

For employers and HR In charges

Are you aware that **the coverage of social** (Health Insurance and Employees' Pension Insurance) **insurance is being extended?**



Q How will the coverage be extended?



Company size

The scope of companies required to enrol part-time employees in social insurance will be extended in stages based on company size.



▼ How to count the number of employees

"Current eligible persons of Employees' Pension Insurance" at the place of business or, in the case of a corporation, the entire corporation.

Number of full-time employees

Number of Part-Timers whose scheduled weekly working hours are equal to or more than three-quarters of full-timers.

In principle, companies and other entities that consistently exceed the employee count threshold (*) are subject to this requirement.

* This refers to situations in which the total number of people insured under the Employees' Pension Insurance is expected to exceed the threshold for at least six months of the year.

Q Which employees are newly eligible for enrolment?

Eligible employees include part-time and casual workers who meet the following criteria.

*Employees who work three-quarters or more of a full-time schedule are already covered by social insurance.

Scheduled weekly working hours of **20 hours or more.**

*1 Overtime hours are not usually included in the calculation of the scheduled weekly work hours, but they may be included in cases where overtime is consistently required.

Not a student

*2 Students enrolled in certain educational institutions, those on leave of absence, and those attending part-time or correspondence courses are eligible for enrolment.

Monthly regular wages are **88,000 yen or more.**

*3 Those who work at least 20 hours per week at or above the minimum wage automatically meet this requirement, so income is not a concern. (The wage requirement is scheduled to be abolished in October 2026)

*4 Additionally, as with full-time employees, employment must be expected to last more than two months.

For further details, please see the reverse side or visit the portal site.



Social Insurance Coverage Extension Portal

<https://www.mhlw.go.jp/tekiyoukakudai/index.html>



Q Are there any support programs available?

For Employees
Reduction of employee insurance contributions

Insurance Contribution Adjustment Scheme

The social insurance contribution burden for part-time workers working for companies and other organizations subject to the extension of social insurance coverage **will be reduced for up to three years**. (This will be implemented in October 2026.)

Click here for details >>>

<https://www.mhlw.go.jp/tekiyokakudai/jigyounushi/shienseido/index.html>



For Employers
Free Support by a Labor and Social Security Attorney

Expert Support Program

We will send a **Labor and Social Security Attorney** or other expert free of charge to help employers explain the extension of social insurance coverage and the social insurance system to employees.

Please visit your local pension office to apply

<https://www.nenkin.go.jp/section/soudan/index.html>



For Employers
Support for initiatives that improve working conditions

Career Enhancement Subsidy (Support Course for Extending Working Hours of Part-Time Workers)

We provide grants to employers who enrol new part-time and casual employees in the social insurance program and implement measures to extend their scheduled weekly working hours or increase their wages.

Click here for details >>>

https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou_roudou/pa-rt_haken/jigyounushi/career.html



Q Where should I begin with internal preparations?

Proceed with internal preparations in three steps.
Please refer to the 'What to Do in Such Situations! Guide' for specific procedures.



STEP 1 Preparations for internal announcement

Identify eligible employees and review the scheme overview and support measures. Depending on the situation, it is also important to ensure that line managers understand the scheme.

STEP 2 Internal Announcement and Employee Briefings

Inform employees through briefings or one-to-one meetings. At that time, it is effective to explain who is eligible to enrol and the benefits of joining

STEP 3 Preparing and Submitting the Application

Let's submit the "Application to enroll in EPI / EHI".
Please take advantage of the convenient online application service.

Q What changes will employees experience?

For eligible employees, **the amount of insurance contributions they pay** will change, but their **benefits will be enhanced**

Regarding social insurance contributions

You can use the Take-Home Pay Simple Simulator to get an idea of how your net income might change.



Take-Home Pay Simple Simulator

<https://www.mhlw.go.jp/tekiyokakudai/jugyoun/henka/#simulator2>



Pensions

Enhanced protection for longevity, disability and survivors!

- ✓ On top of the first-tier (basic pension portion), a second-tier pension (earnings-related portion) is added.
- ✓ Disability pensions will be provided for grades 1 to 3 (the Basic Pension covers grades 1 and 2)

Healthcare

Enhanced protection for absence

- ✓ Sickness and Injury Allowance
→ 2/3 of the salary is paid during sick leave
- ✓ Maternity Allowance
→ 2/3 of the salary is paid during maternity leave