

# Information on Technical Intern Training

## — Workmen's Accident Compensation Insurance, Health Insurance, and Comprehensive Insurance for Technical Intern Trainees —

Several types of insurance are available to technical intern trainees, as described below, to allow you to pursue your training program safe in the knowledge that you are guaranteed proper compensation in the event an accident or illness befalls you during your stay in Japan. Take this opportunity to review the following insurance policies in preparation for the unexpected.

### 1. Workmen's Accident Compensation Insurance

Workmen's Accident Compensation Insurance is a national insurance system, which compulsorily applies to all workers in Japan. Insurance premiums are paid entirely by the employer. (In the case of "Supervising Organization Type Training Program" as defined by the revised Immigration Control Act) the insurance applies from the point when a technical intern trainee completes the initial lecture session of the program and begins technical intern training under an employment contract. The following types of insurance benefits are available for injuries incurred while receiving technical intern training, illnesses contracted as a result of the training program, and injuries sustained while commuting to work.

- ① Bereaved family (compensation) benefit and expenses for funeral rites in the case of death
- ② Disability (compensation) benefit if left with a residual disability
- ③ Medical treatment (compensation) benefit (in principle, no payment is required by the technical intern trainee)
- ④ Temporary disability (compensation) benefit from the fourth day of absence from work (the employer is required to pay a compensation for the first three days of absence)
- ⑤ Injury and disease pension according to the extent of the disability that remains when not recovered

# 技能実習情報

## — 技能実習生の労災保険・健康保険・外国人技能実習生総合保険 —

技能実習生の皆さんが、日本滞在中に方が一の事故に遭遇したときや病気にかかったときの補償を確保し、安心して技能実習を継続できるよう、以下の保険があります。方が一の場合に備えて、是非、以下の内容を確認しておいてください。

### 1. 労災保険

加入が強制される国の保険制度で、事業主が保険料の全てを負担します。(改正入管法による団体監理型の場合) 講習を修了して雇用契約のもと技能実習を開始する時点から適用となります。技能実習中にケガをした場合や技能実習が原因で病気になった場合及び通勤途上にケガをした場合に、以下の給付が受けられます。

- ① 死亡の場合の遺族(補償)給付・葬祭料
- ② 後遺障害の場合の障害(補償)給付
- ③ 病院等での療養(補償)給付(自己負担は基本的にありません。)
- ④ 休業4日目からの休業(補償)給付(休業1~3日分は事業主から支給される)
- ⑤ 療養開始後1年6ヶ月以上経過しても治らない場合障害の程度により傷病年金

one-and-a-half years after starting to receive treatment

⑥ Nursing benefit when receiving nursing care in the case of a grade 1 or grade 2 physical disability

2. Employees' Health Insurance and National Health Insurance

The Employees' Health Insurance system is also a national system that compulsorily applies to all workers who are employed by a corporate enterprise or a privately managed enterprise with five or more full-time workers (excluding personal businesses in the agriculture, fishery, livestock, and service (such as dry cleaning) industries). The worker and employer each pay half the insurance premium. Personal businesses in the agriculture, fishery, livestock, and service (such as dry cleaning) industries and those with less than five full-time employees voluntarily subscribe to the Employees' Health Insurance plan or the separate National Health Insurance plan.

When receiving medical treatment for an illness or injury not covered by Workmen's Accident Compensation Insurance, the insured individual may receive treatment at the cost of his/her required share (30% of medical expenses) by presenting an Employees' Health Insurance card or a National Health Insurance card to the medical institution. These insurance systems cover most types of medical treatment, but do not include expenses for dental materials (such as gold alloys) and specialized treatment.

3. Comprehensive Insurance for Technical Intern Trainees

This is an insurance plan that private insurance companies have developed especially for foreign technical intern trainees. Subscription to this system is voluntary, not compulsory, so you might want to check with your implementing organization whether or not you are subscribed to the system.

Comprehensive Insurance for Technical Intern Trainees supplements Workmen's Accident Compensation Insurance, Employees' Health Insurance and National Health Insurance described in sections 1 and 2 above, and pays insurance money in the following cases.

① Insurance money for deaths and residual disabilities resulting from illnesses and injuries

Comprehensive Insurance for Technical Intern Trainees pays an insurance amount of 7 million yen in the event of death resulting from incidents other than occupational accidents and accidents during commute. Subscription to this insurance is important, because Employees' Health Insurance and National Health Insurance principally do not cover deaths and residual disabilities. Conversely, Comprehensive Insurance for Technical Intern Trainees does not pay insurance money for occupational accidents and accidents during commute, since these are covered by Workmen's Accident Compensation Insurance.

② Insurance money for treatment of illnesses and injuries

In consideration of the amount of time it takes technical intern trainees to become eligible for subscription to a public health insurance system in Japan, Comprehensive Insurance for Technical Intern Trainees compensates the entire amount of medical treatment expenses incurred during a

⑥ 第1級又は第2級の障害の場合で介護を受ける場合の介護給付

2. 健康保険・国民健康保険

健康保険は、法人事業所又は従業員が常時5人以上の個人事業所（農業・水産・畜産・クリーニング等サービス業を除く。）で雇われる場合に強制的に適用される国の保険制度（保険料は事業主と折半）です。農業・水産・畜産・クリーニング等のサービス業の個人事業所や5人未満の個人事業所の場合は、健康保険に任意に加入するか別の制度である国民健康保険に加入することになります。

労災保険の対象外の病気やケガで医療を受けるとき、健康保険または国民健康保険の保険証を病院に提示すれば、自己負担分（医療費の30%）を支払うだけで医療を受けることができます。ほとんどの医療は保険の対象となりますが、歯科材料費（金合金等）、特殊な治療など保険対象外となる医療もあります。

3. 外国人技能実習生総合保険

民間の保険会社が外国人技能実習制度のために開発した保険です。加入は強制ではなく任意となるので、実習実施機関に本保険に加入しているか是非確認してみてください。

上記1、2の労災保険、健康保険・国民健康保険を補完する形で、次のような場合に保険金が支払われます。

① 病気やケガによる死亡・後遺障害の保険金

業務災害・通勤災害以外の場合に、(死亡の場合) 700万円の保険金が支払われます。健康保険・国民健康保険では基本的に死亡・後遺障害の給付はありませんので、本保険の加入が重要となります。業務災害・通勤災害の場合は、労災保険での給付があり、本保険では保険金が支払われません。

② 病気やケガによる治療費用保険金

国民健康保険・健康保険等の資格取得の時期を考慮し、本国出国から一定期間（1ヶ月～3ヶ月）は治療費用100%が補償されます。その後は、国民健康保険・健康保険における自己負担分の治療費用30%が補償されます。限度額は100万円または300万円です。自己負担なく日本の医療を受

specified period of time (one month to three months) from the date a trainee departs his/her home country. Thereafter, it compensates for the 30% self-payment burden of technical intern trainees as required under National Health Insurance or Employees' Health Insurance, up to a limit of one million or three million yen. This means that technical intern trainees covered by the Comprehensive Insurance for Technical Intern Trainees can receive medical treatment in Japan without payment. Even in the event they incur an illness or an injury in Japan, the insurance allows them to continue with their training program even while giving priority to their health. However, insurance money is not paid out for dental treatment, treatment for preexisting (chronic) disorders, or injuries resulting from driving without a license.

### ③Liability insurance

Comprehensive Insurance for Technical Intern Trainees pays insurance amounts of up to 30 million yen when a technical intern trainee is held legally liable for accidentally damaging another person's property or injuring another person. For example, the insurance provides for unexpected accident liability claims, such as in a collision accident while riding a bicycle or an accident of water leakage to downstairs residents. Since no public insurance system covers liabilities against accidents, technical intern trainees who are not insured by Comprehensive Insurance for Technical Intern Trainees must make reparations at their own expense. It should be noted, however, that the insurance does not compensate for damages occurring in the course of duty (they are usually compensated by the employer) or damages to rooms where technical intern trainees reside.

### ④Compensation for rescue expenses, etc.

In the event a technical intern trainee dies or falls into critical condition due to an illness or injury, or is in mortal danger as a result of a random accident, an insurance amount of up to 2 million yen is paid to cover for the expenses of family members to travel to Japan from their home country and other such expenses. No national insurance system offers this type of compensation.

Note, however, that insurance companies have disclaimer clauses to the payment of insurance amounts described in (1) to (4) above.

Above, we have provided an overview of insurance systems in the case of illnesses, injuries, and other such incidents. Needless to say, it is best that unexpected accidents and illnesses do not occur, but keep the above information in mind so that you can act with a certain measure of reassurance in case something occurs.

けられるため、万が一の病気やケガでも自分の健康を第一に考えながら安心して技能実習を続けられることとなります。ただし、歯の治療や既往症(持病)の治療、無資格運転など保険金が支払われない場合もあります。

### ③賠償責任保険金

誤って他人の物を壊したり他人をケガさせて法律上の賠償責任を負担したときに、3,000万円を限度に保険金が支払われます。自転車運転中の衝突事故や階下の住民への水漏れ事故など万一の賠償事故に備えることができます。国の保険制度では賠償事故を補償するものはありませんので、この保険がないと自己負担で賠償しなければなりません。ただし、職務遂行に基づく損害賠償(この場合は事業主が負担する機会が多い)や技能実習生自ら住む居室への損害など保険金が支払われない場合もあります。

### ④救済者費用等保険金

病気やケガにより死亡または危篤となった場合や、偶発の事故により生死不明の状態になった場合などに、母国から親族の方などの渡航費用などが、200万円を限度に支払われます。国の保険制度では補償されません。

ただし、上記①～④には、保険会社にて設定した保険金が支払われない免責事由があります。

以上、病気やケガなど万が一の場合の保険について説明しました。不慮の事故や病気は起こらないのが一番良いのですが、起こっても安心して対処できるよう、上記の内容を確認しておいてください。