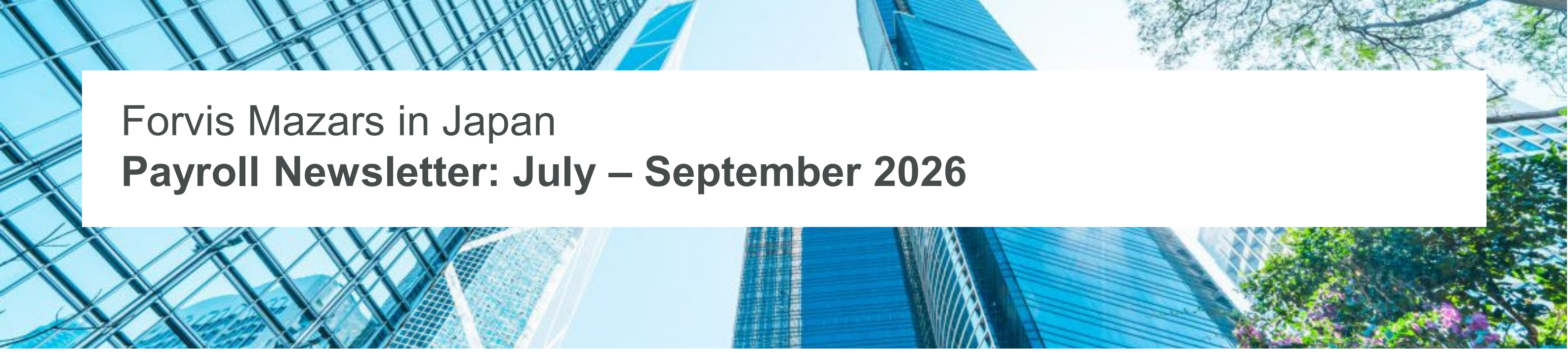

Forvis Mazars in Japan

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Health Insurance: Items to Be Returned Upon Resignation

This is a reminder of which items must be returned and which are not required when completing resignation procedures.

【Items to Be Returned】

- Eligibility Confirmation Certificate (for certificates that are still valid only)

This is an official document used for medical care. As it becomes invalid after employment ends, it must be returned.

Notes

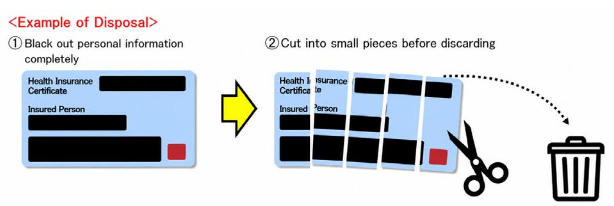
- This applies only to individuals who have been issued this document. It is not issued to those using the My Number Health Insurance Card or those who have not requested issuance.

- The image shown is for reference only. The format and color may vary depending on your health insurance provider. Please confirm that your document is labeled as an Eligibility Confirmation Certificate ("資格確認書").

【Items Not Required to Be Returned】

- Health Insurance Card (no longer required to be returned on or after 2 December 2025)
- Notification of Eligibility Information

These documents are intended for personal reference only and do not need to be returned to the company. Please dispose of them appropriately, taking care to protect your personal information.



<Reference>
[令和7年12月1日をもって、健康保険証が使用できなくなります｜令和07年11月｜お知らせ｜協会けんぽ]

Revision to Dependent Eligibility Assessment

Effective April 2026, the method for assessing income for health insurance dependent eligibility has been revised. This revision does not abolish the JPY 1.3 million income threshold; rather, it changes the assessment basis from an actual income basis to a contract-based approach.
[Japan Pension Service website]

Previously, eligibility was assessed based on projected income for the next 12 months, taking into account past earnings and overtime.
From April 2026, it will instead be based on employment contract conditions such as salary and working hours. If the contract-based annual income is below JPY 1.3 million, the individual will generally qualify as a dependent.

As a result of this revision, individuals may be less likely to lose dependent status due to temporary or variable income increases, as eligibility will primarily be assessed based on contract-defined income rather than temporary or variable factors such as overtime or peak workload periods. However, as contract terms will form the basis of assessment, proper contract management will become increasingly important.

Please note the following five points:

- The JPY 1.3 million threshold remains unchanged.
- If actual working conditions differ from those stated in the documentation, dependent status may not be granted.
- You may be requested to submit documents confirming employment contract terms.
- If employment conditions (e.g., working hours or salary) change, eligibility should be reviewed internally. If you are unsure, please consult Forvis Mazars Japan.
- Non-salary income (e.g., allowances and bonuses) will continue to be included in the assessment.

Item	Until March 2026	From April 2026
Method	Based on actual and projected income	Based on contract terms
Threshold	Projected income below JPY 1.3 million	Contract-based income below JPY 1.3 million
Basis	Projected income for the next 12 months	Annual income based on contract terms
Stability	Subject to temporary income fluctuations	Less affected by temporary income fluctuations

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2026 Annual Schedule

Item	Period	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Review of Labor Insurance Premium rate (Employment & Workers' accident insurance)	April 2026												
Start of Child and childcare support fund collection	From April 2026 payroll												
2026 Start of Resident tax deduction with new tax amount	From June 2026 payroll												
Annual renewal of Labor insurance	1 June 2026 ~ 10 July 2026												
Regular revision of Health insurance & Welfare pension (Calculation basis report)	1 June 2026 ~ 10 July 2026												
2026 Year-end adjustment preparation period	Around the end of October ~ (expected starting date)												

Year-end adjustment related

Health insurance & welfare pension related

Labor insurance related

APAC Payroll Essentials 2026 （Guide to country specific payroll across Asia Pacific）

We are pleased to announce the release of the latest "APAC Payroll Essentials 2026" guidebook, designed to support efficient payroll management and ensure compliance across the Asia-Pacific region.

This practical guide provides a clear overview of key payroll requirements in each country and territory, including:

- Country and territory backgrounds
- Mandatory registrations
- Work visa requirements
- Employment contracts and internal policies
- Employment commencement procedures
- Compensation, wages, and allowances
- Social security and retirement systems
- Termination procedures

Whether you are expanding into new markets or managing multi-country payroll, this guide serves as a valuable reference for your day-to-day operations.

Download your copy now:

APAC Payroll Essentials 2026

Contact:

Should you have any questions or require further information, please do not hesitate to contact our team at Forvis Mazars in Japan.

Issued on 30 Jun 2026