

## V. Health Services

### 1. Medical Expenses

#### (1) National Health Insurance (NHI)

The National Health Insurance is a medical insurance program designed for enabling people to receive medical treatment for injury or illness at a medical facility without financial worries, by sharing medical expenses with the Government, municipal governments and insured persons. International students as well as Japanese citizens are required to enroll in NHI, which is managed by local municipal governments. The insured person will only need to pay 30% of the total medical expenses; this will considerably ease patient's financial burden.



#### (2) How to enroll in NHI

You must submit an application for enrollment in NHI at the local ward office or city office where you have completed your basic resident registration.

#### (3) Insurance Premium

An annual premium costs around ¥10,000 in the case of an international student with no income during the previous calendar year in Japan. Scholarships are not considered as income. The insurance premium is determined based on income of the previous year in Japan, therefore international students must declare their annual income at the time of enrollment or renewal of NHI.

E.g.) Hachioji City annual premium of 2017 was 11,700yen (under 40 years old).

#### (4) When you move to another municipality

Please return your NHI card when you submit your move-out notification at the previous municipal office, and you will have a new NHI card when you submit your move-in notification at the new municipal office. If you fail this renewal procedure, you cannot receive the coverage of the National Health Insurance for medical treatments.

### 2. Health Support Center for Students

The Health Support Center for Students supports students in living a meaningful student life in a sound mind and a sound body. The support services include health consultation with a medical doctor (free of charge), the first aid and referral to hospitals in the Minami-Osawa area. Please feel free to visit the Center if you have a health problem or concern. However, oral medication is not administered.

#### (1) Location & Office Hours

Main Health Service Office in Bldg.7, 1F      Tel: 042-677-2374 (direct line)  
9:00 - 17:00. Monday - Friday

**(2) Health consultation with a medical doctor (free of charge)**

Medical consultation with a medical doctor is provided for students regularly. Please check the consultation schedule on the bulletin board or the University's website before you visit the Center.

**(3) Annual health checkup**

TMU conducts an annual health checkup for free of charge in April. Be sure to receive it.

Note: This service is available only for regular degree students; Exchange students /research students are not eligible.

**(4) Referral of hospitals**

When you have a health problem and do not know which hospital to visit, please consult with the Health Support Center. Telephone information services regarding medical institutions are also available.

### **3. Insurances**

Personal Accident Insurance for Students Pursuing Education and Research (*Gakkensai*) & Liability Insurance for Student Pursuing Education and Research (*Gakkenbai*)

**(1) What is *Gakkensai* ?**

This insurance covers the medical expenses incurred for treatment of physical injury due to an unexpected accident when engaging in educational or research activities at TMU.

**(2) What is *Gakkenbai* ?**

This insurance provides indemnity for legal liability to pay compensation for personal injury or property damage sustained by a third party which resulted from the policyholder's (student's) fault when doing his/her coursework, participating in a university event, or traveling for these activities inside and outside Japan.

(Premiums)

One year ----- ¥1,340 (¥1,000 for *Gakkensai*, ¥340 for *Gakkenbai*)

Two years ----- ¥2,430 (¥1,750 for *Gakkensai*, ¥680 for *Gakkenbai*)

Three years ----- ¥3,620 (¥2,600 for *Gakkensai*, ¥1,020 for *Gakkenbai*)

Four years ----- ¥4,660 (¥3,300 for *Gakkensai*, ¥1,360 for *Gakkenbai*)