

Sendai Multicultural Center News

Let's Learn about the National Pension System



Do you know about the Japanese National Pension System?

In this volume of the Sendai Multicultural Center News, you'll become more familiar with Japan's fundamental National Pension System, procedures when leaving Japan permanently, and things to be careful about in regards to the pension system. Let's gain an understanding of correct pension information.

About the Pension System

Persons registered as living in Japan and are aged 20 to 60 years old, are required to be enrolled in the Public Pension System. There are two categories of pension for insured persons and all eligible persons residing in Japan are to be enrolled. The person's employment status determines the category of pension system they are enrolled in. You can enquire to the National Health Insurance and Pension Section of the ward office where your residence is located or local Pension Office to talk about enrollment or withdrawing from the system, or when you want to know more about the pension system.

<Points of Contact for City of Sendai Pension Section of Ward Offices>

Aoba Ward National Health Insurance and Pension Section	Aoba-ku, Kamisugi 1-5-1 (022) 225-7211 (General line number)
Miyagino Ward National Health Insurance and Pension Section	Miyagino-ku, Gorin 2-12-35 (022) 291-2111 (General line number)
Wakabayashi Ward National Health Insurance and Pension Section	Wakabayashi-ku, Hoshuninmaecho 3-1 (022) 282-1111 (General line number)
Taihaku Ward National Health Insurance and Pension Section	Taihaku-ku, Nagamachi-minami 3-1-15 (022) 247-1111 (General line number)

Izumi Ward National Health Insurance and Pension Section	Izumi-ku, Izumi-chuo, 2-1-1 (022) 372-3111 (General line number)
Miyagi General Branch Office National Health Insurance and Pension Section	Aoba-ku, Shimo-Ayashi, Aza Kannondo 5 (022) 392-2111 (General line number)
Akiu General Branch Office Health and Welfare Section	Taihaku-ku, Akiu-machi, Nagafukuro, Aza Ohara 45-1 (022) 399-2111 (General line number)

<Points of Contact for Pension Offices in Sendai City>

Sendai North Pension Office (For those living in Aoba Ward / Izumi Ward)	Aoba-ku, Miyamachi 4-3-21 (022) 224-0891
Sendai East Pension Office (For those living in Miyagino Ward)	Miyagino-ku, Miyagino 3-4-1 (022) 257-6111
Sendai South Pension Office (For those living in Wakabayashi Ward / Taihaku Ward)	Taihaku-ku, Nagamachi-minami 1-3-1 (022) 246-5111

※ Continue to page 2 for information regarding the types of pension and the pension system.

Publications in Six Languages

In addition to English, we also have publications in Japanese / にほんご, Chinese / 中文, Korean / 한국어, Vietnamese / Tiếng Việt, and Nepali / नेपाली. They can also be viewed on our website, or found at the Sendai Multicultural Center.



Types of Public Pension Systems

<Employees' Pension>

- When you begin a job at a company, you will fill in documents to enroll into employees' pension. The contributions will be automatically deducted from your pay every month.
- When you quit your job, you will also be withdrawn from employees' pension, so you will need to complete the appropriate procedures at the ward office of your residence.

<National Pension>

- When you are not enrolled in employees' pension you are required to enroll in the National Pension.
- Notifications on premiums for the new fiscal year are sent out in April of every year. The premiums can be divided into installments or withdrawn directly from your bank account.

Various services related to the Pension System

<Lump-sum Withdrawal payment>

If contributions paid to pension exceed six months or more, but you will be departing from Japan permanently without receiving pension payments, you are able to make a claim for a lump-sum withdrawal within 2 years of your departure. The invoice form can be received at a local pension office before departure, or claimed by mail upon leaving Japan.

※ In the case you receive a Lump-sum Withdrawal Payment, all periods before your Claim for the Lump-sum Withdrawal Payment will no longer be considered to be the pension enrollment period.

Make your decision after thoroughly considering your future plans.

<https://www.nenkin.go.jp/international/japanese-system/withdrawalpayment/payment.html>
(Japan Pension Service- Lump-sum Withdrawal Payment 14 Languages)



International Social Security Agreement for elimination of dual burden of contribution payments

There are a number of countries that have concluded agreements with Japan to prevent the dual burden of social security contribution

payments. People from countries who have agreements concluded and will temporarily work for a fixed period in Japan, can stay enrolled in their own country's social security.

International Social Security Agreement implemented countries (As of November 2021)

Germany, United Kingdom, Republic of Korea, United States, Belgium, France, Canada, Australia, Netherlands, Czech Republic, Spain, Ireland, Brazil, Switzerland, Hungary, India, Luxembourg, Philippines, Slovak Republic, China, etc.



<https://www.nenkin.go.jp/international/agreement/index.html>

<National Pension Contribution Payments/Retroactive Payment>

Those who wish to check the amount or contribution periods which can be retroactively applied, if they were exempted from national pension, such as during a period of study, or periods when they were unable to pay, can do so through "Nenkinetto" on the Japan Pension Service Website.

https://www.nenkin.go.jp/n_net/
(Japanese text only)



※ If you fail to pay, or receive a demand letter for failed contribution, please do not ignore it or throw it away, as the amount that you will receive in the future may change. Please consult with the ward office of your residence or local pension office if you have difficulties paying the contributions.

Japan Pension Service

Japanese language page
<https://www.nenkin.go.jp>



Multilingual page
<https://www.nenkin.go.jp/international/index.html>
(14 languages)



※ Multilingual interpreting in 10 languages at the consultation desks of Pension Branch Offices.
<https://www.nenkin.go.jp/international/index.files/01.pdf>



Notice

The Sendai Multicultural Community Project has begun!

Have you ever thought to yourself that the number of non-Japanese students and workers around you has been increasing? We have started a project to show off videos based on the two keywords of "Sendai" and "Multiculturalism."

In this project, we introduce the thoughts of non-Japanese residents in Sendai, people and groups active in international exchange and cooperation, and SenTIA's programs using videos which are several minutes in length on our "Sendai Multicultural Project Channel."

Currently, we have released videos on subjects such as the international exchange event "Sendai International Tanabata Festival" which was held in August 2021, as well as the Sendai international cooperation group "NPO Amani-Ya Africa." Since everyone is currently going through this difficult situation due to COVID-19, these videos are filled with content conveying messages about the world we live in and how to connect globally. Additionally, we introduce

non-Japanese staff who work at businesses and others who play an active role in Sendai.

We'll also continue to add new videos in the future, so please enjoy watching them!

Sendai Multicultural Channel(せんだい 仙台
たぶんか 多文化まちづくりチャンネル)
<https://tabunka.sentia-sendai.jp/>



Advisor Corner "Pension"

Thoughts and experiences from advisors on this issue's theme

When living abroad, especially for the first time, it can be daunting to get your bearings in all aspects of your new life. One such daunting, but important task is enrolling in the Japan Pension System. Pension systems differ from country to country and it can be difficult to wrap your head around all of the information when you first arrive, especially if you are already enrolled in another system.

Most people, regardless of nationality, will have the procedures completed by their employer, but in the case of students, those working less than a specified amount of hours, or self-employed people, the individual is responsible for and obliged to complete the appropriate procedures.

You may think that it is ok to put such procedures aside, or believe information that your employer may tell you regarding the

system, but this can lead to trouble which may impact your residence status when renewing your residence status and cause other troubles when changing jobs. The most important thing to pay the contributions and not put them on the back burner. If you are having a hard time keeping up with contributions there are additional systems in place to ease some of the burden if you have financial issues.

If ever unsure, it's important to get a correct information from a trusted source, such as the official Japan Pension Service Website, the appropriate department in charge of pension contributions, or the Sendai Multicultural Center for language support.

(Advisor M)

Sendai Multicultural Center

せんだいたぶんかきょうせい

仙台多文化共生センター



Opening Hours Daily 9:00 a.m. to 5:00 p.m. (Closed during the New Year's holidays and 1 to 2 days per month for maintenance)

Address Sendai International Center Conference Bldg. 1F, Aobayama, Aoba-ku, Sendai, 980-0856

TEL (022) 265 - 2471

FAX (022) 265 - 2472

Email tabunka@sentia-sendai.jp

URL <https://int.sentia-sendai.jp/e/exchange/>



■ Advice in foreign languages

We are able to give advice in many languages for daily-life troubles or problems.

Please call the Interpretation Support Hotline on (022) 224-1919

Languages available: English, Chinese, Korean, Vietnamese, Nepali, Tagalog, Thai, Portuguese, Spanish, Russian, Indonesian, Italian, French, German, Malay, Khmer, Burmese, Mongolian, Sinhala

■ Other Services

We have lecture rooms, a children's playroom, a bulletin board, and book rental.

We also have spaces for interaction and information on citizen activities.

Specialist Consultations for Foreign Residents

We periodically hold specialist consultations with lawyers, administrative scriveners and so on. If there are matters that are affecting your life in Sendai, please feel free to have a consultation. Consultations are confidential, and are limited to 30 minutes per person. Consultations are held from 1:00 p.m. to 4:00 p.m.

You can check the consultation dates on our website.

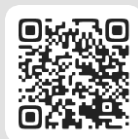
<https://int.sentia-sendai.jp/e/exchange/consultation.html>



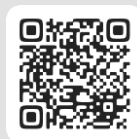
Administrative Scrivener



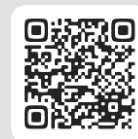
Lawyer



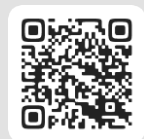
Labour Bureau



Immigration Bureau



Tax Accountant



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