



Naka Ward promotes the Naka Ward Multicultural Coexistence Promotion Action Plan to help non-Japanese residents build ties in the local community. This newsletter is published by Naka Ward in English and Chinese to provide foreign nationals with useful information on topics such as municipal administration, social programs and rules for everyday living.



Naka Ward multilingual website

English

Chinese



Understanding Japan's Three Important Public Systems

The following are important systems and procedures for living in Japan. Read them properly and make sure you understand.

Health Insurance**Pension****Taxes**

Health Insurance

Japan's healthcare system is supported by the enrollment of all citizens in public health insurance, with everyone contributing premiums to help one another. In principle, anyone who lives in Japan must become a member of a public health insurance such as National Health Insurance. Members can receive medical services such as treatment and medication when ill or injured, paying only the required copayment at the providing medical institution.

Paid health insurance premiums are tax deductible as part of your social insurance premium deductions when filing your income taxes.

point**Co-payment is usually 30 percent of the cost**

The percentage will vary depending on your age and income. As a general rule, those under the age of 70 will pay 30% of the cost. Those over the age of 70 and children may pay less than 30%.

Pension

Regardless of nationality, anyone who lives in Japan is required to join a public pension system. Specifically, all residents between the ages of 20 and 59 must enroll.

The self-employed and students are required to pay a fixed premium regardless of income or age. Paid pension premiums are tax deductible as part of your social insurance premium deductions when filing your income taxes.

point**System for premium exemptions and deferrals**

For those having difficulty paying premiums, there is also a system to exempt or defer payments. Do not leave the matter of payments unattended. Please consult with the ward office or your local pension office about what to do.

Taxes

There are two types of taxes: those paid to the national government and those paid to your local government (municipal and prefectural).

Of the local government (municipal and prefectural), an "individual municipal tax" is applied to wages and any capital gains from stocks, etc. in the previous calendar year. You pay this tax to the municipality where you were registered as a resident on January 1.

point**File a tax return even if you have no income**

You may not be able to get a tax certificate or tax exemption certificate if you fail to file a tax return. It can also affect premium calculations for National Health Insurance (NHI), the Advanced Elderly Medical Service System, and nursing care insurance, as well as applications/costs for daycare, public housing, etc.



Watch Easy Japanese videos about Japanese social systems, including support systems for children and schools.



There is also a guide that explains how National Health Insurance works.

This guide is available in several foreign languages. Please check the website.



Will Unpaid Insurance or Taxes Affect My Visa Renewal ?

Your period of stay may not be extended if you have unpaid National Health Insurance premiums or unpaid taxes.

Make sure you pay by the indicated deadlines.

Convenient ways to pay

There are several convenient ways to pay for health insurance premiums and taxes: payment slips, direct debit, credit cards and smartphone apps.



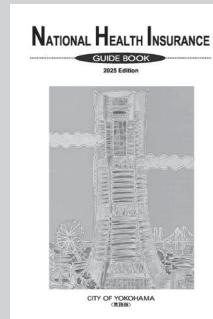
Paying NHI premiums ▶



Paying pension premiums ▶



Paying municipal taxes ▶



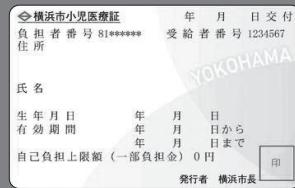
English
Chinese
Korean
Spanish
Portuguese

Children's Medical Expenses Subsidy Scheme

This program helps cover the co-payment for medical expenses when children enrolled in public health insurance visit a clinic or hospital for illness or injury. It does not cover non-insured services, such as extra bed charges or health checkups.

This system is available to children from birth to the end of junior high school.

[Yokohama children's medical care certificate](#)



Learn what to do before and after birth with videos!

~Available in Japanese, English and Chinese~

Get a Maternal and Child Health Handbook

Once you have been confirmed your pregnancy diagnosis with a doctor, notify the Children and Families Support Division at your local ward office as soon as possible and obtain your Maternal and Child Health Handbook.

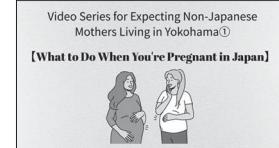
This handbook is an important record of the health of both you and your child. Please keep it in a safe place.

You will also be given subsidy vouchers for the cost of prenatal health checkups.



Pregnancy to post-birth: How to spend your time

This video for expectant mothers and fathers provides guidance about pre- and post-birth preparations and required procedures.



You just can't show up at school unannounced. You need to take the necessary steps beforehand.

To enroll in elementary or junior high school

In Yokohama, your address determines the school your child attends.

When you submit your moving-in notification to your ward office, tell the staff that you want to enroll your child in elementary or junior high school. Staff will inform you of the school your child should attend.

First, phone the school. Next, take the provided application form to the school and have an interview. Once the school has approved the form, take it back to the ward office, who will do a final confirmation.

You will receive a "notification of enrollment". This is the official notification that your child can enroll at the school.

A typical day at elementary school in Japan

8:15 Arriving at school
8:30 Morning assembly
8:40 1st and 2nd periods
10:20 Recess
10:40 3rd and 4th periods
12:10 Lunch and recess
13:35 5th period
14:30 Dismissal



■ Protect yourself from influenza

Wash your hands with soap or use an alcohol disinfectant.

Even if you do get sick with influenza after getting the vaccination, chances are your symptoms will be mild. If you have a chronic illness, please consult with your doctor first before getting vaccinated.

<Health and Welfare
Division (4F, Counter 402),
Naka Ward Office Annex
TEL: 045-224-8332>



■ Vote for Naka Ward's 100th Anniversary Slogan!

Naka Ward will celebrate its 100th anniversary in 2027. Please select your most favorite slogan from among the nominees from Naka Ward children.

Voting period: Jan. 6 (Tue) – Feb.23 (Mon)

Eligibility: Those who live, work, or study in Naka Ward, and anyone who feels connected to or wants to support Naka Ward

Voting method: Electronic application and sticker voting (location: 1st floor at the Naka Ward Office (Main Building and Annex), Yokohama City Port Opening Memorial Hall and other places)

 **Those who vote online will be entered into a lottery to win a 500 yen digital gift card!**

<Ward Administration Promotion Division (6F, Counter 63), Naka Ward Office TEL: 045-224-8121>



▲ Electronic application
(Japanese)

Editor's Note

I learned that different countries have completely different health insurance systems. I thought the Japanese system was the norm, but I realized that it is necessary to carefully explain the Japanese system to foreigners used to the system of their home country. If I were to live in another country, public relations newsletters that explain the system in that country would be very helpful. We will continue to provide information that will be useful in our readers' daily lives.



■ Know Emergency Information to Live Safely!

◎ You can call for an ambulance in several languages

119 is the emergency number for fire and ambulance. Ambulance service is free when you call 119.

If you call 119 in a foreign language, an interpreter will translate the conversation between you and the fire department (119) (Supported languages: English, Chinese, Korean, Spanish and Portuguese).

Ambulance crews also have a translation app for 15 languages, so you can communicate smoothly with them even if you are not confident in your Japanese.

◎ Not sure if you should call an ambulance? Seek advice first!

If you dial #7119, you can ask over the phone whether you should see a doctor immediately, whether you should call for an ambulance and which hospitals offer emergency care (in Japanese only).

<Naka Fire Station TEL: 045-251-0119>

The Anshin Kyukyu Leaflet (Medical Emergency Leaflet) provides helpful information for a sudden injury or illness, or when you are unsure whether to call for an ambulance.

Download the leaflet from the City of Yokohama website ▶

(Available languages: English, Chinese, Korean, Vietnamese)



**International Service Staff Naka Ward Office (2nd floor)
(English, Chinese) 10 a.m.–5 p.m.**

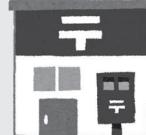
Provides support for procedures at the ward office, interpretation, help filling out forms, etc. If you are not confident in your Japanese, please tell the counter staff, who will call International Service Staff to help.

Help Me Know Q&A



Q1. After I moved, I submitted a moving-in notification to the ward office but I have not received any mail yet. Why is it?

A1. Reporting your new address to the ward office does not update your postal address. You also need to submit a Change of Address Notice to the post office.



● What happens when I submit a Change of Address Notice?

Once you submit this notice to the post office, mail, etc. from your previous address will be forwarded for one year free of charge.

If you have moved to Japan from overseas, your mail may not be delivered unless you notify the post office that you have moved in.

Note 1: This service applies only to mail handled by Japan Post.

Note 2: Forwarding to an overseas address is not possible.

Note 3: You must submit a Change of Address Notice to the post office every time you move.

● How to submit a Change of Address Notice

Go to a nearby post office and fill out the necessary application form.

You can submit a Change of Address Notice to the post office even if you have not done the necessary moving-in procedures at the ward office.

Note: If procedures cannot be completed at the post office, post office staff may visit you at home in certain cases.

What to bring Identification documents (residence card, passport, Japanese driver's license, My Number card, etc.)
Note: Please ask at the post office for details.

Q2. I am traveling/going back to my home country temporarily, so I will not be at home. What procedures are necessary?

A2. Go to a nearby post office and fill out a Notification of Absence.

When you submit this notice, the post office will hold mail and other postal items for you up to 30 days and deliver them once the hold period ends. Bring personal identification and submit a Notification of Absence.

Important!

Write your name on a piece of paper and put on your mailbox.

Mail might not be delivered without your name on the mailbox.





Selected as one of the New Three Japanese Cities
with the Most Spectacular Night Views!

Recommended Night View Spots in Naka Ward

Go for a Visit

In 2024, Yokohama became the first city in the Tokyo capital region to be selected as one of the New Three Japanese Cities with the Most Spectacular Night Views. The crisp winter air offers a perfect chance for enjoying the brilliant night views. In this issue, we introduce some carefully selected night view spots in Naka Ward that you can enjoy for free!

Citizens' Lounge at Yokohama City Hall (3F)



The cityscape of the Minato Mirai 21 district spreads out right in front of you.

The third-floor Citizens' Lounge is open to the public free of charge. Sit on a bench and enjoy the fantastic night view in this warm space.

Address: 6-50-10 Hon-cho, Naka-ku

Open for use: Weekdays: 7 a.m.-8 p.m.

Weekends/holidays: 10 a.m.-8 p.m.

Harbor View Park (Minato-no-Mieru Oka Park)



From the observation deck, enjoy a panoramic view of Yokohama Bay Bridge, Yokohama Marine Tower, Honmoku Pier and the Tokyo nightscape.

The tops of the Yokohama Bay Bridge main towers are illuminated in blue at set times.

At night, the fountains in the park are illuminated, making you feel like you have been transported to another world.

Address: 114 Yamate-cho,
Naka-ku

Open for use: 24 hours

Note: The France Yama district is closed at night

Thoughts of
a Foreign Resident
Life and Culture
in Japan



Notices from city hall or the ward office can get lost among other mail in the mailbox, or you might put off reading them. However, such notices are very useful in daily life.

When I first came to Japan, I did not understand much Japanese and there was no international lounge to provide assistance, so I worried about missing important announcements. I carefully checked notices from the school and the government with a dictionary in my hand. However, over the years, I started to scan only the titles of these notices and not the detailed explanations.

A few years ago, I changed my thinking when I received a letter about the Long-Term Care Insurance System. The letter stated that eligible households could receive partial exemptions on

Don't throw away that letter!

certain expenses such as water bills. This notice came together with other information, but I finally read it the fourth time it was sent. I immediately applied and have used this system for several years. I regret that I did not properly read the information the first time it was sent. When I was in China, I had heard about various systems in Japan, but I never thought they would be so generous.

Even for other things, I realize that government notices such as information on disaster preparedness and local events can sometimes have a large impact on our daily lives.

Even when you are busy, it is a good idea to make a habit of checking these notices.

(Naka International Lounge Staff)

Good to Know!
About Japanese
Culture

成人の日 Seijin no Hi Coming of Age Day

An introduction to seasonal events and the foods
and decorations associated with them

The second Monday of each January is **Seijin no Hi** (Coming of Age Day). It is a national holiday celebrating young people reaching adulthood and encouraging them to take their first steps as adults.

Many municipalities hold a ceremony on this day to recognize this milestone. In April 2022, the age of majority was lowered to 18 from 20, but some municipalities still hold the ceremony for 20 year olds. Young men typically wear suits or **hakama**, which are like wide-legged trousers worn over a kimono. Young women often wear long-sleeved, beautiful kimonos called **furisode**, and the movement of the long sleeves represents warding off evil spirits and wishes for good health.

It is said that Coming of Age Day has its origins in the Nara period's **genpuku** and **mogi** ceremonies, which acknowledged the arrival of adulthood. We hope to continue to cherish and preserve this long-established Japanese culture of celebrating coming of age.



We are always looking for locations to distribute **Naka Ward Town News**. If you have many foreign visitors to your shop, clinic, facility, etc. and would like to make this newsletter available to them, please contact us at 045-224-8123 to arrange delivery.

The next issue will be published on April 1.

The Rooftop Plaza of Osanbashi Yokohama International Passenger Terminal



This romantic, 360-degree panoramic view of the night skyline is a perfect spot for photography.

The changing view from sunset until dark, twilight and illumination are truly breathtaking.

Address: 1-1-4 Kaigan-dori, Naka-ku

Open for use: Roof and parking lot: 24 hours
International departures/arrivals
lobby: 9 a.m.-9:30 p.m.

A draw for
deluxe prizes!

The YOKOHAMA ILLUMINATION

Tour Yokohama illumination and gourmet spots!
Join the digital stamp rally!

Illumination events are being held in Yokohama's waterfront area.

Why not tour the city and take part in the stamp rally?

Dates: Until Feb. 28 (Sat)

Location: Yokohama waterfront area

Inquiries: Stamp Rally Staff, Creative Light Yokohama Executive Committee Secretariat

Email: stamprally@eclatst.com



▲ To participate,
see here.
(Japanese)