

## Criteria for Certification of Dependents

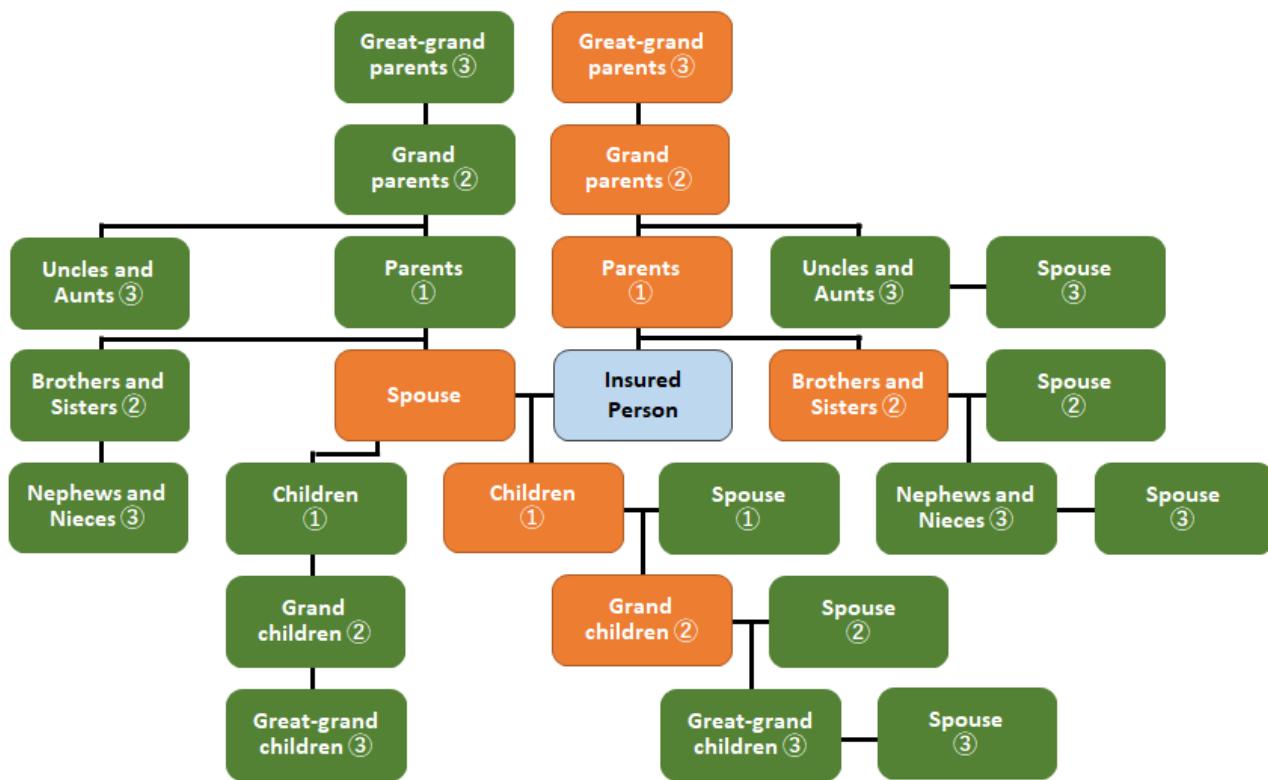
### ➤ Extent of Family Relationship

Only family members who are relatives within the third degree of kinship of the insured person and who **are primarily supported by the insured person financially** are certified as dependents.

Dependent eligibility may vary depending on whether the family member lives in the **same household** as the insured person.\*

\* This refers to living in the same household and on the same household budgets as the insured person. The cases involving separate certificates of residence (separate heads of household) are regarded to constitute living separately in principle, since the household budgets in question are separate.

People aged 75 and over are insured under the Medical Care System for the Advanced Elderly and therefore cannot be registered as dependents under a health insurance policy.



  It's not necessary to live with the insured person.

  It's necessary to live with the insured person.

① Relation in the first degree

② Relation in the second degree

③ Relation in the third degree

### ➤ Income Criteria

Both of the following two conditions need to be met for dependent family eligibility.

#### 1. Income

Dependents' Age	Annual Income	Monthly Income	Daily Income
19 to 23 (excluding the spouse of the insured person)	Less than 1.5 million yen*	Less than 125,000 yen*	Less than 4,167 yen*
Less than 60	Less than 1.3 million yen	Less than 108,334 yen	Less than 3,612 yen
60 and over	Less than 1.8 million yen	Less than 150,000 yen	Less than 5,000 yen
Disability Pension Program	Less than 1.8 million yen	Less than 150,000 yen	Less than 5,000 yen

\* The age is determined based on the age as of December 31st of the year in which the dependent certification date falls. There is no requirement that the dependents be students.

## 2. Belong to the same household or separated

If the family member lives with the insured person*	The annual income of the dependent is less than half of the income of the insured person.
If the family member lives apart from the insured person	<ul style="list-style-type: none"><li>① The amount provided by the insured person to the dependent is more than his/her annual income.</li><li>② The money transfer to the dependent is done every month on a regular basis.</li><li>③ Official papers to prove the transfer are necessary, preferably bank transfer records or any other means that would prove the money is transferred to sustain the dependent's livelihood. Cash receipts not accepted.</li></ul>

\* This refers to living in the same household and on the same household budgets as the insured person. The cases involving separate certificates of residence (separate heads of household) are regarded to constitute living separately in principle, since the household budgets in question are separate.

### ➤ **Rationale Underlying the Domestic Residency Requirement**

From April 2020, residency in Japan has been added as a requirement for certification of health insurance dependents. In principle, starting April 1, 2020, those who do not have home addresses in Japan cannot be certified as dependents (excluding ①～⑤).

If the dependent falls under any of the following ① to ⑤, please let us know.

#### [Exceptions to the Domestic Residency Requirement]

- ① Students studying abroad
- ② Family members accompanying an insured person who has accepted assignments abroad.
- ③ Those who enter a family relationship with an insured person who has accepted an assignment abroad.
- ④ Traveling abroad temporarily for sightseeing, recreation, volunteer activities, or other reasons unrelated to employment
- ⑤ In addition to those described in ①-④ above, the dependent is based in Japan with a solid purpose to the stay or to travel abroad, and in consideration will be given to each exception case.