



3 Labor insurance

Labor insurance consists of one social insurance system which compensates insurers' and their families' lifestyles, and two other kinds of labor insurance: Workmen's Accident Compensation Insurance and employment insurance.

3-1 Workmen's Accident Compensation Insurance

(1) What is Workmen's Accident Compensation Insurance?

In general, the employer is responsible for paying the whole sum of the insurance fees for Workmen's Accident Compensation Insurance. This is applicable to all foreigners who are working at a company regardless of what kind of status of residence they possess, and includes part-time employees. In the event of the worker becoming sick or injured or dying through work, or becoming the victim of an accident while commuting, the person will be eligible for insurance payout, and can receive various kinds of compensation benefits.

However, if the person themselves or the business employing them do not apply to the Labor Standards Supervision Office, the person cannot receive compensation. If you think you are the victim of a work-related accident, first of all notify your nearest Labor Standards Supervision Office.

(2) Main compensation benefits

Main compensation benefits	Place where documents are received	Where to submit documents
Medical treatment compensation (medical treatment benefits invoice)	Hospital designated by labor insurance	Hospital designated by labor insurance (for the first examination)
Work leave compensation (work leave compensation benefits invoice)	Labor Standards Supervision Office	Labor Standards Supervision Office
Disability compensation benefits (disability compensation benefits payment invoice)	Labor Standards Supervision Office	Labor Standards Supervision Office
Survivors' compensation benefits payment invoice	Labor Standards Supervision Office	Labor Standards Supervision Office

●Medical treatment compensation

In the event that a worker becomes injured or sick at work or while commuting, the necessary costs for treatment/medical treatment will be paid.

* In order to receive the medical treatment compensation benefits, as far as possible go to hospitals designated by labor insurance. At these designated hospitals you will find a form called the "medical treatment compensation benefits invoice (ryoyo no kyufu seikyusho)"; if you submit this form when you have your first



examination, you can apply for labor insurance payout, and you will not need to pay for the treatment until the treatment is completed. If you think your sickness or injury constitutes a work-related accident, you should be sure to apply for labor insurance payout, even if you have used health insurance or national health insurance at a medical institution.

●Work leave compensation benefits

In the event that a worker becomes injured or sick at work or while commuting, and needs to be on leave from work while receiving treatment/medical treatment and is thus unable to receive his or her salary for that time, 60% of the basic daily benefits will be paid from the fourth day.

* You should submit a form called the work leave compensation benefits invoice (which you can obtain at your Labor Standards Supervision Office) at your Labor Standards Supervision Office.

●Disability compensation benefits

If, even after recovering from a sickness or injury caused through work or while commuting, you are left with a certain degree of physical disability, this benefit will be paid.

●Survivors' compensation benefits

If a worker dies through work or while commuting, this will be paid to his or her surviving family.