

## Detailed Information 1 Insured Person, Eligible Person, Premium Burden, Levy, and Collection Method

	Primary insured	Secondary insured
Covered	Primary insured	People aged 40 to 64 who are participants of health care insurance
Eligible	<ul style="list-style-type: none"> <li>• People requiring long-term care (bedridden, dementia)</li> <li>• People requiring support (infirmity)</li> </ul>	The case is limited where a condition of need for Long-Term Care or for a Needed Support Condition is due to disease (specified disease) caused by aging such as terminal cancer and rheumatoid arthritis, etc.
Premium burden	Collected by municipalities	Health care insurers collect the premiums as health care insurance premiums and pay in lump-sum
Levy and collection method	<ul style="list-style-type: none"> <li>• Fixed premium in accordance with income level (to ease the burden on the people with low income)</li> <li>• Special collection (deduction from the pension) for the insured receiving ¥180,000 or more benefits from the Old-Age Pension (*) annually. For others, municipalities collect the premiums.</li> </ul>	<ul style="list-style-type: none"> <li>• Health care insurance: standard remuneration and standard bonus x long-term care insurance contribution (borne partly by business operators)</li> <li>• National Health Insurance: Divided proportionally by income or on a per capita basis (borne partly by the National Treasury)</li> </ul>

\* Disability Pension and Survivors' Pension are also included in subjects since April 2006.

## Detailed Information 2 Premiums

1. To require the burden bearing according to the ability to bear for the premium of the primary insured, a fixed premium will be set by each municipality in accordance with the income level of the insured. The burden of the people with low income will be eased, while the burden of the people with high income will be incurred according to the income of the insured.

Level	Eligible	Premium	(Reference) Expected number of the insured
Level 1	<ul style="list-style-type: none"> <li>• Beneficiary of public assistance</li> <li>• The insured receiving Old-age Welfare Pension in the municipal-tax exempt household</li> </ul>	Standard amount x 0.5	2.5%
Level 2	The insured with the total income including the pension income of ¥800,000 or less in the municipal-tax exempt household	Standard amount x 0.5	16.7%
Level 3	The insured in the municipal-tax exempt household who is not in the Level 2 category	Standard amount x 0.75	12.0%
Level 4	The insured exempt from municipal-tax	Standard amount x 1	31.4%
Level 5	The insured subject to municipal-tax (total income of the insured is less than ¥2 million)	Standard amount x 1.25	22.2%
Level 6	The insured subject to municipal-tax (total income of the insured is ¥2 million or more)	Standard amount x 1.5	15.2%

\* The table above shows standard levels. Municipalities can set the number of levels flexibly by Municipal Ordinance. In the meantime, municipalities can set the factors to be multiplied by the standard amount of the premiums for each level.

2. In case of secondary insured, the premium is calculated based on the calculation standard of the health care insurance system that they subscribe (the average amount of the burden per the secondary insured is the same).