



# **Student Life Handbook**

**For International Students**

**Updated: May 2025**

# Welcome to LUJ!!

This handbook is made especially for international students, specifically those with LUJ-sponsored student visas. The handbook contains information about VISA policies, social rules and systems of Japan, and useful information while living in Japan. Please read carefully and keep this Handbook handy.



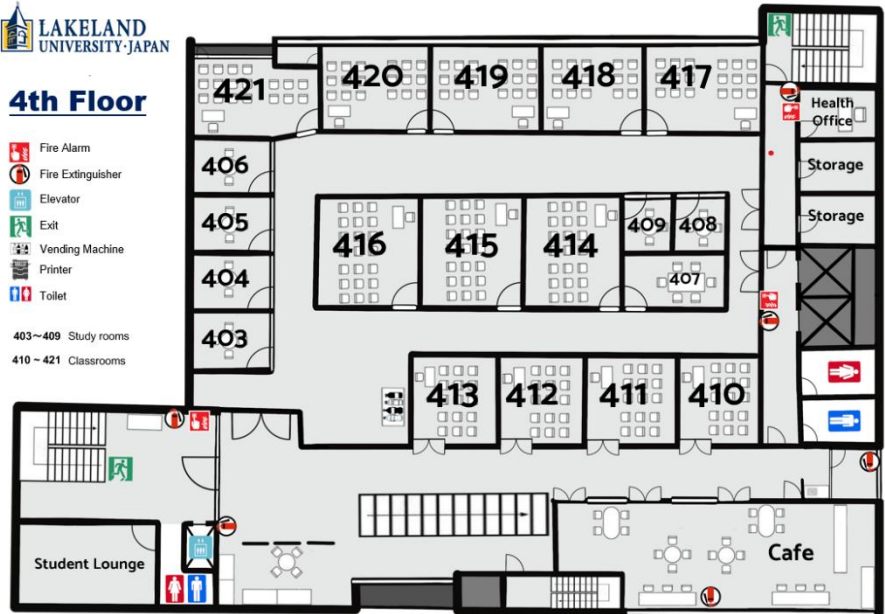
# Campus Floor Map



## 4th Floor

- Fire Alarm
- Fire Extinguisher
- Elevator
- Exit
- Vending Machine
- Printer
- Toilet

403~409 Study rooms  
410 ~ 421 Classrooms



★You can eat in the 4F Café and also in open classrooms when they are not reserved or being used.



## 5th Floor

- Fire Alarm
- Fire Extinguisher
- Elevator
- Exit
- Vending Machine
- Printer
- Toilet

510 Computer lab  
511 Meeting Room  
512 ~ 515 Classrooms



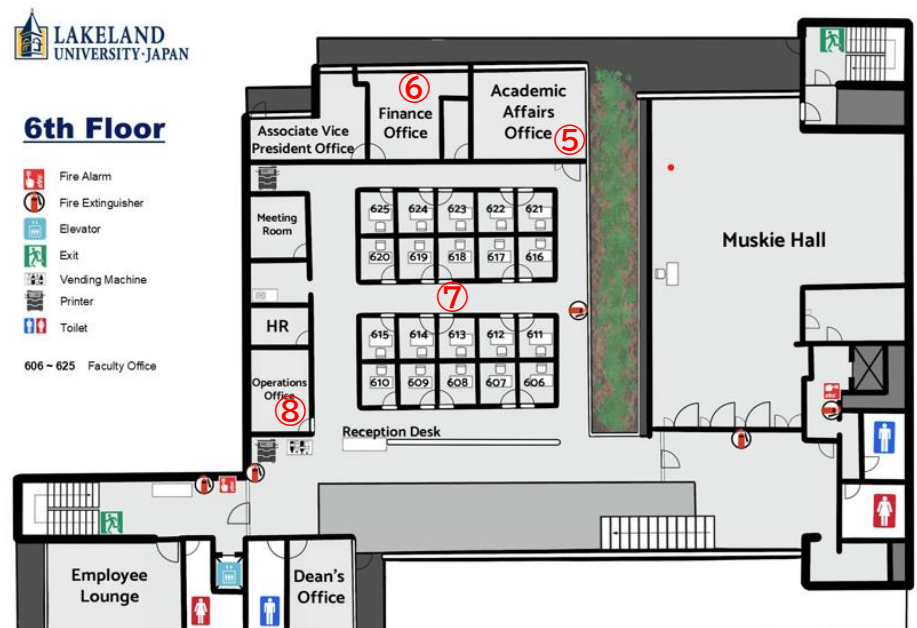
- ① International Support Services
- ② Admissions Office
- ③ Student Affairs Office
- ④ COOP & Career Services(5F)
- ⑤ EAP & Academic Affairs Office
- ⑥ Financial Affairs Office
- ⑦ Faculty Offices
- ⑧ Operations



## 6th Floor

- Fire Alarm
- Fire Extinguisher
- Elevator
- Exit
- Vending Machine
- Printer
- Toilet

606 ~ 625 Faculty Office



# LUJ Departments

## ① International Support Services (5F)

Supports international student life.

- Visa related procedures (renewals, extensions, etc.)
- National Health Insurance, My Number Card, and Residence Card information
- Housing support, city hall registration, and banking procedures

Hours: 10:00 – 17:00

## ② Admissions Office (5F)

Provides application and admissions guidance and support to prospective and applying LUJ students.

## ③ Student Affairs Office (5F)

Provides LUJ students with a wide range of support and information.

- Issuing student ID's and official university certificates
- Student life consultations
- General and professional counseling services

Hours: 10:00 – 17:00

## ④ COOP & Career Services (5F)

Assists in finding valuable internship placements and career services.

- Internship registration
- Job hunting support

## ⑤ EAP & Academic Affairs Office (6F)

Maintains students' academic records such as registration, grades, and credits of the EAP, Undergraduate and Graduate programs.

- Registration, Grades, Credits
- Curriculum Management
- Academic Schedule

Hours: 10:30 – 17:00

## ⑥ Financial Affairs Office (6F)

Oversees student billing, invoicing, financial aid, veteran benefits, and daily payment transactions.

- Tuition and fees invoices
- Textbooks and material fees
- Official university documents, etc.

## ⑦ Faculty Offices (6F)

Full time faculty offices, available for office hours and appointments by reservation. Adjunct faculty offices are located on the 5F.

## ⑧ Operations (6F)

- Lost & Found
- Facility and IT management
- Muskie Hall Reservations

# Student VISA and Residence Card

## ■ Student VISA

Your VISA gives you permission to enter a country. It is sponsored by LUJ only while you are registered as a full-time student.

## ■ Residence Card, “在留カード”

This acts as your official photo ID while in Japan, and is required by Japanese law for all foreign residents to carry with them at all times.

More details about Residence Card ⇒



If your personal information on your VISA status or residency is changed, please report to the International Support Services office immediately. The International Support Services office reports any changes to your visa, residence card, LUJ enrollment status, and contact information to the Tokyo Immigration Office every semester.

## ■ Student VISA Renewal

You are responsible for renewing your student visa, and must schedule appointments with the Int'l Student Services office before doing so. The visa renewal process should begin THREE MONTHS prior to expiration to ensure enough time is available.

Renewing a visa requires application forms and other LUJ-issued documents to be prepared. Please schedule your meeting with the Int'l Student Services well in advance ([intl\\_support@japan.lakeland.edu](mailto:intl_support@japan.lakeland.edu)).

## Check the expiration date of your VISA and Residence card!!

Staying in Japan after expiration of legal ID is illegal.

● Immigration  
Service Agency



● Foreign Resident Support  
Center in Shinjuku



# Immigration Services Agency of Japan will provide email when your date of expiration come closer.

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We have added a new function to the  
Japan Immigration Service News.

Just by entering the date when your period  
of stay expires to the form, you can get the  
reminding email when your date of  
expiration come closer.

※The email is provided based on the date of expiration that you  
entered in the form. **So please be sure to enter the correct date of  
expiration** by checking your residence card, etc.

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↖ If you wish to register for the  
service, Registration form is in here.



↖ If you have already registered,  
Information change form is in here.



世界をつなぐ。未来をつくる。

**出入国在留管理庁**  
Immigration Services Agency



## Be careful with your Academic standing

Your student VISA is only while you are residing and studying in Japan as a full-time student. Attend classes every day. If you are a full-time student with a Student VISA, you must register 12 credits and maintain at least 9 credits per semester.

If you take a **Leave of Absence (LOA)**, Withdrawal from LUJ, or are placed under **Fallen Out of Enrollment (FOE)**, you must leave Japan within 14 days of your last day of enrollment at LUJ. You may not remain in Japan and travel or work if you are not registered for the minimum number of credits.

If you are suspended, you are not eligible to enroll in LUJ coursework for at least one semester. Immigration Services Agency of Japan policy does not permit visa sponsored students to engage in work or other paid activities unless he/she is registered as a full-time student. Due to these conditions, it is necessary for the students to leave Japan and return home until a request for readmission to the university has been submitted and approved. Suspended students' academic records may be shared with Immigration upon request.

Failure to complete tuition and fee payments to the university will also jeopardize your visa sponsorship. Please contact the finance office if you have any problems or challenges when making your payments.

## Part time Job

Students with a student visa can work legally in Japan with a permission “資格外活動許可” from Immigration. You can fill out the form at the airport upon your arrival and receive the part-time work permit stamp, or you can apply at the immigration office once you arrive in Japan.

Working hours are limited up to **28hrs/week during the semester**, and **40hrs/week between the semesters**. Working without a valid work permit, more hours than allowed by your work permit, and in jobs prohibited by your work permit are illegal. Failure to follow these rules may be grounds for dismissal from the university, and legal action may be taken from the Japanese government.



The application for work permit can be downloaded here.

## After arriving in Japan...



●After arriving in Japan, **you are required to register your residence at the city/ward office within 14 days**. This is called “居住地届.”

Please visit city/ward office of your area. Bring a **NOTIFICATION OF THE ADDRESS**, which can be found on next page, and bring it together with your Residence Card or a copy of your passport.

A hotel address or the school address are not appropriate to register. The address should be of your apartment, house, or dorm.

### ●Changing Address

When you move and change your address in Japan, **please visit the city/ward office near your old and new address, to notify them within 14 days**. This is a very important registration for your postal mail delivery, and it's also linked to your VISA, Residence Card, and Health Insurance. **You must also report the new address to the Student Affairs office and renew your Student ID card (700 JPY fee).**

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## Municipal Office

Your Municipal Office provides wide range of services for local residents.

- **Residency registration**
- Handbook on garbage disposal methods
- Disaster prevention and Safety
- Tax information
- National pension information
- Community Welfare



# Japan National Pension System

All people aged 20 – 59, regardless of nationality or length of stay, who have registered addresses in Japan must be covered by the National Pension System, which is a Japanese public pension system and must pay contributions by law. If you have financial difficulty in contribution payment, however, you may apply for a contribution exemption system or payment postponement system for each year.

For more details ⇒



When you turn 20, you must enroll in the National Pension system and pay contributions by law.

When you have difficulty paying contributions:

## Special Payment System for Students

Support system for students!



If you are age 20 or older, you need to pay contributions. If you have difficulty paying contributions because of limited income, this system allows students to postpone the payment of contributions.



Any student of universities (including graduate schools and junior colleges), specialized schools, night-time schools, schools with correspondence courses in Japan.

### Security



#### Security for unexpected event

If you apply late, you may not be able to receive benefits.

If you become disabled or die while you are granted payment postponement, disability benefits or survivors' benefits will be paid.

### Easy



#### Application is easy

You just need to submit a copy of your student ID card with the application.

In two weeks after you turn 20, JPS sends you a "Notification of enrollment to National Pension" form and application form for the special payment system for students.

### Convenient



#### Continuous application for next school year is convenient

You just need to fill in the card-type application for continuous application for next school year.

At your first application, just enter your expected graduation month/ year, then JPS will send you card-type application for continuous application next year.

### How to apply - Options

- Apply for the Special Payment System for Students via *Mynaportal!* (currently in Japanese)
- Complete the application and submit it at municipal office of your place of residence or your nearest JPS branch office (free interpretation service available).



<https://myna.go.jp>

For forms and instructions:

Special payment system for students



Note: You may have your school file the application for you if your school is designated as Administrative Corporation for Special Payment system for Students (GAKUSEI NOFU TOKUREI JIMU HOJIN). Ask your school.

For queries

Contact the municipal office of your place of residence or your nearest Japan Pension Service branch office

More personal service is available if you connect your *Mynaportal* with *Nenkin Net!*

# Individual Number Card (My Number Card)



The Japan Agency for Local Authority Information Systems

## Individual Number Card (My Number Card)

My Number Card official website

<https://www.kojinbango-card.go.jp/en-kofushinse/>



### What is an Individual Number?

#### A fairer and more just society

Because it will make it easier to ascertain people's income and receipt of other administrative services, the system will prevent improper evasion of payment responsibility and unfair receipt of benefits, and provide fine-tuned assistance to those who really need it.

#### Improved administrative efficiency

The system will greatly save time and labor needed to compare, transcribe, and input various types of information in administrative organs, local governments, etc.

It will promote linkage among multiple operations and eliminate waste arising from work overlap.

#### Enhanced public convenience

The system will simplify administrative procedures and lessen the burden on residents by reducing the number of accompanying documents, etc., needed for procedures.

It will allow residents to check the information on them that administrative organs possess and receive notices on various services from those organizations.



**Individual Number is social infrastructure to improve administrative efficiency, enhance public convenience, and realize a fairer and more just society.**

**It is a system which improves administrative efficiency and enhances public convenience by notifying every resident who has the resident record of his/her own individual number.**

**About the Social Security and Tax Number System (My Number System), see here.**

► [\(About the Social Security and Tax Number System\) My Number System – The website of the Cabinet Office](#)




The Japan Agency for Local Authority Information Systems

## Individual Number Card (My Number Card)

For application process and more, go to My Number Card official website


<https://www.kojinbango-card.go.jp/en-kofushinse/>

Individual Number  
Mascot  
Maina-chan




# Get your Individual Number Card!


Apply online



Pick up your card



### What's an Individual Number Card anyway?




What's an electronic certificate?  
External link  
(Electronic Certificate Service)

About Individual Number Cards

6 advantages of the Individual Number Card


### How to apply for an Individual Number Card



About Applications

Check points of your photograph

### About Loss of Individual Number Cards



If you lose your card

About Security



## Application for issuance of the Individual Number Card

### Period until Individual Number Card issuance

It takes about one month\*2 from the application for Individual Number Card until the shipment of Notice of Issuance\*1 by municipalities.

\*1 Notice of Issuance is a notification by which municipalities notifies that they are ready to issue Individual Number Card.

\*2 Does not apply in cases of application error, insufficient documentation, and etcetera. Details may vary depending on the municipality in which you live. Please check your local municipality's home page.

## Opening a Bank Account

If you are staying in Japan more than 6 months, you are able to open your bank account at a Japanese bank. To open an account, you will have to visit a bank and submit documents in person. The required documents can be different depending on the bank, so please check the bank website prior to visiting.

Required documents can be...

- Residence Card
- Student ID Card
- Passport
- National Health Insurance Card
- My Number Card



Some banks have brochures in different languages, while in-person services can be offered only in Japanese mostly. Therefore, you should prepare well before visiting a bank.

You can also apply for a credit card and debit card when you open a bank account. The eligibility criteria for credit/debit cards will vary. Please ask at the bank for details.

※ Make sure that you will visit the bank again to close your account before leaving Japan permanently.

Opening a bank account with Japan Post Bank is relatively easy.

For more about How to Open a Japan Post Bank (Yucho Bank) Account, please see **How to Open a Japan Post Bank (Yucho Bank) Account** on the last pages at the end of this handbook.

## Health Care

### ■ National Health Insurance

Coverage is mandatory for anyone who permanently resides in Japan for three months or more. This includes both Japanese citizens and non-Japanese citizens. (NHI; also known as "Kokuho"). Medical expenses will be reduced by 70% at the hospitals and clinic for your illness or injury. You will be asked to show your registered Insurance Card when you visit hospitals, clinic and pharmacies.

National Health Insurance can be applied for at the same time you register your residency at the city/ward office.



### ■ Health insurance card integrated with My Number

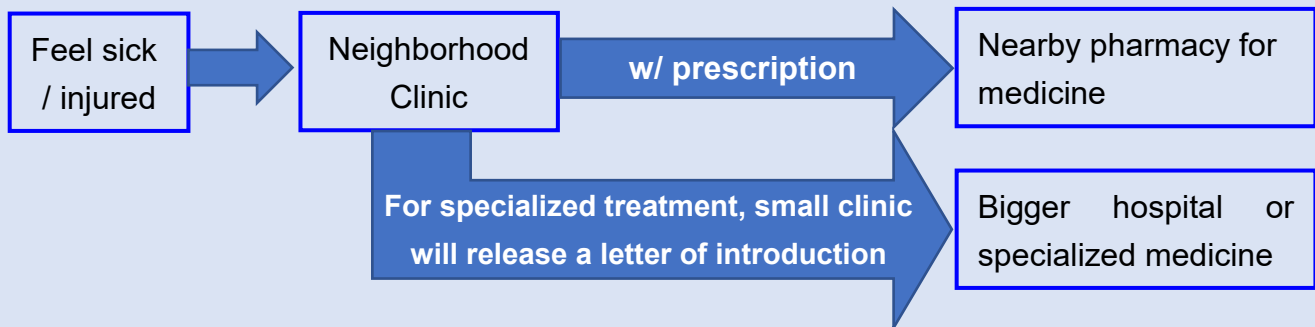
Your national health insurance can also be tied to your Individual Number ("My Number" in Japanese) Card. However, you can still receive National Health Insurance coverage if you do not have a My Number Card.





**Conventional insurance cards will no longer be issued and My Number Cards will serve as the main means of identification for Japan's health insurance system.** If you already have a My Number Card, you can apply to use it as a health insurance card

#### ■What to do when you need medical help (sick/injury)



- Without a letter of introduction, you will be asked to pay a special medical fee (This fee varies depending on the individual hospital.)
- The special healthcare fee is not covered by the NHI. Please check with the hospital you go to for more details.



**If you experience a serious illness or other medical emergencies, dial **119** to call an ambulance.**

#### ■Mental Health Support

General student counseling is available at the Student Affairs office, but appointments for more professional counseling services (i.e. medical prescriptions, more severe mental health issues, etc.) are also available through LUJ's network of professional counselors. Appointments can be scheduled through the Student Affairs office.

**TELL**

TELL provides effective support and counseling services to Japan's international community and its increasing mental health needs.



#### ■Disability Accommodation at LUJ

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Students with disabilities (physical, sensory, or mental) are welcomed. LUJ is committed to equal access to educational opportunities and reasonable accommodations are available for students who apply and receive approval. Contact ⇒ [disabilityaccommodation@japan.lakeland.edu](mailto:disabilityaccommodation@japan.lakeland.edu)


## Medical Services with Foreign Languages

### ■AMDA Medical Information Center

Medical consultation, interpretation, and many useful information are provided in different languages including English, Chinese, Korean, Spanish, and more.

Website ⇒



For telephone consultation,  
please call  [03-6233-9266](tel:03-6233-9266)

available in English

(Mon-Fri 10:00 am ~ 4:00 pm)

(\*) No service on holidays and Dec.29 ~ Jan.3

### ■Himawari : Tokyo Metropolitan Medical Institution Information Service

This website is provided by Bureau of Social Welfare, Tokyo Metropolitan Government. All people living in Tokyo can use search system of clinic, hospital, and pharmacy, and emergency interpretation service, and information of medical institutions.

Website ⇒



### ■Multilingual Medical Questionnaires

This website helps foreigners to explain the conditions and symptoms of illness to doctors and other medical personnel. The information on this page is available in more than 20 languages.

Website ⇒



## English Friendly Hospitals near LUJ campus

### ■Shonan Medical Memorial Hospital

Available Department : Internal medicine, Gastroenterology,

Address:2-21-1 Ryogoku, Sumida-ku, Tokyo

[TEL:0120-979-097](tel:0120-979-097) Business hour : 9:00 – 13:00 / 14:30 – 18:00, Mon – Fri



### ■St. Luke's International Hospital

Address: 9-1 Akashi-cho, Chuo-ku, Tokyo

[TEL:03-5550-7120](tel:03-5550-7120) ※Make an appointment for the first visit.

Business hour: 8:30 – 17:00, Mon - Fri



### ■Tokyo Metropolitan Bokutoh Hospital

Address: 23-15, 4-chome, Kotobashi, Sumida-ku, Tokyo

TEL: 03-3633-5511(reservation) ※Make an appointment for the first visit.





# Emergency Contacts in Japan

## ■ 110 : Police

Call this number to report crimes and accidents. If you find non-emergency situation and not sure about where to report, call **9110**. Operator will connect you to appropriate department.



## ■ 119 : Fire and Ambulance

Call this number for ambulance and fire report. The first thing the operator will ask you will be “Ambulance or Fire?” If you were not sure how serious the situation is, or can't judge fire or medical emergency, dial **#7119**. A doctor, nurse, or paramedic will help you what to do.

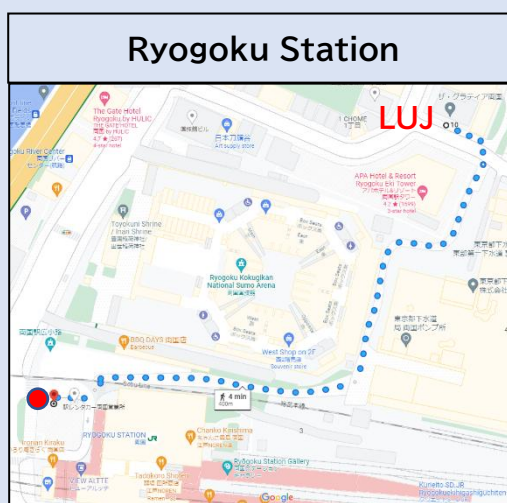
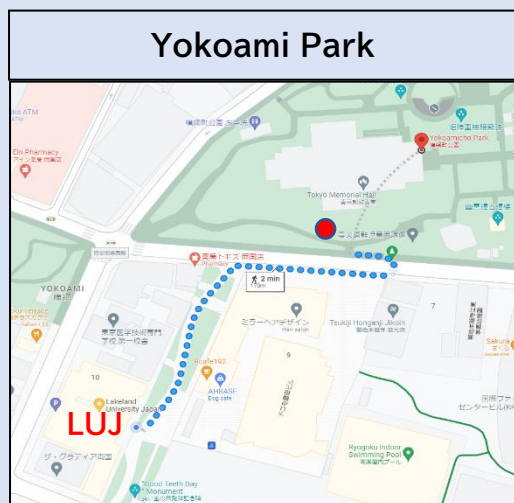
## ■ Emergency situation on LUJ campus.

Please contact Student Affairs office located on 6<sup>th</sup> floor.

TEL : 03-6240-4267

# Smoking Policy of LUJ

Please note that LUJ's smoking policy and map extends beyond just the campus, and students smoking outside these designated areas - including between the campus and the train station - is not permitted. Students who are caught smoking in these non-smoking areas will be asked to provide their name and/or student ID, and may face penalties for repeated offenses.



All forms of smoking (paper, e-cigarette, vaping) are prohibited on LUJ campus. Students can find designated public smoking areas at Yokoami Park and in front of JR Ryogoku Station.

# Disaster Preparedness

## ■Earthquakes (地震)

Japan is an earthquake-prone country and you may experience earthquakes frequently when you're living in Japan. There are small ones that you don't feel, and strong earthquakes that can cause serious damage. Japanese people learn and have evacuation drills continuously from pre-school. International students also should know about the earthquakes and prepare because it can happen anytime.



## ■Typhoons (台風)

Typhoon is a large low-pressure system which brings strong winds and heavy rain to the islands of Japan. Public transportations often delay and secondary disasters can occur, such as landslides, and rise of water level. It will be usually forecasted on mass media.



## ■Rain storms / Guerrilla downpour (豪雨 / ゲリラ豪雨)

After the rainy season (梅雨), a hot and humid summer begins in July. Sudden heavy rainfall has been reported quite often during summer time. Sometimes it comes with thunder and hail. Heavy rainfall can also cause river flood and landslides.



## Useful Information for Disaster and Emergency

### ■Hazard Map (Disaster Prevention Map)

Local governments are showing a map of possible natural disasters in the area. They also provide evacuation sights for their citizens.

Sumida City Disaster Prevention Map in different language ⇒



### ■Evacuation Preparation

Find the location of temporary evacuation sites, open evacuation areas, and evacuation shelters in your area. And prepare emergency kit of valuables and supplies to take with you.

### ■Register with your country's embassy

It is highly recommended to inform your country's embassy or consulate general about your residency in Japan for contact in case of a disaster. For more details, please contact the embassy of your country.

#### ■Tokyo Disaster Prevention Information



#### ■Japan Meteorological Agency



# Public Rules, Laws, Guidelines

## ■ Drinking and Smoking

Drinking and Smoking age is 20 in Japan.

Smoking is prohibited on most streets, parks, and public places in Japan.

If you want to smoke, find a designated smoking area.

Drinking alcohol is not prohibited in public places by law, but sometimes controlled by local government or land owners.



## ■ Marijuana and Drugs

Importing, possession, use of illegal drugs are subject to punishment under the law of Japan.

Some drugs which are authorized in other countries may contains illegal chemicals.



## ■ Traffic Rules

- Riding bicycle while holding or looking smart-phones is prohibited by law. Violation can result in a penalty of ¥50,000yen fine.
- Since bicycles are considered as vehicles, riding bicycle after drinking alcohol is prohibited by law. And violation can result in maximum five years of imprisonment or 1,000,000 yen fine.

Traffic Bureau ⇒



## ■ When disaster happens

- When you feel earthquake, first thing you should do is to find a safe place and stay there until the shake ends. Go under a table or something to protect your body from falling objects. Turn off the stove or heater to avoid fire, if you can.
- When heavy rainfall is forecasted to your area, move away from river, shore, cliff, and mountainous area to avoid floods and landslides.
- Typhoon brings strong wind and rainfall. Make sure to close all the doors and windows completely. And bring small exteriors to inside the building, so they won't be brown by strong wind and hit window glasses.
- Try to gather accurate information from reliable source, such as the city/ward office, Japan Meteorological Agency, and reliable news media. Do not trust rumors and spread inaccurate information on SNS.



## ■ Littering is strictly prohibited!

Do not throw away garbage on the street or any public places.

If you can't find trash bin around you, carry your trash with you until you find one.



# When you leave Japan...

## ■Report to the local government

When your leaving date is fixed, visit city/ward office to submit “転出届” (moving out form). You can also return your My number card and Health Insurance Card.

## ■Notify apartment owner and utility companies.

Talk to your apartment owner first to fix the date of moving out.

Then call utility companies and inform the date to terminate the contract.

Also make sure to terminate the contract for phone company and internet access.



## ■Return your Residence Card

After your residence card is expired, it must be returned to the immigration office within 14 days. And, you must submit a form to the immigration office.

You can return the card and submit the form by visiting immigration office nearby or at airport, or sending it by postal mail.



## ■Close your bank account

To close your bank account, you have to visit the bank and do some paper work by yourself. Bring a photo ID, bank card, stamp (印鑑), and bank book with you (if you have).

Usually the bank will give you the balance in cash, after closing your account. Please contact your bank for more details.

## ■Moving out from apartment/dorm and getting ready for departure

Moving service companies, Courier service companies, and Japan Post have packaged services for moving overseas. The package usually includes boxes, transport goods between countries, custom clearance, delivery to the addressed location.

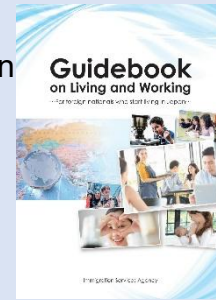
Make sure to take care garbage. When you throw away large objects such as furniture, TV screen, microwave, futon and etc, you must follow the rules and instruction explained by local government. Check with the apartment owner or city/ward office about how to prepare and ask for garbage pickup.



## Useful links

### ■ Guidebook on Living and Working

This Guidebook is made by the Immigration Service Agency and in multiple languages. The contents cover a lot of things that foreign nationals must go through to live in Japan such as, VISA, official registration, finding work, healthcare, education, pension, tax, and more.



### ■ Tokyo Metropolitan Government

This website offers information of medical, health and welfare, Tax, education, disaster prevention, public safety, labor consultation service and more to the residents of Tokyo. Surrounding prefectures also provide similar information to their residents.



### ■ Multilingual Information on Disaster Mitigation

This website is provided by Japan Meteorological Agency, and it's in 15 languages. Information regarding weather forecast, warnings, real-time risk map and advisories of disasters such as typhoons, earthquakes, tsunami, landslides.



## Landmarks

■ Post Office



■ Police/Koban



■ Hospital



Train Station

■ JR



■ Tokyo Metro



■ TOEI Transportation



■ School



■ Shinto Shrine



■ Buddhism Temple



■ Emergency Exit



■ Facility for Disability



■ Do not enter



## FAQ

- ◆ Need a certificate of enrollment for VISA and Residence Card extension  
⇒ Visit LUJ website “Current Students & Faculty,” then click on “Student Resources” or physically visit Student Affairs office on the 5<sup>th</sup> floor and submit an application and fee.
- ◆ Questions about course registration and degree change.  
⇒ Consult with your academic advisor and plan your schedule.  
Ask Academic Affairs office for technical procedures of registration.
- ◆ Questions about Tuition and fees.  
⇒ Visit or send an email to Financial Affairs office.
- ◆ Having difficulty of attending classes, physically and mentally.  
⇒ Talk to the instructor of the class or visit Student Affairs office.  
Counselling with the professional counselor is available. Student Affairs will assist making the first appointment.
- ◆ Having trouble using student portal, such as logging in my.Lakland account.  
⇒ Visit LUJ website and go to “Student Resources.” There are some instruction of using my.Lakland.
- ◆ Having comments and questions regarding classes.  
⇒ Talk to the class instructor or dean.
- ◆ Lost Student ID card  
⇒ Visit Student Affairs office for renewal of your student ID card. Students are expected to obtain their ID card all the time on campus.
- ◆ Thinking of study abroad and transferring to colleges or universities in overseas.  
⇒ Talk with your academic advisor or visit Student Affairs office. .
- ◆ Want to know more about student clubs and activities  
⇒ Find one of SGA member or visit Student Affairs office.



## How to Open a Japan Post Bank (Yucho Bank) Account

There are two ways to open a Japan Post Bank account. Please read these instructions carefully, and follow the procedures that are most convenient for you.

### Method 1: Via the Japan Post Bank smartphone app (takes approx. two weeks)

- ① **Download the official Japan Post Bank app (Yucho Tetsuzuki App) from the website below, and follow the required procedures.\***

[https://www.jp-bank.japanpost.jp/app/tetsuzuki/app\\_tz\\_index.html](https://www.jp-bank.japanpost.jp/app/tetsuzuki/app_tz_index.html)

Detailed User Manual (English): [https://www.jp-bank.japanpost.jp/app/tetsuzuki/pdf/guide\\_en\\_detail.pdf](https://www.jp-bank.japanpost.jp/app/tetsuzuki/pdf/guide_en_detail.pdf)



\*Please note that the previous *Koza Kaisetsu App* will be discontinued from April 2024.

If the app cannot be used on your smartphone ⇒ **Apply using Method 2, or visit the Japan Post Bank Support Booth (available on April 4 and April 9)**

#### Please Note:

- **The smartphone region must be set to “Japan”** when downloading the app.
  - iPhone: Settings > General > Language and Region > Region
  - Android: Settings > General > Account and device preferences > Country and profiles
- Prepare **your name in katakana**. If you are not sure how to write your name in katakana, please ask your faculty/graduate school office, student assistant, etc.
- Dates must be written the format **yyyy/mm/dd**.
- Some fields require applicants to enter details **in Japanese**. So, please refer to the guide below, and copy and paste the appropriate entries. If you are not familiar with Japanese, it is recommended to complete the procedures together with someone who can help you with Japanese.
  - For “Name of the company or school where you work or study,” enter the following:  
**京都大学**
  - For “Address of your workplace or school,” enter the following:  
(zip code) **606-8317**    **京都府京都市左京区吉田本町**
  - For “Telephone number of your workplace or school,” enter the following number:  
**075-753-7531**
  - For “Use of your account,” if your main purpose is receipt of a scholarship, select “Other” and enter the following (which means “receipt of a scholarship”):  
**奨学金の受取**
  - For “Source of funds for the transaction,” if the source of funds is a scholarship, select “Other” and enter the following (which means “Scholarship”):  
**奨学金**
- Please be aware that you will not be able to transfer sums greater than the “transfer limit” that you have set.

- ② **You will receive an email with the results of your application screening in approximately two weeks. If your application is successful, your cash card will be sent via registered mail (with no forwarding service).** Please contact your local post office if you do not receive the notification email, have any questions about the email contents, or receive an email notifying you that your application was declined. It is recommended that you are accompanied by someone who can speak Japanese. Please note that **leaving the email unattended may cause a delay in the account opening process.**

- ③ You will receive a Yucho Direct customer number together with your cash card.\* **Please log in to Yucho Direct\*** (only available in Japanese) **for the first time using your customer number and the password you set when opening your account.**

\*Be sure to keep your “customer number” and “account number” in a safe place.

\*[https://direct.jp-bank.japanpost.jp/tp1web/U010101WAK.do?link\\_id=ycDctLgn](https://direct.jp-bank.japanpost.jp/tp1web/U010101WAK.do?link_id=ycDctLgn)

**Please Note:**

- **A passbook will not be issued to those who open an account through the app,** but you can confirm transactions such as remittances and check your account balance at an ATM, as well as by using the website (Yucho Direct) or the Japan Post Bank “Yucho Tsucho” (Yucho Bankbook) app\*.

\* [https://www.jp-bank.japanpost.jp/en/app/en\\_app\\_tsucho.html](https://www.jp-bank.japanpost.jp/en/app/en_app_tsucho.html)



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## Method 2: Apply in person at a Japan Post Bank (Post Office) (Takes 0 days to approx. two weeks)

**Please Note:**

- You can only apply to open an account at a Japan Post Bank (post office) in the ward in which your campus or residence is located.
- In general, **staff speak Japanese only**. If you are not confident that you can communicate in Japanese, please have someone who can speak Japanese accompany you.
- **An appointment may be required**. Appointments can be made by telephone or in person at the post office. Please note that **the appointment date may be one to two weeks in the future**. Reservations are required at most post offices in Sakyo Ward.
- The application procedures at the post office take approximately one hour.

### Method 2-1: Prepare the application forms in advance, and take them to a Japan Post Bank (post office)

- ① **Access the link below, and complete the application form:**  
[https://jp-bank-kaisetsu.japanpost.jp/account\\_open/0010.php](https://jp-bank-kaisetsu.japanpost.jp/account_open/0010.php)
- ② **Print out the application form and sign it (print one-sided on A4 size white paper).**  
You can print out the form on campus, at a convenience store, etc.
- ③ **Take the application form and the other required documents, etc., to a Japan Post Bank (post office)**  
in the ward in which your campus or residence is located.

- **Required Items:**

Residence card\*

Student ID card\*

Passport

Name in katakana

Application form

Personal seal (if available)\*

\*Must have your home address details entered on the back of the card (entered by the ward/municipal office after the completion of resident registration procedures).

\*Will be provided by your faculty/graduate school office etc.

\*If you don't have a seal, you can register using your signature instead.

- You can search for the nearest post office on the Japan Post Office website below:  
<https://global.map.japanpost.jp/p/en/search/>
- **Japan Post Bank opening hours:**  
9:00 a.m.–4:00 p.m., Mondays to Fridays (except for national holidays)

④ **Be sure to receive your bankbook (passbook) and cash card from the bank.** You will receive a notification by mail if your application is declined.

- **Bankbook (passbook):** The bankbook can be issued at the post office on the day of application, although in some instances, it can take one to two weeks to receive the passbook, as applicant's identity must be confirmed. In this case, a receipt called the *azukari-sho (ken-hikikae-sho)* will be issued at the post office on the day of application, and the bankbook will be sent to your home address by registered mail at a later date. Please keep the receipt until you receive the passbook.
- **Cash card:** The bank sends the cash card in via registered mail one or two weeks after the application.

## Method 2-2: Apply using the “Madotab” terminal at the Sakyo Post Office

① If you live in a dormitory or apartment in Sakyo Ward or study at Yoshida Campus, you can also bring the items below to the [Sakyo Post Office](#), and **apply using the “Madotab” terminal**. To use the “Madotab” terminal, **please make a reservation** by phone (0570-070-499), in person, or via the Japan Post Bank website below.

### Required Items

- Residence card\*
- Student ID card\*
- Passport
- Name in katakana

\*Must have your home address details entered on the back of the card (entered by the ward/municipal office after the completion of resident registration procedures).

\*Will be provided by your faculty/graduate school office etc.

### Japan Post Bank online reservation (only available in Japanese)

[https://yucho-seminar-web.my.salesforce-sites.com/consultant/VisitSearch\\_PAGE](https://yucho-seminar-web.my.salesforce-sites.com/consultant/VisitSearch_PAGE)

Select as follows.

- 相談種類を選ぶ→「口座開設のお手続き」
- 各種お手続きの詳細を選ぶ→「総合口座開設（個人）」
- 地域を選ぶ→「近畿」
- 都道府県を選ぶ→「京都府」
- 店舗を選ぶ→「左京店」

Image of the webpage→

② **Be sure to receive your cash card from the bank** (delivery by registered mail takes approximately two weeks). You will receive a Yucho Direct customer number together with your cash card.\* **Please log in to Yucho Direct\*** (only available in Japanese) for the first time using your customer number and the password that you set when you opened your account. You will receive a notification by mail if your application is declined.

\*Be sure to keep your “customer number” and “account number” in a safe place.

\*[https://direct.jp-bank.japanpost.jp/tp1web/U010101WAK.do?link\\_id=ycDctLgn](https://direct.jp-bank.japanpost.jp/tp1web/U010101WAK.do?link_id=ycDctLgn)



## Notes

- **A passbook will not be issued to those who open an account through the “Madotab”,** but you can confirm transactions such as remittances and check your account balance at an ATM, as well as by using the website (Yucho Direct) or the Japan Post Bank “Yucho Tsucho” (Yucho Bankbook) app\*.

\* [https://www.jp-bank.japanpost.jp/en/app/en\\_app\\_tsucho.html](https://www.jp-bank.japanpost.jp/en/app/en_app_tsucho.html)



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## (For reference)

	✓ Advantages	× Disadvantages
<b>Method 1</b> (No bankbook issued)	<ul style="list-style-type: none"> <li>• Can apply via smartphone app without visiting the bank.</li> <li>• Manual and application form available in Japanese, English, Chinese, and Vietnamese.</li> <li>• Can use Yucho Direct (internet banking).</li> </ul>	<ul style="list-style-type: none"> <li>• It takes approximately two weeks to receive a cash card.</li> </ul>
<b>Method 2-1</b> (Bankbook issued)	<ul style="list-style-type: none"> <li>• Application form available in 16 languages.</li> <li>• It is possible to open the bank account on the day you visit the Japan Post Office.</li> </ul>	<ul style="list-style-type: none"> <li>• Need to visit a Japan Post Office with printed application forms (appointment date may be one to two weeks from the time of reservation).</li> <li>• In general, Japan Post Bank staff speak Japanese only.</li> <li>• A separate application must be made to use Yucho Direct (internet banking).</li> </ul>
<b>Method 2-2</b> (No bankbook issued)	<ul style="list-style-type: none"> <li>• The “Madotab” terminal can be used in English.</li> <li>• It is possible to open a bank account on the day you visit the Japan Post bank.</li> <li>• Can use Yucho Direct (internet banking).</li> </ul>	<ul style="list-style-type: none"> <li>• The account must be opened at a specific branch of the Japan Post Bank (reservation required).</li> <li>• In general, Japan Post Bank staff speak Japanese only.</li> </ul>

## For all methods: Important points to note after submitting your application

- **The bank will send your cash card by registered mail to your dormitory or apartment at a later date.** If you are not at home at the time of delivery, an “Undeliverable Item Notice” card will be posted in your mailbox. **In this case, you must request redelivery within the period indicated on the card. If you fail to do so, your bank account will be suspended and you will be unable to receive scholarship payments or withdraw money.**

Please refer to the Japan Post website for more details about redelivery.

Applying for redelivery:

[https://www.post.japanpost.jp/receive/redelivery\\_form/](https://www.post.japanpost.jp/receive/redelivery_form/)

Example of “Undeliverable Item Notice” →



- **If you wish to use the bank account for automatic payment of utility bills, you must register your personal seal (inkan) or signature.** After opening the account, bring your cash card, personal seal (if you do not have a seal, you can register your signature instead), and residence card to the post office to register your seal or signature.
- In some cases (for example when registering your bank account to apply for some public subsidies), you might be asked to provide a copy of your bankbook (not cash card). Although you will not receive a bankbook if you open a bank account using methods 1 or 2-2, you can download an image of your bankbook after logging in to Yucho Direct. See [Attachment 2](#) (in Japanese only) for more details.

## Important points to note to maintain your Japan Post Bank account properly

- **If you open a Japan Post Bank account when you have been in Japan for less than six months, you must change your status from "non-resident" to "resident" at the bank (post office) once six months have passed since your date of entry into Japan.**

Under the Foreign Exchange and Foreign Trade Act, banks are obligated to review the transactions of "non-residents" and determine whether each transaction is to be subject to certain restrictions under the law. For this reason, as a rule, the Japan Post Bank treats certain domestic money transfers by "non-residents" as "international transfers," even if the money is only moving from one Japanese bank account to another. Under the law, foreign nationals, including international students, who have been in Japan for less than six months are treated as "non-residents" by the bank.

For example, non-residents cannot make a domestic money transfer from their account through an ATM. It is possible for them to do so at the bank counter, but an international transfer fee of around 7,500 yen will be charged, and it will take time for the transfer to be completed. Also, if someone sends money to you, the sender will be required to pay an international transfer fee. (The MEXT scholarship is processed as a domestic remittance.)

**Once six months have passed since your entry into Japan, you must visit the Japan Post Bank (post office) and change your status from "non-resident" to "resident."** If you do not do so, transfers to and from your account will be subject to delays and surcharges. For more details, please refer to **Attachment 1** and the Japan Post Bank website below.

For reference: Japan Post Bank: "Domestic remittance for non-resident customers" (In Japanese only)

[https://www.jp-bank.japanpost.jp/kojin/sokin/gaitame/kj\\_sk\\_gt\\_index.html](https://www.jp-bank.japanpost.jp/kojin/sokin/gaitame/kj_sk_gt_index.html)

- **When there is a change in your status of residence** (e.g. extension of period of stay, etc.), **be sure to inform the Japan Post Bank of the change.** If you do not notify the bank of the change, your account will be deactivated after a certain period.
- **If you leave Japan after graduating from the university, be sure to close your bank account after confirming that all debts have been settled.** If you cannot close your account before leaving Japan, you can delegate the procedure to a proxy. Be sure to check with your local post office regarding the delegation procedure before leaving Japan.



# Important notice for nonresident customers

## From Friday, May 6, 2022, domestic remittances involving nonresident customers will be handled as international remittances.

Japanese banks are obligated by Article 17 (Obligation of Banks, etc. to Confirm) of the Foreign Exchange and Foreign Trade Act (hereinafter, "the Foreign Exchange Act") to confirm that exchange transactions, etc., involving nonresidents do not violate the following regulations.

Applicable regulations (example)

- Regulations on parties subject to economic sanctions
- Regulations on the purpose of use of funds concerning Iran's nuclear development, etc.
- Regulations on payment for trade with North Korea and regulations on the purpose of use of funds concerning its nuclear development, etc.

To fulfill the above obligation without fail, we will handle some domestic remittances as international remittances.

## Remittances subject to the change

### 1. Account transfers

(remittances from Japan Post Bank accounts to other Japan Post Bank accounts or accounts at other banks)

Any domestic money transfers involving nonresident customers will be handled as international remittances. Consequently, the channels and remittance fees for international remittances will be applied to such transfers.

Channel	Japan Post Bank branches; savings counters at post offices handling international remittances <sup>(*)</sup>	Yucho Direct <sup>(*)</sup>	ATMs; post offices not handling international remittances
	Accepted <sup>(*)</sup>		Not accepted
Remittance fee <sup>(*)</sup>	7,500 yen	3,000 yen	

<sup>(\*)</sup> Post offices that handle international remittances can be searched from "店舗・ATM" (branches and ATMs) on the Japan Post Bank website.

<sup>(\*)</sup> We will ask you about details including the purpose of the remittance and, depending on the details, may not accept your remittance request.

<sup>(\*)</sup> If you would like to send money to accounts at other banks held by nonresidents, please notify the counter staff.

<sup>(\*)</sup> Consumption tax is not imposed on the remittance fee.

**The change is applied to transfers from or to Japan Post Bank accounts held by nonresidents (including transfers to accounts at other banks held by nonresidents).**

### 2. Cash remittances

#### • Telegraphic payment (cash remittances that do not use payment forms)

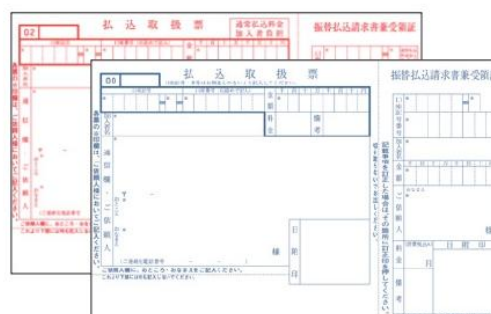
Remittances from nonresident customers and remittances to accounts held by nonresident customers will not be accepted.

#### • Ordinary in-payment (remittances using payment forms)

Handling will change as shown in the table below.

Channel	Japan Post Bank branches; savings counters at post offices	ATMs
	Accepted	<sup>(*)</sup>
Remittance fee	No change	

<sup>(\*)</sup> Only direct payments from Japan Post Bank accounts will be accepted for remittances using ATMs.





## Nonresident customers subject to the change

Nonresidents as set forth in the Foreign Exchange Act are as follows.

### Individual customers

#### Japanese nationals

- Those who left Japan for the purpose of living abroad for two years or more and are currently abroad
- Those who left Japan for the purpose of working overseas (including branches, subsidiaries, representative offices, and international organizations) and are currently abroad
- Those who have been abroad for two years or more after leaving Japan
- Those falling under any of the above conditions who have been temporarily in Japan for less than six months for work, vacation, or other reasons

#### Foreign nationals

- Those who entered Japan less than six months ago and are not working in Japan
- Officials of foreign governments or international organizations
- Diplomats, consuls, etc., appointed or employed by foreign governments

### Corporate customers

#### Japanese corporations

- Overseas offices (branches, sub-branch offices, etc.)

#### Foreign corporations

- Diplomatic or other missions of foreign governments, and international organizations

If you became a resident as set forth in the Foreign Exchange Act, for example, due to six months having passed since entering Japan, please notify the savings counter at a post office or Japan Post Bank branch. We will change the settings on your account. We will then treat you as a resident and you will be able to transfer money using an ATM.

**For more information, please check the Japan Post Bank website.**

If you are looking for more information, for example, **you are not sure about your residency status or you used to be a nonresident when you opened an account with Japan Post Bank but are no longer a nonresident**, please check the Japan Post Bank website for clarification.



Japan Post Bank  
website

# How Japan's National Health Insurance (NHI) System Works

Japan's National Health Insurance (NHI) system is supported by the regular NHI tax (premium) contributions from healthy NHI members that allow them to be ready for serious illnesses and injuries. NHI helps members pay incurred medical costs and maintain a healthy lifestyle.

## ● Copayments made by members

Preschool infants ..... 20%

School-age children through adults  
up to 69 years old ..... 30%

Adults aged  
70 to 74 years old ..... 10%

(Wage-earners at their preretirement  
income level pay 30%.)



**Member**  
(insured NHI subscriber)

Member applies to join NHI.  
Member makes NHI tax  
(premium) payments.

Member pays  
copayment.

Member receives  
medical services.

Member receives  
NHI card.

City or town  
receives  
financial assistance  
from the national  
government.



**NHI doctor**  
(healthcare provider)

## ● Proportion of medical costs paid by NHI for members

Preschool infants ..... 80%

School-age children through adults  
up to 69 years old ..... 70%

Adults aged  
70 to 74 years old ..... 90%

(Wage-earners at their preretirement  
income level pay 70%.)



**City or town**  
(insurer)

Healthcare provider bills  
NHI for medical costs.

NHI pays medical costs  
to healthcare provider.

City or town pays  
medical costs to NHI.

NHI reports the medical  
costs incurred.



**Federation of National Health Insurance Organizations**

## NHI Members

Every Japanese citizen and resident (except short-term residents) can subscribe to NHI, unless they (1) are 75 years of age or older, (2) receive health insurance from their employer (such as through a health insurance association, mutual aid association, or seafarers' insurance organization), or (3) receive public assistance (System of medical insurance for the whole nation).

### ● Single application for each household

To join NHI, each household (defined as a group of people living at the same residence under the same household budget) submits a single application. The head of the household submits the application.

### ● Each individual member is covered

While each household only submits one application to NHI, every member of the household is insured individually, and each receives their own NHI card.

### ● Non-citizens

Non-citizens deemed to have stayed in Japan at least one year and who have a Certificate of Alien Registration can subscribe to NHI, unless they (1) receive health insurance from their employer, (2) receive public assistance, or (3) are a traveler or other temporary visitor to Japan.

### Adults Aged 70 to 74 Receipt of Long Life Medical Care Card

You will receive your "long life medical care card" from your city or town. Your copayment (10% or 30%) will be checked using this card at the medical facility. Once you have received your card, guard it carefully.





## Joining and Leaving the NHI System

### Start or renew your NHI membership when you:

- Move from one city, ward, town or village to another
- Terminate your membership in another health insurance system
- Are no longer a dependent of a household belonging to another health insurance system
- Give birth
- No longer receive public assistance



### Your NHI membership ends when you:

- Move from one city, ward, town or village to another
- Become eligible for the Long Life Medical Care System (the Health Insurance System for Latter-stage Elderly People) (see page 19)
- Start a membership in another health insurance system
- Become a dependent of a household belonging to another health insurance system
- Die
- Start receiving public assistance



## Under such circumstances, report within 14 days

Delayed reporting may cause problems such as you may be personally liable for the full cost of your medical treatment, or be made to pay all back health insurance dues, so be careful.

### When starting or renewing your NHI membership

When you move from one city, ward, town or village to another
When you register as a resident alien (does not apply to short-term residents)
When your membership in another health insurance system ends
When you are no longer a dependent of a household belonging to another health insurance system
When you give birth
When you no longer receive public assistance

### Items needed to apply for NHI membership

Hanko (personal name stamp) and change of address certificate
Certificate of Alien Registration
Hanko (personal name stamp) and/or certificate proving you have ended a membership in another health insurance system
NHI card and Maternal and Child Health Handbook
Letter indicating you have been taken off public assistance

### When your NHI membership ends

When you become eligible for the Long Life Medical Care System (See Page 12)
When you move from one city, ward, town or village to another
When you are a non-citizen and move from one city, ward, town or village to another
When you start a membership in another health insurance system
When you become a dependent of a household belonging to another health insurance system
Upon death
When you start receiving public assistance

### Items needed to renew your NHI membership or register changes

NHI card
NHI card
NHI card and Certificate of Alien Registration
NHI card and other health insurance system's card
NHI card and death certificate
NHI card and letter indicating you will start receiving public assistance

### Other

When your address, head of household or name changes
When your children move to another city, ward, town, or village for their education
When you move from one city, ward, town or village to another in order to move to another facility.
When your NHI card becomes lost* or unreadable
When you become eligible for the Retiree Medical System (See Page 19)
When you are no longer eligible to be a member of a retiree health insurance system

### Items needed to make required changes

NHI card
NHI card, student ID card, etc.
NHI card, facility membership certificate, etc.
Personal identification and the unreadable NHI card (if applicable)
NHI card, pension certificate

\* If your cards are stolen or lost while out, notify the police.

☆ For more information, contact the NHI section of your city or town office.





## Pay Your NHI Tax (Premium) on Time

**The NHI tax (premium) is an important financial resource that pays for the medical costs of all NHI members.**

Be sure to pay your NHI tax (premium) on time. Unless there are extraordinary circumstances, NHI may be forced to take the steps below for households late in making their NHI tax (premium) payments.

- 1 The delinquent NHI member may be issued a special short-term NHI card with a shorter than normal validity period.
- 2 If an NHI tax (premium) is more than one year late, the delinquent NHI member may be asked to return their NHI card, and be issued an NHI Eligibility Certificate in its place.

Members who are issued an NHI Eligibility Certificate must initially pay the full amount of medical costs, and later receive the standard NHI refund of 70 to 90% of the medical costs.\*

\*Preschool infants...80%, school-age children through adults up to 69 years old...70%, adults aged 70 or older...90% (except for wage-earners at their preretirement income level, who receive a 70% refund).

- 3 If an NHI member is more than 18 months delinquent in their NHI tax (premium) payments, some or all of their NHI benefits may be stopped.
- 4 Members who receive NHI benefits and are still delinquent in their payments after these steps have been taken may have some or all of their costs (such as medical costs, major medical costs, lump-sum birth/childcare benefits or funeral expenses) added to their late NHI tax (premium) payment.



## Pay Your NHI Tax (Premium) on Time

**The NHI tax (premium) is an important financial resource that pays for the medical costs of all NHI members.**

Be sure to pay your NHI tax (premium) on time. Unless there are extraordinary circumstances, NHI may be forced to take the steps below for households late in making their NHI tax (premium) payments.

- 1 The delinquent NHI member may be issued a special short-term NHI card with a shorter than normal validity period.
- 2 If an NHI tax (premium) is more than one year late, the delinquent NHI member may be asked to return their NHI card, and be issued an NHI Eligibility Certificate in its place.

Members who are issued an NHI Eligibility Certificate must initially pay the full amount of medical costs, and later receive the standard NHI refund of 70 to 90% of the medical costs.\*


\*Preschool infants...80%, school-age children through adults up to 69 years old...70%, adults aged 70 or older...90% (except for wage-earners at their preretirement income level, who receive a 70% refund).

- 3 If an NHI member is more than 18 months delinquent in their NHI tax (premium) payments, some or all of their NHI benefits may be stopped.
- 4 Members who receive NHI benefits and are still delinquent in their payments after these steps have been taken may have some or all of their costs (such as medical costs, major medical costs, lump-sum birth/childcare benefits or funeral expenses) added to their late NHI tax (premium) payment.


# NHI Benefits

Once you become an NHI member, you are eligible to receive several types of benefits made possible by the NHI tax (premium) contributions of all NHI members and other sources of financial assistance.

## Medical benefits

When received	Benefit received	Points to note
<ul style="list-style-type: none"> <li>When you become ill</li> <li>When you are injured</li> <li>When you require dental care</li> </ul> 	<p>Medical treatment for between 10 and 30%* of the original cost</p> <p>* Preschool infants ..... 20%  School-age children through adults up to 69 years old ..... 30%  Adults aged from 70 to 74 ..... 10%  (except for wage-earners at their preretirement income level, who pay 30%).</p>	<p>You must present your NHI card at a healthcare provider that accepts NHI. Members aged 70 or older (excluding members eligible for the Long Life Medical Care System) must present their NHI card and Senior Benefit Card.</p>

## Reimbursement for medical costs (refunds received from NHI after applying)

When received	Benefit received	Points to note
<ul style="list-style-type: none"> <li>When you receive medical treatment from a healthcare provider that doesn't accept NHI, or must receive treatment when not in possession of your NHI card</li> </ul>	<p>After initially paying the full amount, the member makes a claim for the incurred medical cost. NHI investigates the case, and the member receives a refund of 70 to 90%* of the approved amount if the claim is approved.</p>	<p>NHI investigates the circumstances thoroughly before reimbursing expenses. An invoice for the cost of the medical treatment or a suitable substitute is required.</p> 
<ul style="list-style-type: none"> <li>When you receive traditional anma massage or Western massage therapy, acupuncture or moxibustion with a doctor's written consent or medical certificate</li> </ul>	<p>* Preschool infants ..... 80%  School-age children through adults up to 69 years old ..... 70%  Adults aged from 70 to 74 ..... 90%  (except for wage-earners at their preretirement income level, who pay 70%).</p>	<p>A doctor's certificate is required. Expenses for blood used in blood transfusions between a parent and child, siblings or other family members are not reimbursed.</p>
<ul style="list-style-type: none"> <li>When you incur expenses for a corset, crutches or other medical appliance</li> <li>When you pay for blood used in a blood transfusion</li> </ul>		
<ul style="list-style-type: none"> <li>When expenses for hospitalizing or transporting a critical patient have been incurred</li> </ul>	<p>The incurred transportation expenses are reimbursed (no more than the amount estimated for transportation by the most economical standard route and method) if the transportation was of an emergency nature and was deemed necessary by a doctor.</p>	<p>Only when approved by NHI. A written opinion from the doctor deeming the transportation necessary, and a receipt for the incurred transportation expenses (indicating the distance, and start/end points of the journey) are required for application.</p>
<ul style="list-style-type: none"> <li>When you are treated for an illness or injury by an overseas healthcare provider (Overseas Medical Cost)</li> </ul>	<p>NHI members can receive a refund of 70 to 90%* of the estimated cost for treatment of the same injury or illness in Japan (or of the amount actually paid overseas if less).</p>	<p>An itemized treatment description, itemized receipt, and translation are required.</p>

\* NHI reimburses Overseas Medical Costs only when they are for emergency treatment. NHI does not reimburse medical costs on trips made overseas for the purpose of receiving organ transplants or other treatments not covered by NHI in Japan.



## ◎ Medical costs

When received	Benefit received	Points to note
<ul style="list-style-type: none"> <li>When you are treated by a traditional jūdō therapist</li> </ul>	<p>Treatment for between 10 and 30%* of the original cost</p> <p>* Preschool infants ..... 20%  School-age children through adults up to 69 years old ..... 30%  Adults aged from 70 to 74 ..... 10%  (except for wage-earners at their preretirement income level, who pay 30%).</p>	<p>Bring your NHI card. In some cases you may also need your hanko. Members aged 70 or older (excluding members eligible for the Long Life Medical Care System) must present their NHI card and Senior Benefit Card.</p>

## ◎ Reimbursement for major medical costs (See pages 12 to 15 for more information.)

When received	Benefit received	Points to note
<ul style="list-style-type: none"> <li>When your costs exceed the preset deductible</li> </ul>	<p>If the costs paid at the hospital billing office exceed the preset deductible, NHI reimburses the excess.</p>	<p>Does not apply to bed surcharges and other items not covered by NHI.</p>

## ◎ Other benefits

When received	Benefit received	Points to note
<ul style="list-style-type: none"> <li>When you give birth</li> <li>When you are pregnant for 85 days or longer, even in the case of miscarriage or stillbirth</li> </ul>	Lump-sum birth/childcare benefit	From October 2009, as a rule lump-sum birth/childcare benefits are paid directly by NHI to the medical facility (direct payment system) to assist the payment of the cost of childbirth.
<ul style="list-style-type: none"> <li>When an NHI member dies</li> </ul>	Funeral expenses	Bring the deceased member's NHI card and death certificate.
<ul style="list-style-type: none"> <li>Meal costs when hospitalized (see page 10)</li> </ul>	Hospitalized NHI members pay 260 yen (per meal) for hospital meals. NHI pays the remainder (Hospital Meal Cost).	People in households that are exempt from resident taxes should apply to receive a "Certificate of Eligibility for Payment of Deductible or Reduction of Standard Copayment".
<ul style="list-style-type: none"> <li>Living costs for members 65 or older hospitalized in treatment wards (see page 11)</li> </ul>	Hospitalized NHI members pay 460 yen or 420 yen (per meal) for hospital meals, and 320 yen (per day) for living costs. NHI pays the remainder (Hospital Living Cost).	People in households that are exempt from resident taxes should apply to receive a "Certificate of Eligibility for Payment of Deductible or Reduction of Standard Copayment".
<ul style="list-style-type: none"> <li>When using a visiting nursing station</li> </ul>	NHI members pay part of the cost, and NHI pays the remainder (Visiting Nursing Care Cost).	Applies when a doctor has deemed at-home treatment necessary. Present your NHI card to the visiting nursing station. (This benefit is paid by the Long-Term Care Insurance System in some cases.)

\* For more information, contact the NHI section of your city or town office.