

GUIDE TO LIVING IN OGAKI
For Non-Japanese Residents in Ogaki City
Issued by Ogaki City Hall (August 2009)

Emergency

- ※When you make an emergency call, please talk in Japanese or ask someone who can speak in English to call.
- ※Interpreters of your mother language are not necessarily available at the time of emergency, therefore, please try to communicate with your neighbors, no matter what their nationalities would be. Also please try to learn Japanese as much as possible.

A Responding to Fires, Earthquakes, Flood and other emergencies

◎Fire and Medical Emergencies

Call 119 in the event of a fire or medical emergency. First, tell the operator the nature of your emergency, “Fire,” “ambulance,” or “rescue.” Then give your name, location and telephone number.

INQUIRIES: OGAKI FIRE DEPARTMENT CONTROL ROOM

Phone: 0584-87-0119

◎Earthquakes

Earthquakes are frequent in Japan, when you feel sudden, violent shaking of the earth. In case of a severe earthquake, buildings might fall down. In coast areas, residents have to be cautious about tsunami waves.

INQUIRIES: OGAKI CITY PUBLIC SAFETY DIVISION

Phone: 0584-81-4111 extension 429

©Floods

Between July and October, Japan is struck by frequent typhoons bringing heavy rain and strong winds. Typhoons can cause serious damage, including the collapse of buildings. Tune in to local radio and TV stations for updated information on typhoons in your area.

INQUIRIES: OGAKI CITY PUBIC SAFETY DIVISION

Phone: 0584-4111 extension 429

B Responding to Traffic Accidents and Crimes

If you witness a traffic accident or a crime, first try to help any injured persons. Then call 110 to report the location, time and what happened accurately as possible. If you are burglarized or intentionally injured, file a claim at the nearest police box or police station.

INQUIRIES: OGAKI POLICE DEPARTMENT

Phone: 0584-78-0110

C Emergency Medical Services during Nights and Holidays

The Ogaki Emergency Medical Center and the Ogaki Holiday Dental Clinic are open on holidays to deal with sudden illness. They provide first-aid treatment for emergency cases only. As their medical service hours are limited, it is best to call to see if your needs can be met before visiting a hospital.

	Emergency Medical Center	Holiday Dental Clinic	Emergency Pediatrician Room
Name of institute	Ogaki City Emergency Medical Center	Ogaki Holiday Dental Clinic	Ogaki Municipal Hospital
Service	Internal medicine and pediatrics	Dental Surgery	Pediatrics
Hours	9:00-12:00, 13:00-17:00	9:00-12:00, 13:00-17:00	18:00~21:00
Dates	Open only on Sundays, national holidays, the year-end and the New Year's holidays, and August 15 th (except the day of the Ogaki Festival)	Open only on Sundays, national holidays, the year-end and New Year's holiday	Open only on Thursday, Saturday, and Sundays (except national holidays, the year-end and New Year's holiday, and August 15 th)
Place	2-24, Higashi Togawa-cho, Ogaki City	7-chome, Minami Ebisu-cho, Ogaki City (c/o Ogaki Dental Association Center)	4-86, Minami-nokawa-cho Ogaki City
Phone	0584-73-9090	0584-81-6540	0584-81-3341

*If you are not a member of the National Health Insurance system or other medical insurance system, you are responsible for covering the cost of all your medical expenses. We recommend that you complete an insurance application as soon as possible to ensure you become eligible for benefits.

Living in Ogaki

A Trash Disposal

Household trash is collected separately by category. Please sort your trash into the designated categories as instructed. You are supposed to take out trash at a designated place, time (by 8:30 in the morning) and days of the week.

※For details please take a look at the Categorized Garbage Collection leaflet of Ogaki City which are available at the Environmental Sanitation Division of Ogaki City, Ogaki International Exchange Association, each Public Service Center and at other public institution.

B Disposing of Large-Scale Items

※To arrange a day for pickup of large items, contact the appointment desk of Refuge Disposal Center at 0584-89-9279 or at Fax 0584-89-9279

INQUIRIES: OGAKI CITY REFUGE DISPOSAL CENTER

For general inquiries: 0584-89-4124

For reservation of large sized garbage collection: 0584-89-9279

TAX

A Income Tax and Municipal Tax

◎Income tax and prefectural and municipal taxes

The income you receive in exchange for your services is subject to taxation. You are required to pay two kinds of taxes: national income tax, and prefectural and municipal taxes.

1. Income Tax

Your employer deducts income tax from your salary and sends it to the tax authorities.

- ◆About your year-end income tax return; If your employer does not make a year-end adjustment (tax accounting) for you, or if you are expecting an income tax refund, you must file your own income tax return.

INQUIRIES: OGAKI CITY TAXATION DIVISION

Phone: 0584-81-4111 extension 344

2. Prefectural and Municipal Taxes

The municipal government will inform you of the amount of prefectural and municipal taxes you must pay. This is based on the income you earned during the calendar year. The municipality in which you resided as of January 1 of the year is responsible for collecting your municipal tax. If your employer does not deduct municipal tax from your salary, the City Hall will send you a statement of payment so that you clear the tax at a designated bank for tax collection. If you leave Japan, please finish paying your tax prior to it.

INQUIRIES: OGAKI CITY TAXATION DIVISION

Phone: 0584-81-4111 extension 344

B Municipal Tax Certificate

◎About municipal tax certificates

Municipal tax certificates are described below. To apply for there certificates, please present your seal and you alien registration card.

1. Prefectural and Municipal Tax Certificate (income and taxation)

Fee: ¥250 per copy

Purpose: Application for childcare allowance, visa, housing and others

2. Tax Payment Certificate

Fee: ¥250 per copy

Purpose: Application for visa, housing, and others

3. Property Tax Certificate

Fee: ¥250 per copy

(Tax payment certificates for light motor vehicle inspection are issued at no charge.)

Purpose: application for loan and others

INQUIRIES: OGAKI CITY TAXATION DIVISION

Phone:0584-81-4111 extension 372

C Tax Payments

◎Municipal Tax Payments

◆Tax Payment Schedule

Tax Items	Whole Year	1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter
Prefectural and municipal taxes taxes(Regular collection)		June	August	October	January
Property tax (Includes depreciable assets), Urban planning tax		April	July	December	February
Light motor vehicle tax	May				

(The due dates are subject to change with revisions to the tax relevant laws.)

◎Where to Pay Municipal Tax

■Ogaki City Hall (at the Revenue Division), Ogaki City Regional Offices in Kamiishizu and Sunomata, and at Ogaki City Citizens' Service Centers.

※If you are paying tax at City Regional Offices or at Citizen's Service Centers, please be sure of bringing a statement of payment before set deadline.

■Designated and representative financial institution for tax collection:
Ogaki Kyoritsu Bank, Juroku Bank, Mitsubishi Tokyo UFJ Bank, Gifu Bank, Daisan Bank, Shiga Bank, Mizuho Bank, Mitsui Sumitomo Bank, local offices of Nishi Mino Agricultural Cooperative, Ogaki

Shinkin Bank, Seino Shinkin Bank, Gifu Shinkin Bank, Gifu Cooperative Bank of Commerce and Industry, Ito Credit Cooperative, and Tokai Labor Credit Association

■If you prefer to pay your municipal tax at a branch of Japan Post Bank or at a local post office, a postal transfer form is necessary so please make inquiry at Ogaki City Taxation Division.

■You can pay your municipal tax at convenience stores with a statement of payment on which a bar code is printed.

INQUIRIES:OGAKI CITY REVENUE DIVISION

Phone:0584-81-4111 extension 382

◎Delinquent taxes and late payment penalties

If you fail to pay your municipal tax by the due date, you will be considered as delinquent. Demand notes will be sent to and reminder calls will be made to tax payers in arrears.

1. Late payment penalties

You will be required to pay penalty charge in proportion to the period of delinquent taxes. As to the rate annum of the delayed payment penalty, please inquire with the Revenue Division.

2. Procedures for collection of delinquent Taxes

If you continue to evade your municipal tax obligations, your salary or other assets may be distrained to ensure the fairness of the taxation system and secure the necessary municipal tax revenue.

INQUIRIES: OGAKI CITY REVENUE DIVISION

Phone: 0584-81-4111 extension 382

Childcare / Education

A Kindergarten, Preschool, and Nursery School

1. Enrolling in Kindergarten and Preschool

Kindergartens accept preschool children aged four or five. (Some accept three-year-old children.) Please make applications at the kindergarten you wish to enroll your child in.

2. Enrolling in Nursery School and Preschool

Nursery schools look after children aged from two months to preschool age who cannot be cared for at home during the day because the parents or guardian are unavailable due to work or illness.

INQUIRIES: OGAKI CITY CHILDCARE SUPPORT DIVISION

Phone: 0584-81-4111 extension 494

B Elementary and Junior High School

Japanese elementary and junior high schools accept foreign nationals who wish to attend. The school your child or children attend is determined according to which school zone you live in.

◎Enrolling in elementary school

An elementary school educates children between the ages of six and twelve. Children can enroll in elementary schools in the first April after his or her six-year-old birthday.

◎Enrolling in junior high school

An junior high school educates students between the ages of thirteen and fifteen. Children can enroll in elementary schools in the first April after his or her twelve-year-old birthday.

※For children who do not understand Japanese language, Ogaki City set up several basic Japanese classes at elementary and junior high schools.

INQUIRIES: SCHOOL EDUCATION DIVISION, OGAKI CITY BOARD OF EDUCATION

Phone: 0584-81-4111 extension 774

C School Expense Benefit

◎Expenses covered by public assistance

Ogaki City provides allowances for school lunches and for the expenses of those who have difficulty sending their children to school because of their financial situation.

INQUIRIES: GENERAL AFFAIRS DIVISION, OGAKI CITY BOARD OF EDUCATION

Phone: 0584-81-4111 extension 763

D Child Welfare and Childcare Support

◎Child Allowance Eligibility:

Those who raise a child of under school age are eligible for this benefit.

◎Child-rearing Allowance Eligibility:

A monthly allowance is paid to single mothers with children under the age of 18.

◎Special Child-rearing Allowance Eligibility:

A monthly allowance is paid to the guardian of a child less than 20 years of age who is physically or mentally handicapped.

INQUIRIES: OGAKI CITY CHILDCARE SUPPORT DIVISION

Phone: 0584-81-4111 extension 492

Social Security and Welfare

A National Health Insurance, National Pension Plan

◎National Health Insurance

Illness or injury can strike without warning. The National Health Insurance is a mutual aid system in which all members pay a monthly contribution to reduce the burden of medical expenses.

Those who have completed alien registration in Ogaki, who have permission to reside in Japan for one year or longer, and who have not joined the Employee Health Insurances Program offered at their place of work are required to join the National Health Insurance System.

1. Benefits

- Medical benefits:

Present your National Health Insurance Certificate at a medical institution when you become sick or injured. You will be required to pay 30% of the total fee for your treatment.

- Medical expense refund:

This benefit applies if you receive treatment for a sudden illness when travelling and are required to pay in full because you are not carrying your National Health Insurance Certificate with you. You will be refunded a defined amount of your payment after your refund application has been received and approved.

- Major medical expense refund:

If you undergo medical treatment covered by National Health Insurance and your total financial obligation at the same hospital exceeds a predetermined amount, you will be refunded the overpayment.

- Lump-sum birth allowance:

Women who are members of National Health Insurance receive ¥350,000 when they give birth.

- Lump-sum funeral allowance:

When a member of the National Health Insurance System dies,

the chief mourner is eligible to receive ¥50,000.

- Medical check-up grant: When a National Health Insurance policy holder in the 30-69 age group pays ¥20,000 or more for a medical check-up, he or she will be granted an amount equivalent to one-half of the payment (to a maximum of ¥20,000)

2. How to calculate your National Health Insurance Premium

Your insurance premium will be based on your previous year's income, the number of your family and so forth.

INQUIRIES: OGAKI CITY CIVIL SERVICE DIVISION

Phone: 0584-81-4111 extension 453

◎The National Pension Plan

Those aged 20 to 59 who have completed their alien registration procedure must participate in the National Pension Plan. After joining the pension program, you will be eligible to receive benefits when you reach an advanced advantage (over the age of 60), or become physically or mentally disabled.

1. When to collect your pension

- You will be eligible to receive a pension when you reach the age of 65, die or become physically disabled. However, you must be also, in principle, meet the benefit requirements.
- If you cannot draw a pension because of insufficient enrolment period, you will receive a Lump-sum Withdrawal Payment. Foreign nationals who have been a member of the pension plan for at least six months are eligible to receive a payment if they apply within two years of the date they have withdrawn registration of their address in Japan.

INQUIRIES: OGAKI CITY CIVIL SERVICE DIVISION

Phone: 0584-81-4111 extension 456

B Medical Welfare

Medical Welfare System

◎Free Medical Care for Infants

Medical fees will be refunded for infants and children in the age group of 0-15 who lives in Ogaki and receives treatment covered by the National Health Insurance Program (insurance card) until the 31st of March after their birthday, or their graduation from junior high schools.

Application Procedures:

- Submit an application form no later than 30 days after the child's birth or within 14 days of moving to Ogaki.
- Please bring your health insurance certificate and your official seals for application.

INQUIRIES: OGAKI CITY CIVIL SERVICE DIVISION

Phone: 0584-81-4111 extension 485

C Medical Examinations

1. Pregnancy

Once your pregnancy is confirmed, you will receive a copy of the Mother and Child Health Handbook. You will also receive a "Health Checkup Card for Expectant Mothers," with which you will be able to have health checkups supported in part by public funds.

2. Medical Checkups

- Health checkups for infants and preschool children: Health checkups are offered to children aged four, ten, eighteen, and thirty-six months to ensure sound growth and development.
- Childhood vaccinations : Childhood vaccinations includes BCG, DPT(diphtheria, pertussis or whooping cough and tetanus). Measles, rubella, polio, Japanese B encephalitis, and
- Health Checkups for Adults : Basic health checkups and tests for stomach, large bowel, lung cancer, breast cancer, uterine cancer,

prostate cancer testing, dental checkup, osteoporosis, virus hepatitis are provided. There are age limitations to take these fund-assisted examinations so please make inquiries at the Ogaki City Public Health Center.

- Other services: To ensure your health, a home visit service is provided for those who require consultations on child rearing, who have physical concerns, or who require medical guidance because of the results of health checkup.

INQUIRIES: OGAKI CITY PUBLIC HEALTH CENTER

Phone: 0584-75-2322