

# Pregnancy checkup and childbirth expenses have decreased in order to provide a better child-rearing environment.

Children are our most precious treasure. To reduce pregnancy and childbirth expenses, the system of lump-sum allowance for childbirth has changed.

★The amount and payment procedure of the lump-sum allowance for childbirth and nursing have changed.

Do you have health insurance?

Payment for medical services is expensive. If you do not have health insurance, you have to pay all the cost. However, if you have it, you only have to pay small amount of the cost. In Japan, enrollment in a health insurance plan is mandatory.

You are enrolled in Employee's Health Insurance if employed by a company or organization. National Health Insurance is mainly for people who are self-employed. Upon joining, dependents are also covered.

By the way, normal childbirth is not covered by insurance because it is not disease. However, you may get medical help when you give birth. In that case, you have to pay a lot of money. To reduce the burden, the lump-sum allowance for childbirth and nursing is provided after childbirth.

If you have health insurance, the benefits will be paid from health insurance organization upon application after childbirth. Under the previous system, the household of a mother had to prepare the quite a large sum of money in advance to make first payment to medical institution.

The system has changed since last autumn. Benefits will be paid directly to the medical institute in which a mother gives birth.

Under the new system, childbirth expenses will be paid to the medical institutions directly from health insurance organization. It means that you do not have to prepare a large sum of money in advance.

Please note that some medical institutions do not accept direct allowance payments. (The medical institution is required to explain it to a mother.) In this case, you can receive the benefits through a previous method. The childbirth expenses will be paid upon application after childbirth. So you need to prepare necessary expenses in advance. If medical institution that you are visiting does not adopt the new system and you cannot afford to pay childbirth expenses, please consult the medical institution. The payment might be postponed until you get the lump-sum allowance. Also, you might be able to make use of a loan from insurance organization or social welfare council, etc.

The amount of the lump-sum allowance has also changed since last October. It was increased to 420,000 yen. The additional sum is 40,000 yen. If childbirth expenses are less than 420,000 yen, you can receive the balance upon application. (If childbirth expenses are over 420,000 yen, you need to pay the balance.)

Also pregnancy checkup system has changed. Those who got pregnant will be able to have health checks fourteen times for free of charge.



[www.ficcc.jp/foreign/](http://www.ficcc.jp/foreign/)

●The back numbers of “Information Fujimino” are available at online.

**Come and join FICEC's KODOMO (Children) Club!**

FICEC is open every Saturday, from 9:00 to 12:00 for children! In this club, we provide the Japanese lessons or study supports for children whose mother tongue is not Japanese. Also we provide special supports of regular exam for Junior high school students. Please come and join the club when you have the time. Let's study together!

**The boy's day festival (tango no sekku) at FICEC's Japanese class**

To introduce Japanese culture, FICEC's Japanese class often holds events that provide foreign nationals with opportunities to experience traditional event of Japan. We celebrated the Boy's Day Festival (tango no sekku) on May 6<sup>th</sup> (1day behind). It's called Children's Day nowadays. The event started with Japanese harp. Following harp, we folded newspaper into kabuto, enjoyed having a Kashiwamochi(rice cake wrapped in an oak leaf) and played Amidakuji together. Though it was a short-time event, we had an enjoyable time. We will hold annual event called "tanabata matsuri" in next July. We are planning some fun events. So, don't miss it! People who are not the learner of the Japanese

class are also very much welcomed. Let's enjoy the delicious food and learn Japanese together.



**Have you applied for Child Allowance?**

The new Child Allowance system, which was introduced in last month's issue, came into effect. For healthy development of children, the system changed. If you have not completed the procedures yet, or if you did not know about this system, please go to municipal office and go through the procedures. Foreign residents are entitled to the allowance. Even if your children are in their home countries, you are entitled to the money.



**Strange Japanese custom for foreigners**

Ayumi Kanda

The topic of this month is "Shugi". This is a kind of manner of people who attend wedding. Japanese people give "Shugui" in big ceremonies, but many foreigners may not understand this custom. "Shugi" is money and goods to stand for feeling of pleasure by happy event and thank to work of host. Generally it costs much money to hold wedding in Japan, so attendees give some money. We can choose to give goods instead of money or both money and goods. If we give goods, married couples might get similar ones or they might not like those gifts. However money is convenient because they can buy whatever they want, so we often give money with special envelope called "Shugi bukuro". It is Japanese custom to give money in weddings, coming of age ceremonies, funerals and going to the hospital to see our friend in order to cheer them up. It is said that this culture has been since Edo period. Hope this custom will continue with the feelings of sympathizing with people supporting each other.

Translated by Eri Sawada

**Ms. Kaji's popular PC Class**

FICEC has a PC class for foreign national beginners. The opening days are the second and fourth Thursday of the month, 1:00 pm to 2:30 pm. You can learn PC skills from a professional teacher. A lot of learners say that Ms. Kaji gives a concise explanation to their question and it is easy to understand. Anyone can participate in the class free of charge. If you want to learn basic computer skills, why don't you take lessons after Japanese class?

[www.ficec.jp/living/](http://www.ficec.jp/living/)

● Living Guidance translated in 6 languages is available.