

National Pension Scheme

What is the National Pension Scheme?

The National Pension Scheme is a system whereby everybody receives a common 'basic pension' (kiso nenkin).

It provides pension in old age, in the event you acquire a disability or in the event of your death.

Everyone including foreign nationals between 20 and 59 years old must join the National Pension Scheme.

People who have joined the Employees' Pension Scheme are also members of the National Pension Scheme.

Enquiries Nishinomiya City Hall, Medical Aid and Pension Division (Iryou Nenkin Ka) 0798-35-3124
Nishinomiya Office, Japan Pension Service (Nihon Nenkin Kiko Nishinomiya Nenkin Jimusho) 0798-33-2944
Pension Telephone Consultation (Nenkin Sodan – Nenkin Dial) 0570-05-1165

How to join the scheme

To join the National Pension Scheme, you should apply at a city, ward, town or village office.

It is not necessary to apply if you have already joined an Employees' Pension Insurance Scheme .

A person who has an Employees' Pension Insurance Scheme or a dependent spouse who is supported by the person, needs to apply at a place of employment.

Enquiries Nishinomiya City Hall, Medical Aid and Pension Division (Iryou Nenkin Ka) 0798-35-3124
Nishinomiya Office, Japan Pension Service (Nihon Nenkin Kiko Nishinomiya Nenkin Jimusho) 0798-33-2944
Pension Telephone Consultation (Nenkin Sodan – Nenkin Dial) 0570-05-1165

Insurance premiums

If you join the National Pension Scheme, you will have to pay insurance premiums. Premium bill payments should be made at financial institutions or convenience stores. Bank transfer payments, online payments and credit card payments are also possible.

People who have joined the Employees' Pension Scheme will have their premiums deducted from their salaries and bonuses.

Enquiries Nishinomiya City Hall, Medical Aid and Pension Division (Iryou Nenkin Ka) 0798-35-3124
Nishinomiya Office, Japan Pension Service (Nihon Nenkin Kiko Nishinomiya Nenkin Jimusho) 0798-33-2944
Pension Telephone Consultation (Nenkin Sodan – Nenkin Dial) 0570-05-1165

When it is difficult to pay premiums

For people with no income, or people whose income is so low premium payment is difficult, you can apply to be made fully exempt from paying or exempt from paying part of the premium cost. Students can also have payments suspended according to the Student Special Payment System (gakusei nofu tokurei seido).

Enquiries Nishinomiya City Hall, Medical Aid and Pension Division (Iryou Nenkin Ka) 0798-35-3124
Nishinomiya Office, Japan Pension Service (Nihon Nenkin Kiko Nishinomiya Nenkin Jimusho)

Pension Telephone Consultation (Nenkin Sodan – Nenkin Dial)

0798-33-2944
0570-05-1165

Receiving a pension

National pensions will be paid out when a person becomes old, disabled, or when the insured person dies. Below are the different kinds of national pensions.

- (1) Basic Old-Age Pension (rorei kiso nenkin)
- (2) Basic Disability Pension (shogai kiso nenkin)
- (3) Basic Survivors Pension (izoku kiso nenkin)
- (4) Widow's Pension (kafu nenkin)
- (5) Lump-Sum Death Payment (shibo ichiji kin)
- (6) Special Handicaps Allowance (tokubetsu shogai kyufukin)

There are conditions regarding receiving each kind of pension. An application must be made in order to receive a pension.

Enquiries Nishinomiya City Hall, Medical Aid and Pension Division (Iryou Nenkin Ka) 0798-35-3124
Nishinomiya Office, Japan Pension Service (Nihon Nenkin Kiko Nishinomiya Nenkin Jimusho)
0798-33-2944
Pension Telephone Consultation (Nenkin Sodan – Nenkin Dial) 0570-05-1165

Returning home (Leaving Japan)

There is a lump-sum refund payment system for people when they withdraw from the National Pension Scheme or Employees' Pension Scheme.

This system allows a foreign national who has lived in Japan and joined a pension scheme to receive a lump-sum refund provided that he/she has paid more than 6 months worth of premiums and makes a prescribed application within two years of leaving Japan.

Under the social security agreement, there may be a case which you can combine the enrollment period in Japan and your country and receive pension from both countries respectively. However, once you receive the lump-sum refund payment, the period applied for the calculation of this refund is considered as non-enrollment period. So you can't use this non-enrollment period when combining the enrollment periods in two countries

Enquiries Nishinomiya Office, Japan Pension Service (Nihon Nenkin Kiko Nishinomiya Nenkin Jimusho)
0798-33-2944
Pension Telephone Consultation (Nenkin Sodan – Nenkin Dial) 0570-05-1165

Note For details, ask a person who understands Japanese to enquire for you.