Health Insurance Card 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 Certificate of Qualification. 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 and do not have a Myna Health Insurance Card or the co-payment

rate stated in your Latter-Stage Elderly Recipient Certificate is 30%, by presenting your "Eligibility Certificate for Ceiling-Amount Application" together with your Certificate of Qualification at the teller window of the Medical Institution, your co-payment amount will be reduced and you can pay as maximum the Standard Reduced Amount of Patient Liability for the High Cost Medical Expenses (Individual Payment Limit). You will not have to pay the equivalent co-payment amount 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 it 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 pay you the high-cost medical expenses, additional benefits, and a partial co-payment refund so that 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.
  - o 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, or Mutual Aid Association (including members of the Promotion and Mutual Aid Corporation for Private Schools of Japan System), etc.
- Please promptly return your Certificate of Qualification 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] (<a href="https://www.pmac.shigaku.go.jp/">https://www.pmac.shigaku.go.jp/</a>)

### Q32. Are there any cases where I cannot use Myna Health Insurance Card if I visit a medical institution?

- A: Please note that your Myna Health Insurance 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 Myna Health Insurance Card.

Q33. Can I use my Certificate of Qualification after losing eligibility? What will happen to my medical expenses if I use it?

A: You cannot use your Certificate of Qualification after the date of loss of eligibility.

Suppose you receive insurance medical treatment using your Certificate of Qualification 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 until the month in which you did not pay the premium (the same applies until 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. If you forget to pay the first premium, 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.

Also, dependents who no longer qualify will also be considered ineligible from the date they have lost their 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 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 required Complete Medical Checkup Results (copy) or Medical Checkup Results Entry Form and Standard Questionnaire DL (\*).

\*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.

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).

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/)

### 4. Mutual Aid Term Insurance New membership is not possible.

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.

If you have been a member of the Mutual Aid Term Insurance for more than one year on the effective date of coverage after your withdrawal from the Voluntarily Continued Insurance, your membership 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 insurance premium will not be deducted from your account 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 deducted from your 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 or 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 an Individual Number is newly assigned or changed

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

When reporting using the "Individual 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 Individual Number (or Individual Number Notification issued as of May 25, 2020)" and "Copy of your drver's license (or passport)" copies of two documents

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

### 12. Requests regarding the use of the Certificate of Qualification

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

- ① When you receive your Certificate of Qualification, please immediately write your address in the address column and keep it in a safe place.
- If you do not have your Myna Health Insurance Card when visiting an insured medical institution, present your Certificate of Qualification at the teller window. If you are 70 years of age or older, please attach your Latter-Stage Elderly Recipient Certificate to your Certificate of Qualification. Depending on the nature of your medical treatment, you may be unable to use your Certificate of Qualification. (For details, please refer to Q32 on page 18)
- When a Voluntarily Continued Insurance Member loses eligibility or the dependent no longer meets the requirements, please return your Certificate of Qualification to the Promotion and Mutual Aid Corporation for Private Schools of Japan without delay.
- ④ If you use your Certificate of Qualification fraudulently, you may be sentenced to imprisonment for fraud under the Penal Code.
- ⑤ If the information on your Certificate of Qualification 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.
- If you lose your Certificate of Qualification or Notification of Your Insurance Eligibility Information, we will reissue it. Please attach your ID to the "Application for Issuance / Reissuance of Certificate of Qualification, Reissuance of Notification of Your Insurance Eligibility Information, and an Application for Re-Issuance of the Recipient Card for Seniors 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/)

If you wish to change the payment method you selected when joining, please tear off the "Payment Method Change Request Form" on the right, check the application period and month of change in Q13 on page 8, and submit it.

### 納付方法変更依頼書

1 加力							入者等記号・番号									
21540	県コード 学種 学校			番号			促	人番		枝衫	番号	←				
21040													0	0		
氏 名					生年月日								カ N			
							昭平		年		月		日	46 05		
TEL						N 11 -b								遡及	l.	
右欄は記入しないでください→							ク 変更年月 54 55 48						55			

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(該当する事項に〇印を付してください)

(3) (毎月払い) (3) (毎月払い) へ変更 へ変更 (※) (※) (※)	年払い 个変更 (※)
----------------------------------------------------	-------------

(※)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になります。

2025.04

### Voluntarily Continued Insurance Member Change Notification Form

This notification form should be used when a Voluntarily Continued Insurance Member changes their address, name, registered account, etc., after obtaining eligibility or to correct any errors in the notification information registered by the Promotion and Mutual Aid Corporation for Private Schools of Japan.

#### ■Notes on submission

- 1. This notification should be submitted within 10 days of the date the reason for the change occurred.
- 2. In the case of a name change or correction, please attach a document that can verify the member's identity (one of the following: a copy of a driver's license, a copy of a passport, or a resident card (without an Individual Number)).
- 3. In the case of a change in the name of a member's dependent, please attach a certified copy of the family register to confirm the status of livelihood support. Please note that additional documents may be requested if the family register cannot confirm the actual status of livelihood support.

#### Example entry:

Hanako Yushima got married on May 5, the ○ ○ th year of the Reiwa period, and changed her name to Shigaku. Her address and other details were also changed at the same time.

Voluntarily Continued Insurance

Membership Number

: 12 A 0299-00999

Date of birth

: Heisei××(Y)05(M)25(D)

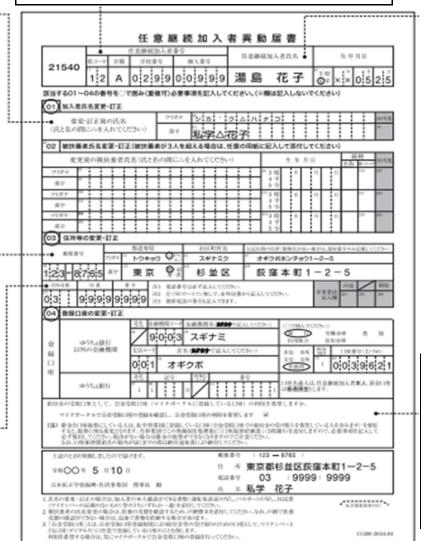
Please enter the changed / corrected name. Fill out the furigana column from the left. Put a  $\triangle$  mark between the family and given names, and use one space for voiced and semi-voiced consonants. You can only enter one  $\%\triangle$  mark.

Please enter your updated address. Be sure to enter the Postal Code (7 digits) field. For the furigana address, please enter the same information as for the kanji address. The following Roman alphabet characters cannot be used in the address: ", "()", "&", " ' " (apostrophe), "," (comma), "/" (slash), "I" or "II". Even if you are correcting the furigana, please enter the kanji address

Please enter the kanji address in 35 characters or less, including the prefecture name.

Please fill in the form left justified.

Please enter the Voluntarily Continued Insurance Membership Number (symbol and number) listed on your membership certificate.



Please circle the applicable era number.

Use two boxes for each year, month, and day for your date of birth. If one box is sufficient, please enter a zero (0).

Place a checkmark only if you wish to use a Public benefit payment-receiving account as your pension-receiving account (an account registered with Mynaportal) as the account to receive the benefit.

### Certificate of Voluntarily Continued Insurance Qualification Loss

This application should be used if a Voluntarily Continued Insurance Member wishes to lose their qualification before the end of their membership period.

#### ■Notes on submission

- If you wish to lose your qualification before your Voluntarily Continued Insurance Membership period ends, be sure to submit this application.
- If you are recognized as a dependent by the health insurance system to which your spouse or other person is enrolled, or if you join National Health Insurance, this will apply after you have lost your Voluntarily Continued Insurance Member status.
  - While you are an insured person (enrolled) as a Voluntarily Continued Insurance Member, you cannot enroll in National Health Insurance or be certified as a dependent.
- If a Voluntarily Continued Insurance Member re-employs at a private school, the loss will be processed based on the Re-qualification Report submitted by the school corporation, etc., so there is no need to submit this application.
- 4. If a Voluntarily Continued Insurance Member pays premiums after the date of loss of qualification, a "Voluntarily Continued Insurance Premium / Nursing Care Premium Refund Claim Form" will be sent to him after the loss of qualification is confirmed. Please complete the procedure promptly.

#### ■Attached documents

- 1. Voluntarily Continued Insurance Membership card, etc.
- If you are enrolled in another health insurance system, a copy of the insurance card of the system you are enrolled in (excluding cases where you become a dependent or enroll in National Health Insurance)

Please enter your Voluntarily Continued Insurance Member Number listed on your membership card, Certificate of Qualification, or Notification of Your Insurance Eligibility Information. Please circle the applicable era number. For your date of birth, please fill in two boxes for each year, month, and day. If one box is sufficient, please fill in the box with a zero (0).

If there is a change in your address or name due to moving, marriage, etc., please notify us at the same time by filling out the "Voluntarily Continued Insurance Member Change Notification Form".



Please circle the applicable number from 1 to 3 to indicate the reason for the loss of qualification. If the reason is death, please enter the date in parentheses ().

Please enter the payment status when notifying us of the loss of qualification. If you become a dependent or join the National Health Insurance, please pay up to the month you notified us about the loss of your qualification.

#### **Example entry:**

Taro Shigaku, a Voluntarily Continued Insurance Member, has applied to lose his qualification to join the National Health Insurance.

Voluntarily Continued Insurance

: 03-F-0888-00011

Membership Number

: Showa 60(Y)02(M)20(D)

Date of application for loss of Voluntarily Continued Insurance :

Qualification

Date of birth

(This form is made of recycled paper.)

### For consultations and form requests

When contacting us by phone, please have your Membership Number, listed on your Notification of Your Insurance Eligibility Information or Certificate of Qualification, 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	<b>3</b> 011 (222) 6234	Kita 1-jo Nishi 6-chome 3-1, Chuo-ku, Sapporo, JAPAN 060-0001
Sendai Garden Palace Mutual Aid Department	<b>2</b> 022 (299) 6231	4-1-5 Tsutsujigaoka, Miyagino-ku, Sendai, JAPAN 983-0852
Nagoya Garden Palace Mutual Aid Department	<b>2</b> 052 (957) 1388	3-11-13 Nishiki, Naka-ku, Nagoya, JAPAN 460-0003
Ōsaka Garden Palace Mutual Aid Department	<b>2</b> 06 (6393) 9701	1-3-35 Nishinomiyahara, Yodogawaku, Ōsaka, JAPAN 532-0004
Hiroshima Garden Palace Mutual Aid Department	<b>2</b> 082 (262) 1134	1-15-21 Hikarimachi, Higashi-ku, Hiroshima, JAPAN 732-0052
Fukuoka Garden Palace Mutual Aid Department	<b>2</b> 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]. (<a href="https://www.pmac.shigaku.go.jp/">https://www.pmac.shigaku.go.jp/</a>)

## 日本私立学校振興·共済事業団

### 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

**2** 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

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



