Social Insurance

\ Benefits of Enrolment /

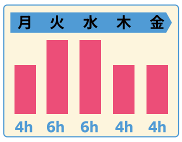
▶ Who is eligible?

Click here for the 1-minute video »»

To ensure that part-time and casual workers have the enhanced health insurance and pension protection, the scope of those eligible for social insurance has been extended. Those who meet the following requirements are legally eligible to join the social insurance scheme.

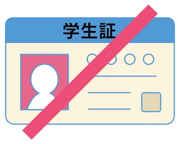
Eligible part-time and casual employees meet the following criteria.

*Employees whose working hours and days are three-quarters or more of those of a full-time employee.



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 Individuals 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.

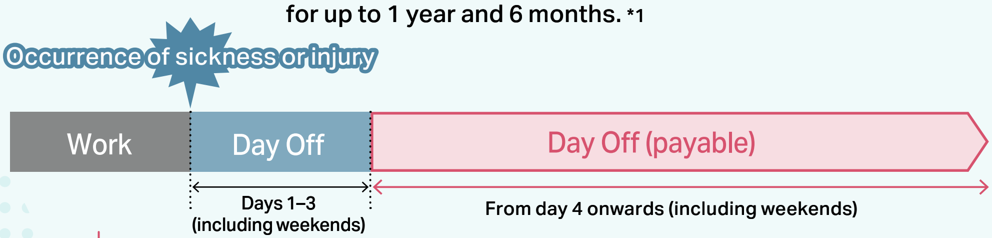
From October 2027, this will apply to companies with 36 or more employees. *Employees: Number of employees insured under the Employees' Pension Insurance

☑ Healthcare Benefits

Click here for the 1-minute video »»

① Injury and Sickness Allowance ……

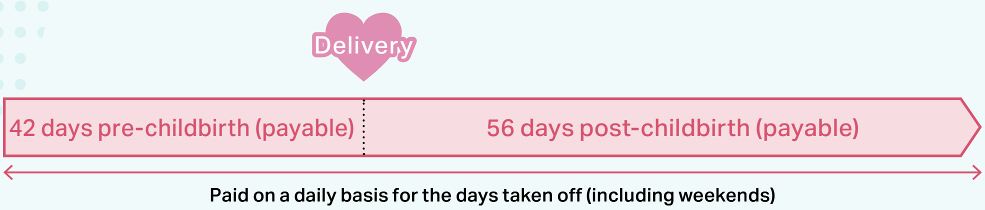
For absences due to a non-occupational injury or sickness, (A doctor's note is required.) From the 4th day, **you can receive two-thirds of your salary** for up to 1 year and 6 months. *1



*1 Example of benefit payment: 58,860 yen for 30 days of leave / 2,180 yen per day (tax-exempt) *Based on a monthly salary of 98,000 yen

② Maternity Allowance ……

If you take leave from work for childbirth, **you can receive two-thirds of your salary** from 42 days before the date of childbirth to 56 days after the date of childbirth*2.

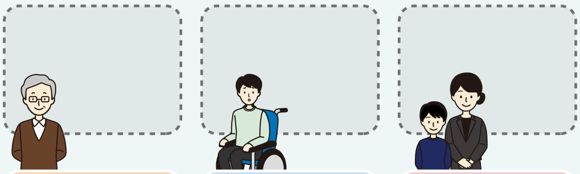


*2 Example of payment amount: 213,640 yen provided for 98 days of leave/ 2,180 yen per day (tax-free) *Based on a monthly salary of 98,000 yen

☑Pension Benefits

Joining the Employees' Pension Insurance increases your pension amount.

Before enrolment (National Pension only) → After joining (National Pension ＋ Employees' Pension Insurance)



Before enrolment (National Pension only)

Old-age Basic Pension	Disability Basic Pension	Survivors' Basic Pension
Financial security in old age	Financial preparedness for disability	Financial protection for the bereaved family

After joining (National Pension ＋ Employees' Pension Insurance)

Old-Age Employees' Pension	Disability Employees' Pension	Survivors' Employees' Pension
＋	＋	＋
Old-Age Basic Pension	Disability Basic Pension	Survivors' Basic Pension
Financial security in old age	Financial preparedness for disability	Financial protection for the bereaved family

▶Examples of Pension Increases

Click here for the 1-minute video »

By joining the Employees' Pension Insurance,
you can receive both the Basic Pension and the Employees' Pension.

Old-Age Employees' Pension

Coverage Period \ Annual Salary	1.2 million yen	1.5 million yen	2 million yen
1 year of coverage	5,900	7,600	10,200
5 year of coverage	29,600	38,100	51,400
10 year of coverage	59,300	76,300	102,900
15 year of coverage	89,000	114,400	154,400
20 year of coverage	118,700	152,600	205,900
25 year of coverage	148,400	190,800	257,400

(Unit: yen)

For example, if you have an annual salary of 1.2 million yen and are enrolled in the Employees' Pension Insurance for 25 years and receive your pension from age the total increase will be approximately **2.2 million yen.**

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Old-Age Basic Pension annual amount **847,300yen**

*In the case of 40 years of enrolment
*Pension amounts calculated based on the 2026 financial year

▶ We recommend calculating the difference resulting from social insurance enrolment

▼ Take-home pay simulation

You can simulate changes to your take-home pay, such as the impact of social insurance contributions.

*As this is a rough estimate, please check with your employer's HR or payroll department for details.

Take-home Pay Simple Simulator

https://www.mhlw.go.jp/tekiyoukakudai/jugyouin/henka/#simulator2

▼Pension amount simulation

You can simulate how your future pension amount will change as a result of joining the social insurance scheme.

visualises pension amounts

Public Pension Simulator

https://nenkin-shisan.mhlw.go.jp/