



Long-Term Care Insurance

To Every Citizen of Ono City over 65 years old

ONO CITY

Payment method of Insurance premium will change after 65 years old.
Ono city would recommend Direct Debit from your bank account.

Notice from Ono City regarding Nursing Care Insurance payment.

The Long-term Care Insurance for the Elderly is a mechanism to support elderly in society as whole by insurance premiums payments and other Tax fund. When nursing care becomes necessary to the plan participants, they will be eligible for the insurance coverage with 10% deductible of the nursing care cost.

The principle of The Long-term Care Insurance for the Elderly is based on the spirits of mutual support. It is participant's responsibility to pay the premiums in order to receive help when nursing care becomes necessary.

① Calculation of insurance premium

Base amount of premium is determined based on estimated cost of nursing care and number of elderly over 65 years old in your town. And then the base amount is adjusted by participant's income level.

② The month start paying insurance premiums

Start paying the premiums as the month participants become 65 years old (The month with a day before the 65th birthday) as type#1 insured.

❖ Premiums of the year participants became 65 years old.

Example: Premium for a participant who became 65 years old in October

Make monthly installment starting October until March for 6 times the portion (October to March) of the yearly premiums of The Long-term Care Insurance for the Elderly by Direct debit from your bank account (or payment slip). (Due date is end of the each month)

65 years old

October November December January February March

Make payment of October - March portion. Monthly installment until March

③ Premium payment method of The Long-term Care Insurance for the elderly for over 65 years old.

❖ For participants pension amount is less than ¥180,000 per year, premiums be paid by direct debit (or payment slip)

For monthly installment

Direct debit is convenient

- Premium payment slip
- Bank passbook
- Personal seal

Please bring these items in left to Ono city designated financial institution to process

⌚ Until Direct debit

from your account is setup (Usually takes 1 to 2 month), or your account does not have enough balance to cover the Direct debit. Payment slip will be used for making payment.

⌚ Payment slip will be mail to participants from Ono City office. Payment could be made through any financial institutions. Payment due is end of each month.

⌚ After about half or a year later after participants turn to 65 years old, the Long-term Care Insurance for the Elderly premiums will be dedicated from pension who receive more than ¥180,000 per year (Special Collection)

● Designated Financial Institution by Ono City

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|------------------------|--------------|----------------------------------|------------------------|
| ● Mitsui Sumitomo Bank | All Branches | ● Nisshin Shinkin Bank | All Branches |
| ● Tajima Bank | All Branches | ● Hyogoken Shinkin Bank | All Branches |
| ● Minato Bank | All Branches | ● Nakahyogo Shinkinn Bank | All Branches |
| ● Himeji Shinkin Bank | All Branches | ● JA Mirai Hyogo Bank | All Branches |
| ● Bansyu Shinkin Bank | All Branches | ● Japan Post Bank or Post office | Branches in Kinki Area |

● It may take 1 to 2 month to setup Direct debit from your bank account. (Ono City will notify when setup is completed) Until then, please make payment by payment slip.

④ Premium level of the Long-term Care Insurance for the Elderly and the amount

As explained base amount in ①, premium levels are set based on your income level. (Please refer the table below)

The Long-term Care Insurance for the Elderly Premium 2024~2026				
Income Level	Premium Rate	Per Month	Per Year	Level requirement
Level 1	0.285	¥1,710	¥20,520	Recipient of Livelihood subsidies All members of Household is City tax exempt and recipient of welfare pension for Elderly All members of Household is City tax exempt and subject person's taxable income less than ¥800,000 per year in the previous year
Level 2	0.485	¥2,910	¥34,920	All members of Household is City tax exempt and subject person's taxable income between ¥800,000 and ¥1,200,000 per year in the previous year
Level 3	0.685	¥4,110	¥49,320	All members of Household is City tax exempt and subject person's taxable income over ¥1,200,000 per year in the previous year
Level 4	0.90	¥5,400	¥64,800	Members of Household pays City tax, but subject person is City tax exempt and his/her taxable income less than ¥800,000 per year in the previous year
Level 5 (Base Amount)	1.00	¥6,000	¥72,000	Members of Household pays City tax, but subject person is City tax exempt and his/her taxable income more than ¥800,000 per year in the previous year
Level 6	1.20	¥7,200	¥86,400	Subject person pays City tax and taxable income less than ¥1,200,000 per year in the previous year
Level 7	1.30	¥7,800	¥93,600	Subject person pays City tax and taxable income between ¥1,200,000 and ¥2,100,000 per year in the previous year
Level 8	1.50	¥9,000	¥108,000	Subject person pays City tax and taxable income between ¥2,100,000 and ¥3,200,000 per year in the previous year
Level 9	1.70	¥10,200	¥122,400	Subject person pays City tax and taxable income between ¥3,200,000 and ¥4,200,000 per year in the previous year
Level 10	1.90	¥11,400	¥136,800	Subject person pays City tax and taxable income between ¥4,200,000 and ¥5,200,000 per year in the previous year
Level 11	2.10	¥12,600	¥151,200	Subject person pays City tax and taxable income between ¥5,200,000 and ¥6,200,000 per year in the previous year
Level 12	2.30	¥13,800	¥165,600	Subject person pays City tax and taxable income between ¥6,200,000 and ¥7,200,000 per year in the previous year
Level 13	2.40	¥14,400	¥172,800	Subject person pays City tax and taxable income more than ¥7,200,000 per year in the previous year

● Taxable pension income

Taxable income such as incomes from National Pension Plan, Employees' Pension Plan and Mutual Aid Pension. Pension for the disables, Survivors Pension and Welfare pension for elderly are not taxable.

Contact: The Long-term Care Insurance for the Elderly

Ono City Office: Elderly nursing care section, Welfare Department

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TEL: 0794-63-1509 (Direct) 0794-63-1000 (Main Office)