\ 3 Steps /

To Consider Enrolling in Social Insurance

STEP 1

Let's consider your estimated monthly take-home pay after joining the social insurance program (Health Insurance and Employees' Pension Insurance).

Before Enrolment

Enrolled in National Health Insurance & National Pension

Monthly Salary	98,000 yen
National Health Insurance Contribution	3,200 yen
National Pension Contribution	18,000 yen
Employment Insurance Contribution	500 yen
Income Tax	0 yen
Estimated Net Monthly Pay	76,300yen

Working within the Scope of Social Insurance Dependent Status

Monthly Salary	98,000 yen
Health Insurance Contribution	0 yen
Employees' Pension Contribution	0 yen
Employment Insurance Contribution	500 yen
Income Tax	0 yen
Estimated Net Monthly Pay	97,500 yen

"What will happen to our social insurance contributions?"

After Enrolment

Working with Social Insurance Coverage

Monthly Salary	98,000 yen
Health Insurance Contribution	5,000 yen
Employees' Pension Contribution	9,000 yen
Employment Insurance Contribution	500 yen
Income Tax	0 yen
Estimated Net Monthly Pay	83,500 yen

"So, the company pays half of the insurance contributions!"

" Why don't you calculate how your take-home pay will change!"

Take-Home Pay Simple Simulator

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

*National Health Insurance and Health Insurance Contributions include Child and Childcare Support Contribution.

*Please note that actual income tax may differ from the amounts shown in this example, as they are subject to adjustments during the year-end tax adjustment process, which accounts for fluctuations in monthly income.

The following year's resident tax is based on the previous year's income, So it doesn't get factored into the formula for calculating take-home pay.

*Please check with your employer's HR department or your municipal office for details of each amount.

*The amounts for various insurance contributions have been rounded off. Please note that the National Pension Insurance contribution is 17,920 yen per month (FY2026).

STEP 2

Please consider the differences in protection resulting from social insurance enrolment.

	Pension Amount (Based on 40 years of coverage)	Injury and Sickness Allowance
Before Enrolment: Enrolled in National Health and National pension / National Pension OR Working within the scope of dependent status for social insurance	Annual Amount: Approx 840,000yen Example if enrolled only in the National Pension	No coverage
After Enrolment: Working with Social Insurance Coverage *Example based on a monthly salary of 98,000 yen	Annual Amount: Approx 960,000yen (120,000 yen UP!) Example if enrolled in Employees' Pension for 20 out of 40 years	If you are absent from work for 4 or more consecutive days due to illness or injury, you can receive the Injury and Sickness Allowance from social insurance (Example if absent for 30 days). Daily Amount: 2,180yen [58,860 yen for 27 days of benefits]

*To estimate your future pension amount, please see the reverse side

*The amount of injury and sickness allowance is generally around two-thirds of your salary.

Click here for the 1-minute video

STEP 3

We recommend that you discuss your working arrangements with your family and those around you.

If your spouse receives a family allowance from their employer, joining the social insurance scheme may result in the loss of this allowance, so please discuss your working arrangements with your family.

\Why don't you calculate your future pension amount! /

If you receive the Annual Pension Statement (Nenkin Teikibin)

Ms. A (Age 35)

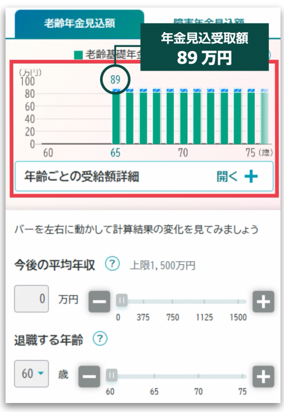
Worked as a dependent of her husband since the age of 27. She is considering working while enrolling in the social insurance system from now on (from age 35).

STEP 1 For example, in the case of making a calculation based on the premise that Ms. A works as a dependent of her husband from the age of 27 to 59

STEP 2 Access the simulator via the QR code on the Annual Pension Statement 'Nenkin Teikibin'

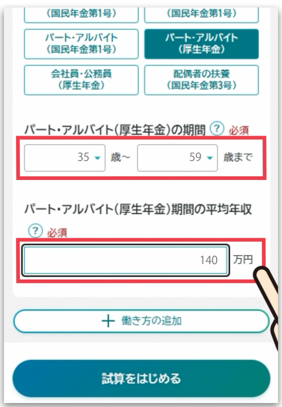
STEP 3 Enter your date of birth

STEP 4 By scanning the QR code, you can see your estimated amount, assuming your current membership status continues until right before you turn 60



STEP 5 To enter your details for joining social insurance at age of 35 or older, add the 'Work Style' and 'Lifestyle' sections

STEP 6 Select the Employees' Pension Insurance program and enter your estimated annual income for the period from age 35 to 59



STEP 7 The estimated amount after joining the scheme will be

※令和6年度の年金額

Click here for a 1-minute video on how to use the Public Pension Simulator via the QR code on your Annual Pension Statement »

If you do not have your Annual Pension Statement (Nenkin Teikibin)

You can estimate your pension amount by entering your membership period and other details directly on the Public Pension Simulator website.

visualises pension amounts

Public Pension Simulator
https://nenkin-shisan.mhlw.go.jp/

Public Pension Simulator User guide
https://www.mhlw.go.jp/kouteki_nenkin_simulator_guide/index.html

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