

This extract is a translation of the Japanese version. In the event that any question should arise about this version, the Japanese version is the authoritative version.

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I. The MEXT Mutual Aid Association System (共済組合のしくみ)

I. The MEXT Mutual Aid Association System (共済組合のしくみ)

The Association is organized as follows.

- President
The Minister of Education, Culture, Sports, Science and Technology
- Headquarters
Established in MEXT (Office for Welfare and Benefits, Personnel Division, Minister's Secretariat) and supervised by the Administrative Vice Minister of MEXT.
- Chapters
Established at the independent administrative institutions and other organizations covered by the Association, and supervised by the head of each organization.
- Affiliate Organizations
Established at certain organizations under the direct jurisdiction of the Association headquarters, and supervised by the head of each organization.

The Association is governed by a steering

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I. The MEXT Mutual Aid Association System (共済組合のしくみ)

Voluntary continuing members are disenrolled upon any of the following occurrences:

- (1) Lapse of two years from the date that voluntary continuing membership began.
- (2) Death of the member.
- (3) Failure to pay a voluntary continuing membership premium by the due date.
- (4) Enrollment in another mutual aid association or in a health insurance plan.
- (5) Lapse of the last day of the month in which the member submitted a premium.

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I. The MEXT Mutual Aid Association System (共済組合のしくみ)

3. Membership Card (組合員証)

New members are issued a membership card after the Association receives a notice

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I. The MEXT Mutual Aid Association System (共済組合のしくみ)

support from the member, and the individual's need for that support.

I. The MEXT Mutual Aid Association System (共済組合のしくみ)

6. Funding Sources (共済組合の財源)

The expenses of operating the Association's three programs (Short-term Benefits, Long-term B, 'TM~@q%)yp

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I. The MEXT Mutual Aid Association System

II. Short-term Benefits (短期給付)

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II. Short-term Benefits (短期給付)

the beneficiary needs to present (along with the membership card) when paying inpatient care charges to the healthcare facility cashier.

Copayment caps for beneficiaries under age 70

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II. Short-term Benefits (短期給付)

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II. Short-term Benefits (短期給付)

II. Short-term Benefits (短期給付)

II. Short-term Benefits (短期給付)

3. Marriage Allowance (結婚したとき(結婚手当金))

The Association pays a marriage allowance of ¥80,000 to members who become married. In marriages where both partners are members, the allowance is paid to each member. The allowance is also paid in cases where the couple has not filed for a marriage license but is in a de facto state of marriage, i.e. in a common-law relationship.

II. Short-term Benefits (短期給付)

4. Maternity Benefit (子供が生まれたとき(出産費))

The amount of Maternity Benefit is equal to the amount of the employee's salary (including the employee's contribution to the Social Security Fund) and dependent family members' health insurance contribution for the period of the employee's absence from work due to pregnancy, childbirth, and nursing of the child.

II. Short-term Benefits (短期給付)

5. Hospitalization Supplemental Benefit

(入院したとき (入院附加金))

The Association pays a hospitalization supplemental benefit of ¥10,000 to members each time they are hospitalized for at least five continuous days in order to receive medical care for illnesses or injuries. Since this benefit is intended as a sort of sympathy payment, it is paid regardless of the circumstances (hospitalization due to harm inflicted by a third party, hospitalization involving publicly funded care, and so forth), except when the member is hospitalized to receive care for work-related illness or injury.

II. Short-term Benefits (短期給付)

6. Leave-related Benefits (勤務を休んだとき)

The Association pays the allowances described below to members (excluding voluntary continuing members) unable to receive their remuneration in part or in whole when taking leave from work due to illness or injury (not related to work), childbirth, or certain other reasons.

1. Medical Leave Allowance (病気で休んだとき 傷病手当金)

The following medical leave allowance and supplemental allowance are paid to members (excluding voluntary continuing members) who are unable to receive their remuneration in part or in whole when taking leave from work to recuperate from an illness or injury. The medical leave allowance and supplemental allowance is payable from

II. Short-term Benefits (短期給付)

II. Short-term Benefits (短期給付)

- To claim this allowance, submit the request form after having a personnel officer write on it a statement attesting to the leave. Since the allowance is based on your remuneration, also attach evidence of the remuneration amount.

II. Short-term Benefits (短期給付)

7. Disaster Ben

II. Short-term Benefits (短期給付)

8. Burial Benefits (死亡したとき(埋葬料))

The Association pays the following burial benefits to dependents of members who have died from non-work-related causes, and to members when a dependent dies.

Death of Member		Death of Dependent	
Member burial benefit	¥50,000	Family burial benefit	¥50,000
Member burial supplemental benefit	¥50,000	Family burial supplemental benefit	

II. Short-term Benefits (短期給付)

10. Injuries Caused by Third Parties

(他人からけがをさせられたとき)

When a member or dependent is injured in a traffic accident or other incident caused by someone else, it is natural that the resulting medical expenses be borne by that person, provided that the member or dependent was not grossly negligent. However, since injury claims against third parties generally do not reach a quick settlement, the Association allows members and dependents to use their membership card to receive medical care for injuries caused by third parties.

In such cases, promptly contact the Association and file a damages claim. This gives the Association the subrogation rights to demand compensation from the third party on your behalf. In particular, please be sure to exercise discretion when dealing with traffic accidents, which involve complicated issues, such as assignment of liability and the possibility of after-effects from injuries. If you opt for a quick settlement with the third party without a consultation,

II. Short-term Benefits (短期給付)

Seemingly trivial injuries from a traffic accident can often mask serious medical conditions that are not discovered until much later, so be sure to **have** a physician thoroughly examine any injuries you suffer, **no** matter

II. Short-term Benefits (短期給付)

II. Short-term Be

III. Long-term Benefits (長期給付)

1. Overview of Long-term Benefits (長期給付のあらまし)

The programs operated by the Association include the Long-term Benefits program, which provide

III. Long-term Benefits (長期給付)

III. Long-term Benefits

3. National Pensions

National pensions (basic pension) provide a basic subsistence in old age for everyone.

1. Pension Subscribers

National pension subscribers are divided into three categories:

Category 1	Category 2	Category 3
Self-employed workers, students, etc.	Dependent spouses of Category 2 subscribers	Dependent spouses of Category 3 subscribers
Self-employed farmers, students aged 20–59 who are not subscribers, and do not have dependent spouses	Dependent spouses age 20–59 of Category 2 subscribers	Dependent spouses age 20–59 of Category 3 subscribers

Full-time

III. Long-term Benefits (長期給付)

- The Category 3 subscriber ceases to be a dependent spouse (the couple divorces, the dependent spouse's regular annual income exceeds ¥1,300,000, or other reasons).
- The member loses eligibility as a Category 2 subscriber due to reaching age 65, retirement, death, etc.

Cases where a Category 3 subscriber becomes a dependent spouse should be reported directly to the local municipal office.

(2) Notification

File prescribed form

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III. Long-term Benefits (長期給付)

5. Retirement/Old-age Pensions (退職または老齢を事由とする年金)

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III. Long-term Benefits (長期給付)

8. Old-age Pensions for Spouses (配偶者が受ける年金)

III. Long-term Benefits (長期給付)

9. Disability P

III. Long-term Benefits (長期給付)

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