

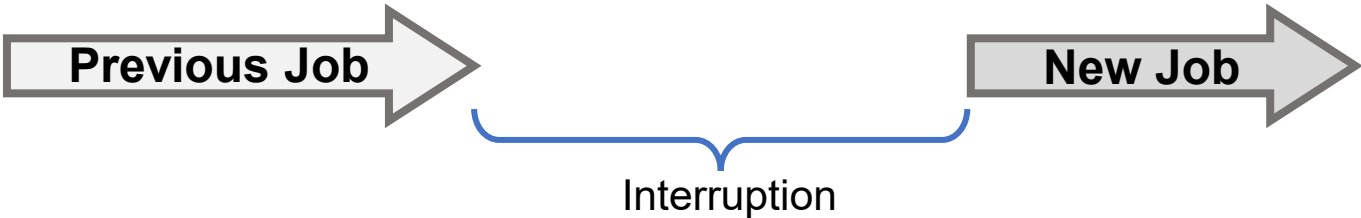
Three Timing Scenarios when Changing Jobs

**Alternatives to Cover
Health Insurance and Pension
for Interrupted Period
between Two Jobs**

Two Tier Structure in Social Insurance of Japan

		Health Insurance	Pension	Payment
Tier 2	For Employees	Health Insurance Union (HIU)	Employee Pension (EP)	Withheld from salary
Tier 1	For Others	National Health Insurance (NHI)	National Pension (NP)	Payment by an insured

Three Alternatives of Health Insurance



		Health Insurance	Payment
Tier 2	For Employees	HIU → HA1 (dashed arrow) → HA2 (solid arrow)	Withheld → (solid arrow)
Tier 1	For Others	NHI → HA3 (solid arrow)	Payment

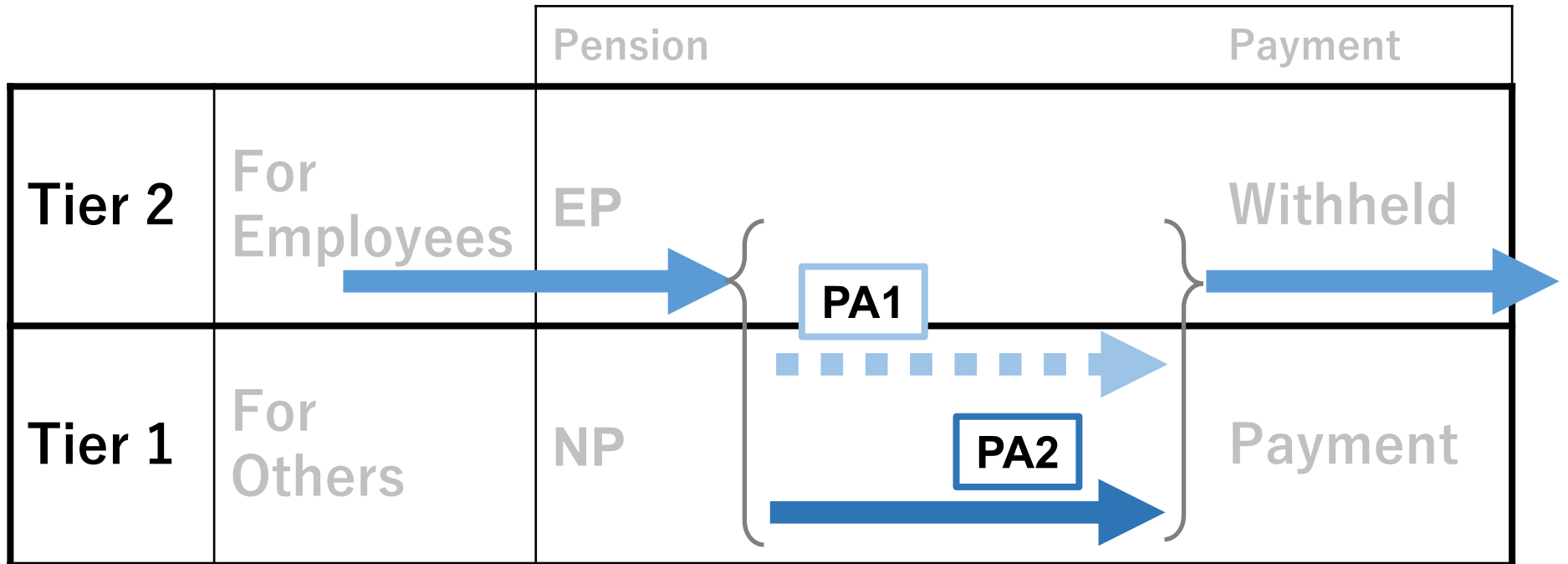
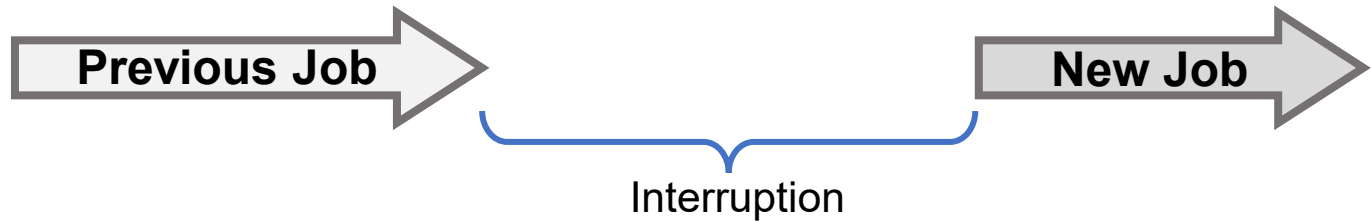
Three Alternatives of Health Insurance

		Premium	Eligibility	Contact
HA1	Dependent of Spouse's HIU	Not required	Spouse enrolled in his/her own HIU AND Income less than threshold	HR of Spouse's Employer
HA2	Continue Current HIU	Required and Doubled	Enrolled current HIU for 2 months or longer AND Apply within 20 days of retirement	HR of your Employer
HA3	NHI	Required (Ask local government office for amount)	Everybody	Local government office

HIU: Health Insurance Union

NHI: National Health Insurance

Two Alternatives of Pension



Two Alternatives of Pension

		Premium	Eligibility	Contact
PA1	National Pension Type 3	Not required	Spouse enrolled in Employee Pension AND Income less than threshold	HR of Spouse's Employer
PA2	National Pension Type 1	Required	Everybody Note – PA2 (see below)	Local Japan Pension Office

Note – PA2: If your spouse is a type 3 of National Pension, then s/he also needs to change it to type 1.

Anshin Immigration and Social Security Services

- For more information
 - Visit <https://en.an-japan.com/contact-us/>

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