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## National Pension System

This is a system of reserve funds made by fixed insurance contributions to provide economic security in the event of old age or illness, disability through injury, as well as the death of a family member.

All people who are living in Japan and are between the ages of 20 and 60 years old are subject to the National Pension System.

The benefits of the National Pension are not only that you receive a basic old age pension from the age of 65, but also that you can get financial allowances such as a disability allowance if you get sick or have an accident, or that your family and dependants will receive a widow's pension if you should happen to die.

You are warned that if you do not make payments to the National Pension Insurance Scheme you can not apply for these types of benefits.

Foreign people aged between 20 and 60 who live in Japan must also make payments to this system. For foreign people who stay in Japan and have contributed to the National Pension System or an Employee's Pension System for 6 months or more and return to your home country, a lump sum refund can be transferred into a bank account in your home country upon application, depending on the amount of payments that you have made, which is called the Lump Sum Withdrawal Refund (Dattai ichijikin).

If you do get this Lump Sum Withdrawal Refund, you lose the right to receive a basic pension for the elderly. In order to get your payments refund back you must apply for it within 2 years of leaving Japan.

Furthermore from April 2005 some small parts of the National Pension System will change. Please note No.185 for more details about the changes.

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## National Pension System Revised



First, from April 2005, you will be able to apply for the "Payment Delay System for Under 30 Years Old" for a regulated period of time, even if you live with your parents with a regular income, if only your or your spouse's income is under a certain figure and the extended period of your pension payments will be added to a regulated period of time of your insurance payments. Also if you make the delayed payments within the first 10 years, it will be reflected in the pension that you receive in the future.

Next is about "Partial Easing of a Standard Income for National Pension Payments Exemption". You should to apply for this system, if you ,your spouse or the head of the household earns a regular salary below a set figure, which is eased for mainly for one-person-households.

From April 2005, you can apply for a full exemption at the base income being 1,220,000 yen and 2,270,000 for a half exemption.

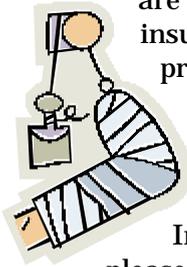
Another change is the "Expansion of Discounts for the National Pension Payments and for the payments made by Bank Account Transfers".

From April the new National Pension Payment for one month is 13,580 yen. Prepaying for 6 months or one year entitles you to a discount at the window or through a bank account transfer.

If you do not make national pension payments, you can not apply for a basic pension. Be careful not to forget to pay.

# National Health Insurance

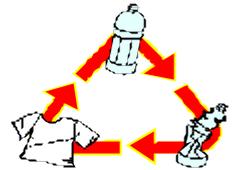
If you are a foreign person who has registered yourself in Kawasaki, have lived or are planning to live here for over a year and are not enrolled in health insurance at your place of employment should complete enrollment procedures to join the National Health Insurance (Kokumin Kenko Hoken).



Please go to your closest ward office or regional welfare station bringing with you your alien registration card and apply for National Health Insurance. If you have any questions about National Health Insurance then please ask the person in charge about it at the Insurance and Pension section at the ward office or the Regional Health/Social welfare station.



## Garbage Disposal



It is now not necessary to make a phone call and notify when you want to dispose of small metal objects such as pots, kettles, umbrellas, irons and so on.

Small metal objects will be picked up from 8:00 am at the can and plastic bottle collection sites twice a month on the same day that bulky garbage is collected. Small metal objects should be bundled up with tape or string.

Metal objects over 30cms in length and household goods over 50cms in length are classified as bulky garbage. Please phone the "Bulky Garbage Collection Center" if you wish to dispose of metal objects or bulky garbage 3 days before bulky garbage collection day. The phone number for the "Bulky Garbage Collection Center" is 044-930-5300 and it is open every day except Saturdays, Sundays, national holidays and collection days.

If there are too many bulky garbage items in one day, you are requested to apply the next collection day. After applying you can pay for disposal fee at a post office or a convenience store, asking for a "Bulky Garbage Disposal Ticket" (Sodai-gomi Shoriken). On the back of the disposal ticket is a sticker, on which you write your name and application number on a visible spot on the garbage at the collection site.

