

## New Childcare Benefits / Update of Social Insurance Premiums

### ■ New Childcare Benefits under the Employment Insurance Program

The following two new benefits for employees raising a child have been introduced in April 2025.

#### 1. Work leave support benefit upon childbirth (出生後休業支援給付金)

To foster dual-income and/or child-rearing couples, a new benefit called “Work Leave Support Benefit upon Childbirth” will be granted for a maximum of 28 days, in addition to childcare leave or paternity leave benefits. Both parents (or one, if the other is not working) who take childcare leave for 14 days or more are entitled to this new benefit. The amount is 13% of the daily salary right before childcare leave began (up to a maximum of JPY15,690 as of April 1, 2025) times the number of work-leave days (up to 28), and 80% of the monthly salary can be paid accordingly.

#### 2. Monetary benefit for reduced work hours during child-rearing (育児時短就業給付金)

To encourage new parents to work fewer hours and to foster flexible working styles during child-rearing, a new benefit was introduced on April 1, 2025. An employee who works fewer hours until his or her child’s second birthday - and whose salary has been reduced - is entitled to this new benefit. The amount is 10% of the monthly salary paid under the reduced-work-hours agreement. However, the amount should be adjusted so as not to exceed the salary before working hours were reduced. If the aggregate of the actual monthly salary paid and the amount of the benefit exceeds the monthly salary before the childcare leave or the threshold of JPY459,000 per month, the benefit will not be paid or will be reduced.

### ■ Social Insurance Premium Update

Effective March 2025, the health insurance and nursing care insurance premium rates have decreased from 9.98% to 9.91% and from 1.6% to 1.59% respectively. The employment insurance premium was also reduced from 1.55% to 1.45% in April. Other types of insurance remain unchanged. The total costs are shared by the employer and the employee as follows:

	Premium Rates			Remuneration Cap (JPY)	
	Employee	Employer	Total	Salary	Bonus
Health Insurance *1)	4.955%	4.955%	9.91%	1,390,000	5,730,000 *2)
Nursing Care Insurance	0.795%	0.795%	1.59%	1,390,000	5,730,000 *2)
Welfare Pension Insurance	9.15%	9.15%	18.3%	650,000	1,500,000 *3)
Children’s Welfare Fund	N/A	0.36%	0.36%	650,000	1,500,000 *3)
Employment Insurance	0.55%	0.9%	1.45%	N/A	N/A
Workers’ Accident Comp. Insurance *4)	N/A	0.3%	0.3%	N/A	N/A
<b>Total</b>	<b>15.45%</b>	<b>16.46%</b>	<b>31.91%</b>		

\*1) This is the rate for the government health insurance plan. It ranges from 9.44% to 10.78% depending on the prefecture where the employer is registered. The above rate applies to the Tokyo area. Private health insurance associations have their own premium rates.

\*2) This refers to the cumulative bonus payments paid in a fiscal year from April to March of the following year.

\*3) The refers to the cumulative bonus payments paid in a month.

\*4) The rate applies to general office workers. The rate varies by industry type, ranging from 0.25% to 8.8%.