

Tochigi JET Emergency Procedures and Information

危機状況の手続きと情報

1. Personal Information 本人情報

| | | | |
|------------|---------------|--------------------|-------------------|
| Name 氏名 | Roman Letters | Birthday 生年月日 | Blood Type 血液型 |
| | Katakana | Home Country 出身 | |

2. Employment Information 職場情報

| | |
|-------------------|------------|
| C.O. | Supervisor |
| 勤務先 | 担当者 |
| Phone 電話 (office) | (private) |

3. Emergency Contacts 緊急時連絡先

In case of emergency/disaster, please contact the following people:

危機状況の場合に、この方に連絡してください。

| Name 名前 | Relation 関係 | Phone 電話 |
|------------------|-------------|----------|
| 1. _____ | _____ | _____ |
| 2. _____ | _____ | _____ |
| 3. _____ Embassy | _____ | _____ |

4. Emergency Evacuation/Shelter 避難場所

| | |
|------------------|-------|
| Evacuation Site | Phone |
| 避難場所 | 電話 |
| Nearest Hospital | Phone |
| 最寄りの病院 | 電話 |

Please print or draw a map from place of residence to Emergency Shelter in the space provided below.

下の欄に自宅から避難場所までの地図を印刷して貼るか地図を描いてください。

In the event of an emergency (natural disaster, etc.), please report in to a PA.

Mike B – 090-5507-0439

Heather – 090-7410-1422

Marco – 090-5193-9078

If unable to reach a PA, contact your C.O., Town Hall and/or Supervisor and report to them that you are safe.

T.H. # _____

Sup. # _____

National Insurance Plan

As a worker in Japan, you pay into and are covered by the same National Insurance Plan as everyone else. The benefits of this system are two-fold: insurance coverage and welfare. As a JET, here is a breakdown of your monthly payments:

Health Insurance:

8.2% of your monthly salary

You pay 4.1%, your C.O. subsidizes 4.1%.

At a salary of ¥300,000, you pay **¥12,300** per month.

Pension Welfare:

14.288 % of your monthly salary (As of 9/2005)

You pay 7.144%, your C.O. subsidizes 7.144%.

At a salary of ¥300,000, you pay **¥21,432** per month.

TOTAL: ¥33,201 per month

Please be aware that in September of each year, the total pension payment will increase by 0.354%. Your own payment will therefore increase by half, or 0.177%.

Health Insurance:

As a JET Participant you are covered under the National Health Insurance Plan (as are your coworkers) for the entire duration of your contract. All your health insurance information is contained on the **LITTLE PINK INSURANCE CARD** you should have received when you first arrived. Be sure to keep this card with you at all times...

PINK CARD = 被保険者証 *Hi-Hokensha-Sho*
(lit. "the Insured Person's Certificate")

Basic Coverage:

Insurance pays 70%, you pay 30%

Whether your medical costs add up to ¥1,000 or ¥100,000,000 the National insurance will cover 70%.

*(NOTE: If you fall ill while traveling abroad, your National Insurance **will** still cover up to 70% of medical costs, assuming everything goes smoothly. Many treatments and medicines available abroad, however, are unavailable in Japan, and they would be exempt from any reimbursement. Also, reimbursement is directly correlated to the severity of the injury/illness, and therefore the amount is left up to the insurance company to decide.)*

If you don't have your card with you, you'll be responsible for 100% of the costs. You may be able to get reimbursed at a later date, but the process of doing so is extremely tedious and it involves many a stamped hanko. So, please be aware of the importance of having it with you at all times.

What is Covered?

Here are a few examples to help you understand what kind of coverage we've got:

- * An eye exam due to injury or illness **is** covered, but an eye exam for eyewear (glasses/contacts) **is not**.
- * A dental check-up **is not** covered, but repairing a cavity is! *(NOTE: Please be wary of what specific treatments are covered! In the case of dental work, often certain procedures, materials are favored by the insurance company above others, i.e. silver fillings versus enamel fillings, etc.)*
- * Cosmetic surgery **is not** covered. Non-essential medicine, treatments or surgeries, are **not covered**.

- * As a rule, traditional/holistic/fringe medicine and other such new age methods of healing **are not** covered. This includes, but of course is not limited to, acupuncture, moxa cautery, massages and chiropractic therapy, etc. That said, though, some JETs have in the past found massage clinics that will accept insurance cards.

JET Accident Insurance

(Sonpo Japan Insurance Inc.)

This insurance provides additional coverage for treatment of sickness and injury which would otherwise set the JET back quite a fair amount of money, (despite National Insurance covering the bulk of the bill). This is free to the JET, paid for by CLAIR.

Basic Coverage:

When out-of-pocket costs, (30% of the total bill), exceed ¥5,000 the JET Accident Insurance picks up the rest. **

In other words, the JET must pay the first ¥5,000, the "deductible". Additional insurance costs will be covered (reimbursed) by Sonpo Japan.

**** Please keep in mind that this insurance is *not* unlimited.**

*Medical costs will only be reimbursed UP TO ¥700,000. ***

EXAMPLE CASE:

Let's say you are injured in a car accident. You undergo many a surgery, take lots of meds and spend two weeks in the hospital. When it's all said and done, your total bill comes to **¥2,100,000**. (Roughly *US\$20,500; €15,400; AU\$26,700; NZ\$29,000 or £10,800*)

<http://forums.tochigigaijin.com/lounge/viewtopic.php?t=286>

National Health Insurance will take care of 70% right there, so your bill will be knocked down to **¥630,000**... Unfortunately you'll have to pay that up front.

After ALL the treatment is over and you are fully healed, collect all your receipts, doctor's notes, old medicine bags and prescriptions and send them in to Sonpo Japan. Assuming everything is legit, you will only be responsible for a mere **¥5,000**, and should receive a bank transfer (your reimbursement) of **¥625,000** in one to six months.

Do you have the BLUE (English) and/or GREEN (Japanese) INSURANCE POLICY GUIDE(S)? They explain 99% of what you need to know about the JET Accident Insurance...

Travelling Abroad:

This insurance, (as well as the National Health Insurance), provides coverage for when you decide to travel outside of Japan. In the event you are injured or become ill, seek medical treatment in that country within 30 days. Although you will be responsible for all costs up front, upon returning to Japan you can apply for reimbursement.

NOTE: Despite coverage for travel overseas, this insurance coverage does NOT apply to those intending to leave Japan to receive treatment elsewhere for injuries/sicknesses that occurred in Japan.

JET Accident Insurance –

How to Apply For Remuneration:

1. Receive treatment from the hospital/clinic. Make sure you make all payments with your **PINK INSURANCE CARD**, and be sure to **KEEP ALL RECIEPTS!!**

2. Contact Sonpo Japan immediately by telephone and report the injury/sickness. Request the necessary documents. (If you don't feel comfortable with your Japanese, have your supervisor contact them on your behalf.)

Local Sonpo Branch Office Contact Info on pg.24 of the Blue (English) Insurance Book

Make sure you have all pertinent information ready when you call:

- ✓ Your Sonpo Japan Insurance Number:
(July/Aug) – 8490690579
(April) – 8490690578
- ✓ Your JET Number
- ✓ Name of disease/sickness/injury (if possible)
- ✓ Your current condition
- ✓ Date, time and place of injury/treatments
- ✓ Cause of injury/sickness (if known)

If you would like to contact the Sonpo Japan Main Office in Tokyo to clarify what is and what is not covered, they have an English-speaking consultation line:

Monday to Friday, 9am – 5pm.

Tel.# **0120-08-1572** (Toll Free)

3. Fill out/collect all of the necessary paperwork:

- **Kaigai Ryoko Shougai Hoken-kin Seikyuu-sho**
(Claim for Payment of Benefits)
- **Shindan-sho Ken Doi-sho**
(Physician's Statement & Letter of Consent)

This is necessary if you are requesting reimbursement in excess of ¥100,000. If the requested amount is less than ¥100,000, you can fill out the "Chiryō Shinkoku-sho" instead.

- **Chiryō Shinkoku-sho**

(Documentation of Medical Treatment)

Attach a copy of your diagnosis and/or the bag(s) your medication came in.

- **Ryōshū-sho** (Reciepts)

You need the ORIGINAL receipts provided by the hospital/clinic.

- **Jiko Jokyo Setsumei-sho**
(Explanation of the Accident)

If there was an accident (traffic), you may need to fill out this report.

4. When you are fully healed and all costs are accounted for, send EVERYTHING back to Sonpo Japan. They will go over everything and will decide what is covered and what is not. Your reimbursement will be transferred electronically to your Japanese bank account. (They will not transfer money to a foreign account, even if you no longer live in Japan.)

NOTE: When I say "collect all receipts", I mean ALL receipts. Our coverage with Sonpo Japan even includes up to ¥4,000,000 for family to visit should you be hospitalized or become seriously ill. So make sure they save receipts from plane tickets, hotel bills, etc.

For further information regarding the coverage provided by the JET Accident Insurance, you may also contact CLAIR. You can get in touch with them if you have questions or concerns about payment/reimbursement or accident-related issues.

CLAIR Helpline (English)

Monday – Friday (9:00am – 5:00pm)

Tel.# 0120-08-1572