

## 2-2 Health insurance and other types of insurance

### 1 National Health Insurance

Japan has a National Health Insurance program to limit the individual cost of medical expenses. All international students residing in Japan for one year or longer are required to enroll in the National Health Insurance. If you have not yet enrolled, please complete the enrollment procedures detailed here immediately. Please note that since April 2010, those applying for a change or extension of their status of residence at the Immigration Bureau are required to show proof of their enrollment in the National Health Insurance scheme by presenting a valid health insurance card.

#### Enrollment Procedures

To enroll in the National Health Insurance scheme, you must take documents showing the length of your status of residence (one year or longer) and your residence card to your local municipal office and complete the designated procedures. You will then be issued a National Health Insurance card.

If you did not pay any Japanese taxes in the fiscal year prior to your enrollment for the reason that you did not reside in Japan, you will be asked to pay lower premiums and should complete the necessary forms (“Gengaku Kan-i Shinsei”) to receive this discount. If an application for the reduced rate for non-taxpayers is not filed, the basic insurance premiums will be about ¥30,000. To complete these procedures, you will need your student ID card and student registration certificate.

In addition, if your address, name, or head of household change due to reasons such as relocation or marriage, please notify the National Health Insurance section of your local municipal office within 14 days. To complete notification procedures, you must have your health insurance card and your residence card.

#### Insurance Premiums

Insurance premiums vary slightly depending on the municipality of residence. Annual premiums for those who have not paid Japanese taxes the previous year and who applied for the “Gengaku Kan-i Shinsei” are around ¥10,000 and can be paid in monthly installments or in a lump-sum.

#### Medical Benefits

If you receive basic medical treatment for an illness, injury or dental treatment and are enrolled in the National Health Insurance scheme, your municipality covers 70% of your medical expenses, leaving 30% to be paid by yourself. Please note that certain specialized treatments may not be covered by the national health insurance.

#### High Medical Expenses Coverage

If treatment costs borne by the insured member at a given medical institution exceed ¥35,400 in a given month, the excess is in principle reimbursed by the municipality.

#### Lump-Sum Childbirth Benefit

When a National Health Insurance member or the spouse of a member gives birth, a lump sum childbirth benefit is provided. In addition, low-income households can apply for other pregnancy and childbirth-related subsidy programs. Please consult the National Health Insurance section at your local municipal office.

## 2 Private insurance

### Personal Accident Insurance for Students Pursuing Education and Research / Liability Insurance

This insurance plan covers injuries incurred during classes/research at the university, in extracurricular activities, or while commuting. The student education/research accident insurance plan is referred to as *gakken-sai* in Japanese. Supplementary insurance coverage is also offered as part of *gakken-sai*, including liability insurance for on-campus incidents. Enrollment procedures can be completed together with entrance procedures for newly entering students, and on an ongoing basis for students in the second year of study and higher. Reference documents and application forms are available at the Student Affairs Department (Student Support Division).

Personal Accident Insurance for Students (*gakken-sai*) and Liability Insurance

Insurance name	Type of insurance	Insurance premiums*
Personal Accident Insurance for Students	Only injuries incurred on campus, during academic activities, or while commuting to/from the university	¥1,000 (1 year) ¥1,750 (2 years) ¥2,600 (3 years) ¥3,300 (4 years)
Liability Insurance for Students	For damages caused on campus, during academic activities, or while commuting to/from the university	¥340 (1 year) ¥680 (2 years) ¥1,020 (3 years) ¥1,360 (4 years)

**Note:** The enrollment period is until the student's earliest year of graduation (students who repeat a year must re-enroll)

In recent years, a growing number of international students have faced hospitalization due to illness or injury, damage to personal property due to fire and water leaks, and compensation claims by landlords. Such problems force the student to bear unanticipated expenses and create a distraction from study. Therefore, the university highly recommends that all international students enroll in a comprehensive individual insurance scheme (*inbound futai-gakuso*). If you would like to enroll, please consult with the International Students Section about the enrollment procedure.

### 3 Hospitals and medical institutions near the university

In addition to the university health centers, a number of medical institutions are located near the university.

#### Guide to Medical Facilities around the University (Website of the Health Service Center)

<https://www.kaiyodai.ac.jp/Japanese/hoken/links.html>

#### Table 2.4: Medical Information Telephone and Online Services

The following services may be able to help you find appropriate medical care.

● **Tokyo Metropolitan Government Bureau of Health and Medical Care**

Tel: 03-5285-8181

<https://www.hokeniryo.metro.tokyo.lg.jp/iryo/sodan/komatta/gaikokugo>

English - Chinese - Korean - Thai - Spanish: 9:00 - 20:00 everyday

● **AMDA International Medical Information Center**

Tel: 03-6233-9266

<https://www.amdamedicalcenter.com/>

English: Mon-Fri 10:00-16:00, Chinese: Tue & Thu 10:00-16:00 - Korean: Mon 10:00-16:00 - Thai: Tue 10:00-16:00 etc.

● **Tokyo Fire Department Emergency Consultation Center** \*No foreign language support

Tel: #7119 or 03-3212-2323

[https://www.tfd.metro.tokyo.lg.jp/life/kyuu\\_adv/soudan-center.html](https://www.tfd.metro.tokyo.lg.jp/life/kyuu_adv/soudan-center.html)

24 hours a day, 7 days a week



保健管理センター（越中島）  
Health Center in Etchujima Campus

