

2021▶2022
Enrollment Information

**Construction Workers Helping
Construction Workers!**

Saitama Doken

**Saitama Construction
Workers' Union**

The Collective Strength
to Improve Work Sites
and
Everyday Life

The Collective Strength of 620,000 Workers Nationwide

At the smallest level, Saitama Doken, the Saitama Construction Workers' Union, consists of groups of about 20 people/households located in residential areas, and individual members belong directly to one of these groups. On a larger level, Saitama Doken generally has chapters for each city and town. Chapters consist of branches, and branches consist of groups. Members of Saitama Doken are united not only with one another, but also with a total of 620,000 construction workers nationwide through the National Federation of Construction Workers' Unions. Together, we demonstrate incredible strength, working together with other local unions and the Saitama Labor Union Federation to help make life better for workers.

\ Saitama Doken /

Chapters

33 Chapters

Branches

337 Branches

Groups

About 3,300
Groups

Members

About 70,000
Members

**620,000 Members of the National
Federation of Construction Workers' Unions**



**Become a Member of
Saitama Doken!**

**Saitama Doken
— The Saitama Construction
Workers' Union**

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Building an Industry Worth Working In

What makes work feel worthwhile? Safe work sites, and wages and piece rates able to support a comfortable lifestyle, are major factors. At Saitama Doken, we engage in bargaining with large companies, perform work site examinations, and hold talks with local government bodies, local businesses, and industries, with the goal of improving workers' wages, piece rates, and labor conditions.

Members'
Collective Strength
 to Improve Wages, Piece Rates,
 and Labor Conditions for All

The Collective Improve Work Sites

Saitama Doken is Sai

Our large number of members giv

Saitama Doken uses this strength for v

at work and at home, for our

Building Safe, Secure Communities

In addition to working to improve the local living environment using a professional point of view, such as through safety checks (such as whether bicycle lanes are wide enough), house inspection services, and volunteering to install metal fittings to prevent furniture from falling over, we also engage in efforts to bring work to fellow construction workers by creating and expanding systems such as a home renovation subsidy system, a small-scale construction registration system, and an earthquake-proofing subsidy system.



Saitama Doken Is the Coun Fellow Workers in the Cons



Building a Nation That Respects the Constitution

Article 25 of the Japanese constitution guarantees “the right to maintain the minimum standards of wholesome and cultured living.” We use our voice to oppose misgovernment that threatens this right: to do so, we engage in signature collection campaigns, petitions and requests to members of the Diet, proposals to other groups, and publicity work and rallies in order to more broadly share public opinion from our region.

Strength to Everyday Life

itama's largest union.

ves all of us tremendous strength.

various efforts to help make life better,

fellow construction workers.

The

Collective Strength to Improve Life for Our Fellow Construction Workers

Building a Peaceful Future

Article 9 of the Japanese constitution, Renunciation of War, serves as the foundation for our lives. In order to protect this foundation, we work hand-in-hand with grassroots efforts by local individuals and organizations with the goal of preserving peace. We also engage in efforts to reduce the use of nuclear power and bring about a transition to renewable energy sources.



Advisor's Office for Our Construction Industry.



○ Improving, and Offering Support for, Fellow Workers' Labor Conditions

Consistent Efforts to Improve Wages and Work Conditions

Bargaining with Large Companies

Each spring and autumn, Saitama Doken engages in negotiations with large general contractors like Shimizu Corporation, Kajima Corporation, Taisei Corporation, Obayashi Corporation, and Takenaka Corporation, as well as large housing companies like Daiwa House Industry Co., Ltd. and Sekisui House, Ltd. — nearly 40 companies in all — to request work site improvements and bring them to life. These include the repayment of parking fees collected at work sites, promises of certificate stamps for construction industry retirement mutual aid (see p. 10) to be provided even for private construction work, an increase in the number of toilets available, the separation of smoking and non-smoking areas, and other concrete improvements that we have earned for construction workers.

Promotion of the Local Construction Industry

Saitama Doken places a high priority on the regional development of the construction industry, in order to help maintain social infrastructure and install disaster control measures, as well as to ensure job security. We work on efforts to ensure the sustainability of the construction industry,

sharing awareness of problems with local companies, such as bidding systems and fair deals.

In addition, if the union and the companies come to an agreement, we establish partnership contracts on topics such as workplace health and safety, adoption of construction industry retirement mutual aid, resolution of nonpayment, and more, as part of our efforts to advance teamwork and cooperation, and protect construction workers' work conditions.

Efforts to Promote Social Insurance Enrollment

All corporate enterprises, and sole proprietorships with five or more workers in constant use, are obligated to enroll employees in social insurance.

The Ministry of Land, Infrastructure, Transport, and Tourism has engaged in efforts to both provide instruction on enrolling in social insurance to those who are not, and to exclude those who are not enrolled from joining public construction works. Enrollment in social insurance is also a prerequisite for acquiring or renewing a contractor's license.

In response to this, the Japan Federation of Construction Contractors, which consists of general contractors, has prohibited subcontractors who are not properly enrolled in social insurance from entering work sites.

At Saitama Doken, we promote efforts like these, and engage in educational events on topics like helping to secure appropriate legal welfare expenses. We also engage in bargaining with large companies.

○ Comprehensive Work and Lifestyle Support

Union Counseling for Any Problem

Feel Free to Contact Us about Any Problems or Worries You Might Have.

Tax Counseling

We hold study sessions and counseling activities on final tax returns, as well as counseling for tax audits. Members are also welcome to use our professional network for counseling. Saitama Doken works to protect taxpayers' rights.

Consumption Tax Counseling

If your annual sales exceed ¥10 million, you must file a consumption tax return two years later. If your annual sales are up to ¥50 million, you may choose simple taxation, but if your annual sales exceed ¥50 million, you must use standard taxation. You can use Saitama Doken's professional network for counseling on consumption tax.

Assistance for Daily Record-Keeping

We offer assistance for daily record-keeping with income statements (for white returns).

Counseling for When the Tax Inspector Comes

When the tax inspector comes, feel free to contact us for counseling. Saitama Doken will work to help protect your rights as a taxpayer.

Educational Events

Our chapters hold educational events on tax declaration, record-keeping, tax inspections, invoicing systems, and more.

Lifestyle Counseling

We Offer Legal Counsel

Saitama Doken offers counseling for problems you may be having, at work or otherwise. Members can receive free legal consultations from our legal advisors.

Doing Our Best to Resolve Nonpayment Issues

Saitama Doken works with members to resolve issues like unpaid wages and unpaid construction work payments caused by emergencies like business bankruptcies.

Comprehensive Mutual Aid

Great Guaranteed Coverage in Case of Lost Work Due to Sickness or Injury!

Accident and sickness support money to provide financial support if a sickness or injury prevents you from working. Even the home remedy period for sickness is eligible — a benefit offered by the construction worker labor union that you won't get from any private insurance company.

Type A Benefits

Hospitalized for Sickness

→ ¥5,000/day

One-Day Home Remedy for Sickness

→ ¥2,500

Death of Union Member

→ ¥1,000,000

Benefits for Weddings, Births, the Start of School, and Other Happy Occasions!

The union offers plenty of benefits to celebrate weddings, births, the start of school, and other happy occasions! There's plenty to take advantage of, even for younger members!

Wedding → ¥30,000 Birth → ¥20,000 Start of Elementary School → ¥10,000

Start of, and Graduation from, Junior High School → Present worth ¥5,000

Excellent Support for Acquiring Qualifications!

Today, workers' strength is determined by their skills. The union offers a system to provide cash gifts to support members who acquire qualifications.

Premium → 100% of tuition fees Special → 50% of tuition fees Classic → ¥20,000

Eligibility

Even if you've just joined Saitama Doken, you become eligible to receive mutual aid payments the month after you join the union (i.e. when you receive union member status).

Note: This excludes preexisting diseases or injuries from before joining the union, as well as chronic conditions* (as stipulated by the union) that appear within the first sixth months of membership.

*For more details on chronic conditions, please contact your local chapter.

Comprehensive Mutual Aid

If you join the union before you are 70 years old, you are automatically enrolled in this mutual aid. The premiums are included in your union dues.

This comprehensive mutual aid system is a cooperative union effort. In order to apply, members must first undergo screenings by their fellow group members and by their chapter. When applying, the prospective member, or one of their family members, is requested to attend a meeting of their group, and undergo a screening by the group.

Supporting Construction Workers



Hoshikawa Branch,
Gyoda-Hanyu Chapter
Daisuke Ishiwata

I've acquired most of the qualifications offered by the Technical Training Center. The qualification acquisition gifts have been a great help.

Overview of Support Money System for Comprehensive Mutual Aid System/Special Union Members

Revised June 1, 2021

Application	Benefit Category	Type of Benefit	Benefit Amount					Special Union Member Benefit	
			Type A		Type B		Type B	No Mutual Aid	
Accident & Sickness Support Money	Sickness Support Money	For hospitalization	¥5,000/day	Up to 180 days, plus 60 days 5 years from the point when fewer than 10 days remain	¥2,000/day	Up to 150 days	Length of single hospitalization: * 4–7 days ➡¥10,000 * 8–14 days ➡¥20,000 * 15 days or more ➡¥30,000		
		For visits to doctors or home remedies	¥2,500/day		¥1,000/day				
	Injury/Specified Accident & Sickness Support Money	For hospitalization	¥2,000/day	Up to 180 days, plus 60 days 5 years from the point when fewer than 10 days remain	¥1,000/day	Up to 150 days	Length of single hospitalization: * 4–14 days ➡¥10,000 15 days or more ➡¥20,000		
		For doctor visit days	¥2,000/day		¥1,000/day				
	At-Work Accident & Sickness Support Money	For hospitalization	¥1,000/day	Up to 150 days, plus 30 days 5 years from the point when fewer than 10 days remain	¥1,000/day	Up to 150 days	Length of single hospitalization: * 4–14 days ➡¥10,000 * 15 days or more ➡¥20,000		
		For doctor visit days	¥1,000/day		¥1,000/day				
	Support Money for Accidents during Union Activities (Hospitalization, Visits to Doctors, and Home Remedies)	Union member or family member	For hospitalization	¥3,000/day (¥5,000/day for a Union-designated contagious disease)					
			For visits to doctors or home remedies	¥2,500/day					
			Days applicable for benefits	Day 1–180 (maximum)					
	Support Money for Accidents during Union Activities (Death)	Union member or family member	Death or severe disability	¥3,000,000 + funeral offering					
Disability (rank 1–14 disabilities)			¥40,000 to ¥3,000,000						
Condolence Money for Death	Union Member	Death from disease or suicide	¥1,000,000 + funeral offering				¥100,000 + funeral offering	Funeral offering	
		Death caused by accident	¥2,000,000 + funeral offering						
	Member's spouse	Union member's spouse	¥50,000 + funeral offering						
	Family Member	Relative by blood/marriage living in same home, or biological/adoptive parents living separately	¥10,000						
Severe Disability to Union Member	Upon severe disability caused by disease (all rank 1–2 disabilities and rank 3-2, 3-3, and 3-4 disabilities) considered on par with union member death	¥1,000,000				¥100,000			
	Upon severe disability caused by accident (all rank 1–2 disabilities and rank 3-2, 3-3, and 3-4 disabilities) considered on par with union member death	¥2,000,000							
Disability Support Money	Upon physical disability caused as a direct result of unexpected accident or contagious disease (rank 3-1.5 disabilities and all rank 4–14 disabilities)	¥40,000 to ¥900,000							
Wedding Gift	Upon legal marriage of union member	¥30,000							
Childbirth Gift	Upon birth of a child between union member and spouse	¥20,000							
School Enrollment Gifts	Upon enrollment of union member's child into elementary school	¥10,000							
	Upon enrollment of union member's child into junior high school	Present worth ¥5,000							
Junior High School Graduation Gift	Upon graduation of union member's child from junior high school								
Coming-of-Age Gift	Upon union member turning 20 years old	¥20,000							
Long Life Gift	Upon union member turning 77, 80, 83, or 88 years old	¥10,000							
Organ Donor Support Money	Upon union member providing an organ transplant	¥50,000							
Workers' Accident Compensation, etc. Application Support Money for Diseases Related to Pneumoconiosis & Asbestosis	Upon union member's application for workers' accident compensation or the Asbestos-Related Health Damage Relief System, due to pneumoconiosis, asbestosis, or related disease	¥50,000							
Support Money for Newly Ineligible Corporate Proprietors	Upon union member enrolled in either Doken National Health Insurance or Chukun National Health Insurance becoming newly ineligible for health insurance, due to establishing corporation as a proprietor	¥50,000							
Qualification Acquisition: Premium	Upon union member's completion of a special training course or skill course designated by the Saitama Doken Technical Training Center or other technical training centers	100% of tuition fees							
Qualification Acquisition: Special	Upon union member's completion of a preventative training course or work chief course designated by the Saitama Doken Technical Training Center or other technical training centers	50% of tuition fees							
Qualification Acquisition: Classic	Upon union member's acquisition of a qualification designated by the union	¥20,000							
Lodging Subsidy	Upon union member aged 60 or more staying overnight during domestic travel	¥3,000 (once per year, running Apr. 1 to Mar. 31)							
Household Disaster Support Money	Destroyed by fire	70% or more damaged	¥150,000						
	Half-destroyed by fire	20% or more damaged	¥75,000						
	Partial fire damage	less than 20% damaged	¥30,000						

Notes Regarding Applications

- The application period for each of the above begins the day after the reason for eligibility arises, and lasts for one year, or three years in the event of a member's death or severe disability.
- In the event that a worker is unable to work for four or more days in a row, is hospitalized and unable to work based on doctor's orders, etc., then sickness support money, injury/specified accident & sickness support money, and at-work accident & sickness support money will apply from day 1 onward. However, for Type C, eligibility for sickness, injuries/specified accidents & sicknesses, and at-work accidents is limited to the hospitalization period only.
- Days spent wearing a brace for injuries/specified accidents & sicknesses and/or at-work accidents & sicknesses are counted as doctor visit days.
- As a general rule, doctors' written certifications must be from medical institutions. Written certifications from orthopedic clinics, osteopathic clinics, acupuncture/moxibustion clinics, etc. will only be accepted in the event that the member was first instructed by a doctor to consult one.
- Support money for accidents during union activities is available to all union members and the family members who rely on their income, regardless of mutual aid type, even if the union member is not enrolled in mutual aid.
- Support money for accidents during union activities (death) and condolence money for death cannot be combined.
- Classification of union members' severe disabilities and other disabilities is based on the standards of the reinsurance outsourcing company.
- If, after a union member receives benefits for a severe disability, the member dies due to the same cause, the member will be ineligible for condolence money for death.
- Household Disaster Support Money is available in the event that a member suffers ¥30,000 or more worth of damage caused by fire, lightning, or other natural disaster.

Saitama Doken National Health Insurance

When there's a problem...

We all worry about not being able to work if we get sick or have to go to the hospital. Saitama Doken National Health Insurance provides a number of systems to help out when things get tough, as a way to provide members with peace of mind.

1 If You Have Expensive Medical Costs

① Partial Repayment System

1. Repayment of hospitalization and other expenses exceeding ¥17,500 per month paid out-of-pocket by the individual (portion not covered by insurance).
2. Repayment of doctor visit expenses exceeding ¥17,500 per month paid out-of-pocket by the individual (union members only).
3. Family members become eligible starting the seventh month of union membership (for family members, hospitalizations only).
4. Some circumstances, such as work accidents or traffic accidents, may not be eligible for expense repayment.

② Out-of-Pocket Expense Reduction System (Eligibility Certificate for Ceiling-Amount Application)

1. The maximum out-of-pocket amount to be paid is reduced for medical expenses exceeding a certain amount.
2. Also applies for high-cost doctor visits that do not involve hospitalization.
3. Procedures must be filed with the National Health Insurance Union.
 - For example, for medical expenses costing ¥1,000,000 total, the ¥300,000 to be covered by the patient is reduced to about ¥90,000, for a reduction of about ¥210,000. (Category "U" (general))

2 Childbirth and Childcare Assistance

① Childbirth Lump-Sum Allowance **¥420,000/Child**

1. Payment is handled as a direct bank transfer to the hospital.
2. Childbirth fees paid to the hospital will be reduced by the amount of the childbirth lump-sum allowance. (¥404,000 for hospitals not enrolled in the obstetric medical care compensation system)

② Maternity Benefits

1. Paid when a union member gives birth (at least six months after enrolling in the union).
2. Payments for 98 days (or 154 days in the event of multiple births).
3. Per-day payment amounts are set in accordance with home remedy daily rates for the sickness category of the accident and sickness allowance. There is also a fixed payment of ¥50,000 on top of this.
 - For example, if a type-4 union member gives birth, the total payment is ¥344,000: ¥3,000/day × 98 days + fixed ¥50,000

③ Childcare Support Money

1. Paid to individuals eligible for maternity benefits, when transitioning from maternity leave to temporary absence from work due to childcare.
2. ¥17,000 per month for a maximum of ten months.

3 Temporary Absence from Work Due to Sickness or Injury

○ Accident and Sickness Allowance for up to 180 Days

1. Paid when a member is unable to work due to sickness, injury, lower back pain, etc.
2. Payments for up to 180 days each, in the sickness category and the injuries/specified accidents and sicknesses category.
3. Single-day payment amounts will vary based on sickness/injury and treatment conditions, as well as insurance premium category.
4. Some circumstances, such as work accidents or traffic accidents, may not be eligible for payments.

In the Event of Hospitalization for Laborers 40 and Older

¥5,000/day (¥10,000 total when combined with labor union mutual aid). See p. 8 for table of categories.

For more details, visit the website: <http://www.sai-doken-kokuho.jp/> (in Japanese)

Working to Keep Everyone Healthy

Saitama Doken National Health Insurance Works Hard to Maintain Members' Health.

1 Excellent Health Checkups

- ① With Saitama Doken National Health Insurance checkups, members can receive both standard checks and a cancer screening, as a set.
- ② Chapters and branches hold group health checkups at no individual cost to members.
- ③ Insurance members 40* and older receive subsidies to undergo Ningen Dock comprehensive medical checkups at designated medical institutions.
 1. ¥20,000 subsidy for Ningen Dock comprehensive medical checkup.
 2. ¥40,000 subsidy for Ningen Dock plus comprehensive brain checkup.
 3. ¥40,000 subsidy for Ningen Dock plus comprehensive lung checkup.
 4. ¥60,000 subsidy for Ningen Dock plus comprehensive brain and lung checkups.

*Calculated as age at the end of the following March. Subsidies for group health checkups and Ningen Dock comprehensive medical checkups are available only for the first one undergone each fiscal year, whichever one comes first. Subsidies are not available for comprehensive brain or lung checkups on their own.

2 Popular! Influenza Vaccine Subsidy

- ① Available to members of all ages. (Actual expenses will be reimbursed.)

Age at time of vaccination applies.

Subsidy Amounts by Type of Recipient	Insurance Members under 13 (1st vaccination)	¥3,000
	Insurance Members under 13 (2nd vaccination)	¥1,000
	Insurance Members Ages 13–64	¥3,000
	Insurance Members 65 or Older	¥1,000

Subsidy also available for union members who aren't insurance members!

- ② Just hand over your subsidy certificate along with your health insurance card — no further application procedure necessary!
Bring your subsidy certificate and health insurance card with you when you go to a designated medical institution for your vaccination, and you will receive a discount on your out-of-pocket expenses.
- ③ If you get a vaccination without a subsidy certificate, you can still receive the subsidy through an application procedure.
- ④ Saitama Doken union members who aren't insurance members can also receive the influenza vaccine subsidy. Application forms are available from your local chapter; simply attach your *ryoshusho* receipt when you submit it.

3 Doken Only! Leisure Support

- ① Tokyo Disney Resort coupons
Once a year, insurance members each receive a coupon good for ¥1,000 off Disney park tickets.
- ② Subsidies at designated overnight lodging facilities
Insurance members can receive a subsidy of up to ¥3,000 per person for one overnight stay during a single trip, for themselves and their cohabitating family members. Members are sent Yadocho, a pamphlet offering information about these lodging facilities.

4 Occupational Disease Support Hospitalization Support for Diseases Related to Asbestosis

If it is determined that you may have an occupational disease related to asbestosis based on X-ray reinterpretations and a medical information check, you can receive a one-time support payment of ¥5,000 to see a doctor at Shiba Clinic or Yanagihara Hospital.

5 Have Fun Staying Healthy! Saitama Kobaton Health Mileage

Doken National Health Insurance participates in Saitama Prefecture's Kobaton Health Mileage program. Union members and their family members ages 18 and up are welcome to join in, to improve their health and reduce their medical costs.
You can use your smartphone or a pedometer to count your steps, and based on how many steps you take, you can enter drawings four times a year (with no entry fee) to win local produce and other prizes.

Doken National Health Insurance Benefit and Subsidy System

As of June, 2021

Eligible Reason	Type of Benefit/Subsidy Payment	Eligible Person/People	
		Union Member	Family Member
Inability to Work Due to Sickness or Injury	Accident & Sickness Allowance	○	
Childbirth	Childbirth Lump-Sum Allowance (Paid directly to hospital as a general rule)	○	○
	Maternity Benefits	○	
Temporary Absence from Work due to Childcare	Childcare Support Money	○	
Desire for a Reduction in Medical Expenses to Be Paid	Amount Limit Applicability Confirmation System (Out-of-pocket expense reduction)	○	○
Covering Medical Expenses	Partial Repayment	○	○ (Hospitalization only)
	High-Cost Medical Expenses	○	○
	Medical Expenses	○	○
Death	Funeral Expenses	○	○
Transferred between Hospitals Due to an Emergency	Transfer Expenses	○	○
Need to Borrow Money	Partial Out-of-Pocket Expense Loan System	○	○ (Hospitalization only)
	High-Cost Medical Expense Loan System	○	○
	Childbirth Expense Loan System (Not available with direct payment)	○	○
Desire to Undergo Ningen Dock Comprehensive Medical Checkup and/or Comprehensive Brain/Lung Checkup(s)	Ningen Dock Subsidy (Ages 40 and up)	○	○
Desire to Stay at Designated Overnight Lodging Facilities	Subsidies at Designated Overnight Lodging Facilities	○	○
Desire to Receive Influenza Vaccine	Influenza Vaccine Subsidy	○	○

Accident and Sickness Per-Day Allowance Payments

As of June, 2021

Category	Temporary Absence from Work Due to Sickness		Temporary Absence from Work Due to Injuries/Specified Accidents & Sicknesses/Lower Back Pain	
	Hospitalization Day	Home Remedy Day	Hospitalization Day	Doctor Visit Day
Special Type 2	¥6,900	¥5,000	¥3,300	¥2,200
Special Type 1	¥6,500	¥4,800	¥3,300	¥2,200
Type 1	¥6,000	¥4,300	¥2,900	¥2,000
Type 2	¥5,500	¥3,800	¥2,600	¥1,700
Type 3	¥5,000	¥3,300	¥2,300	¥1,500
Type 4	¥4,500	¥3,000	¥2,000	¥1,300
Type 5	¥4,300	¥2,800	¥1,800	¥1,200
Type 6	¥4,000	¥2,600	¥1,600	¥1,100

- In the event that a member is unable to work for four or more days due to sickness or injury, benefits will apply from day 1 onward.
- Per-day amounts will vary based on sickness/injury and treatment conditions, as well as insurance premium category.
- The period during which a brace (plaster cast, etc.) is worn for medical treatment purposes is counted as doctor visit days.

Insurance Premiums Actually Cover Three Different Insurance Premiums

(1) Medical Insurance Premiums	Used to pay for medical expenses and benefits
(2) Latter-Stage Elderly Support Money Insurance Premiums ("Latter-Stage" below)	Used to pay support money
(3) Nursing Care Insurance Premiums	Used to pay for nursing care (for ages 40–64)

Insurance Premiums for Members

- Insurance premiums are determined based on form of work and age.
- Members under 40 pay special flat-rate insurance premiums based on age.
For example, if a 26-year-old and his wife join, they pay ¥15,600/month.
- Starting September of 2020, foreign technical intern trainees are considered Type 6. For example, monthly premiums for technical intern trainees 40 or older: ¥17,800 → ¥9,000

As of June, 2021

Form of Work and Age ²			Category	Medical Insurance Premiums (Incl. Latter-Stage) ¹	Nursing Care Insurance Premiums	
Corporate Representatives 50 and Older	Representatives of Corporations with Stock, and with Employees Other Than the Representative's Wife		Special Type 2	¥29,500	Ages 40–64	¥4,000
	Representatives of Corporations without Stock, and without Employees Other Than the Representative's Wife		Special Type 1	¥28,000		¥4,000
Sole Proprietorship Owners 40 and Older and Corporate Officials 40 and Older (Except representatives), and Corporate Representatives 40 and Older		Type 1	¥25,800	¥3,200		
Self-Employed Workers 40 and Older		Type 2	¥22,500	¥2,800		
Laborers 40 and Older, Employers' Family Members Who Work Full-Time for the Employer, Consignment Contractors, and Union Members 30–39	Men	Type 3	¥17,800	¥2,300		
	Women	Type 4	¥14,500	¥2,200		
Union Members 25–29			Type 5	¥11,000	—	—
Union Members 24 and Under and Foreign Technical Intern Trainees			Type 6	¥9,000	—	—
Foreign Technical Intern Trainees 40 and Older				¥9,000	Ages 40–64	Men: ¥2,300 Women: ¥2,200

¹ See the back of the National Health Insurance Enrollment Form for separate Latter-Stage premiums.

² Regardless of form of work, all individuals under 40 are categorized solely by age (Types 3–6).

Family Insurance Premiums Affordable Premiums for the Child-Raising Generation

- Insurance premiums are determined based on age.
- Wives, mothers, students, and individuals with disabilities fall under the "standard family" category.
- The fourth member of a household and beyond are exempt from family insurance premiums.

As of September, 2021

Age & Type of Individual	Category	Medical Insurance Premiums (Incl. Latter-Stage) [*]	Nursing Care Insurance Premiums	
Family Member Age 20–59 (Excluding 2. and 3. below)	Special Family	¥9,000	Ages 40–64	¥2,000
(1) Family Member Age 18–19, or 60 or Older (2) Wife, Mother, and/or Grandmother (3) Student, Individual with Physical or Mental Disability, or Individual Who is eligible for the High-Cost Medical Expense Benefit during the Previous Year	Standard Family	¥4,600		¥2,000
Family Member Age 12–17 as of the Past April 1	Junior High and High School Equivalent	¥4,300	–	
Family Member Age 6–11 as of the Past April 1	Elementary School Equivalent	¥3,800		
Family Member Age 0–5 as of the Past April 1	Preschool	¥2,000		

^{*} See the back of the National Health Insurance Enrollment Form for separate Latter-Stage premiums.

Construction Industry Retirement Mutual Aid

Available Only to On-Site Construction Workers —
Feel Free to Ask about Construction Industry Retirement Mutual Aid

Start Your Construction Industry Retirement Mutual Aid Book!

Construction Industry Retirement Mutual Aid

Construction industry retirement mutual aid is a retirement benefit system created by the national government for people who work at construction sites. The original contractors who handle public construction works stick certificate stamps (¥310* per day) in workers' retirement mutual aid books based on the number of days worked, and when workers retire, they receive retirement benefits based on the number of stamps collected.
*¥320 per day starting October 2021

Receiving Certificate Stamps at Work Sites

Request certificate stamps from the original contractor handling the public construction work, through your employer.
There are also more and more companies that will provide them even for private construction work, upon request.

Major Advantage of Construction Industry Retirement Mutual Aid

- If You Receive Certificate Stamps from Original Contractors

If you work 25 days per month for 20 years, you can receive retirement benefits of

¥2,839,000.

(Subject to change in the future.)



Retirement Benefit Quick Reference Table

Updated April 2021

No. of Years (Months) of Premium Payments	Retirement Benefits	No. of Years (Months) of Premium Payments	Retirement Benefits
2 Yr. (24 Mo.)	¥188,000	25 Yr. (300 Mo.)	¥3,855,000
5 Yr. (60 Mo.)	¥503,000	30 Yr. (360 Mo.)	¥5,058,000
10 Yr. (120 Mo.)	¥1,177,000	35 Yr. (420 Mo.)	¥6,458,000
15 Yr. (180 Mo.)	¥1,951,000	37 Yr. (444 Mo.)	¥7,106,000
20 Yr. (240 Mo.)	¥2,839,000	40 Yr. (480 Mo.)	¥8,128,000

(Subject to change in the future. Figures above assume 25 days' worth of certificate stamps per month.)

New members also receive 50 days' worth as a subsidy from the national government.

Example premium payments for the 20 years (240 months) shown above:

¥7,800/month × 12 months × 20 years = ¥1,872,000

(Assuming 25 work days per month)

Premiums for When You Do Not Receive Stamps at Work Sites

Self-Employed ¥6,560/month (21 work days)

Laborer ¥7,800/month (25 work days)

Both laborers and self-employed people can join.

Not available to employers.

When joining as a business, laborers' premiums are to be covered by the employer (premiums treated as a deductible expense).

When Retirement Benefits Become Available

- 1 Upon a worker (laborer) becoming an employer
- 2 Upon finding work outside the construction industry, or quitting the construction industry
- 3 Upon being rendered unable to work in the construction industry, due to injury or sickness
(Additionally, in the event that an individual has collected fewer than 504 days' worth of certificate stamps, the individual will receive approximately 30–50% of the applicable retirement benefits.)
- 4 Upon death
(If at least 252 days' worth of certificate stamps have been collected, payment will be made to the bereaved.)

○ Compensation and Benefits So You Don't Have to Worry about Temporary Absence from Work or On-Site Injuries

Labor Insurance

When employers hire laborers, they are required to enroll them in labor insurance (workers' accident compensation insurance and employment insurance). All chapters of Saitama Doken feature labor insurance administration associations authorized by the Minister of Health, Labour, and Welfare. Enrollment procedures are handled at the chapter office.

Coverage through Workers' Accident Compensation Insurance

Full Coverage of Medical Expenses

Workers' accident compensation insurance entitles covered individuals to free treatment for any injuries or sicknesses caused by work.

Compensation Benefits Provided for Temporary Absence from Work

In the event that a laborer is temporarily absent from work, losing income, due to medical treatment for a work accident, workers' accident compensation insurance will pay compensation benefits for the temporary absence from work, starting on the fourth day of the temporary absence from work. (Compensation for the first three days of this temporary absence from work is to be paid by the employer.)

Employment Insurance

Lifestyle Security for Unemployment and Long-Term Leave

Employment insurance helps make up for lost income during the period between leaving a job and finding employment once again, for lifestyle expenses such as child-raising or nursing. Employment insurance also subsidizes a portion of the expenses for vocational training, and reimburses travel costs and other costs incurred in hunting for a new job once a new job has been found.

Enrolling in Employment Insurance

Enrollment in employment insurance for laborers is compulsory in the following circumstances:

- When the laborer is expected to work at least 20 hours per week, for at least 31 days' employment.

Note: Even when the individual being employed is 65 or older, employment insurance procedures are still necessary.

Pensions & Lump-Sum Payments for Disabilities

In the event that a workplace accident leaves a laborer with a disability, depending on the severity of the disability, the laborer is entitled to benefits in the form of either a pension (rank 1–7) or a lump-sum payment (rank 8–14).

Compensation to the Bereaved Family in the Event of Death

Depending on the number and ages of the bereaved family members, benefits such as 153–245 days' worth of pension will be paid. Support payments will also be provided for funeral expenses.

See Saitama Doken to Sign Up

Saitama Doken features labor insurance administration associations authorized by the Minister of Health, Labour, and Welfare.

Enrollment and administrative fees:

Enrollment and Administrative Fees			
Labor Insurance Enrollment Fee		¥1,000	
Administrative Fees	Employer's Workers' Accident Compensation	¥5,200	
	Employer's Workers' Accident Compensation — Special Enrollment	¥1,000 (per person)	
	Self-Employed Workers' Accident Compensation	¥1,200	
	Employment Insurance	1–4 Laborers	¥6,200
		5–9 Laborers	¥7,200
		10 or More Laborers	¥8,200
		Seasonal Laborers	¥1,000 (per person)

The Original Contractor's Workers' Accident Compensation Applies at Construction Work Sites

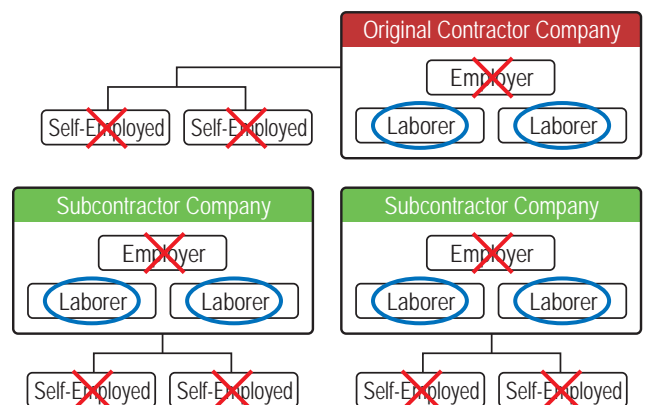
Ordinarily, when laborers are injured during work, the workers' accident compensation insurance of the laborer's employer will apply. However, in the construction industry and other cases where there is a mixture of several subcontractors, the workers' accident compensation insurance of the original contractor will apply.

Note that, for self-employed workers and owners of small- or medium-sized companies, the workers' accident compensation insurance of the original contractor will not apply; it is necessary to enroll in special enrollment for workers' accident compensation insurance.

Employment Injuries

For workers' accident compensation insurance purposes, "employment injuries" refers to any injury, sickness, disability, or death that occurs during a laborer's work. In order to qualify as an employment injury, it must be considered to have been both work-related and work-caused.

- Work-related: Related to the performance of work based on the labor contract
- Work-caused: Injury or sickness occurred due to an accident caused by work



(For injuries to laborers working for subcontractors at construction work sites, the original contractor's workers' accident compensation insurance will apply.)

You Can Enroll through the Union Special Enrollment in Workers' Accident Compensation Insurance

Workers' Accident Compensation Insurance for Employers

With Special Enrollment, Even Employers Can Receive Compensation

Ordinarily, workers' accident compensation insurance does not apply for employers, nor employers' family members living with the employer, nor corporate executives. For an employer to receive compensation through workers' accident compensation insurance, it is necessary to apply for employers' special enrollment through the union. We recommend enrollment for construction industry employers who spend time at work sites.

Medical expenses are 100% covered, and compensation for temporary absence from work is roughly 80% of the basic daily benefit amount (see table to the right).

Workers' Accident Compensation Insurance for Self-Employed Workers

Much like for employers, we also strongly recommend that self-employed workers who spend time at work sites enroll in workers' accident compensation insurance.

Medical expenses are 100% covered, and compensation for temporary absence from work is roughly 80% of the basic daily benefit amount (see table to the right).

In order to receive compensation for work site injuries, it is necessary to perform special enrollment procedures through the union.

Annual Insurance Premiums for Employers' Special Enrollment (Type 1 Special Enrollment)

Basic Daily Benefit Amount	Annual Insurance Premiums	Basic Daily Benefit Amount	Annual Insurance Premiums
¥25,000	¥86,687	¥14,000	¥48,545
¥24,000	¥83,220	¥12,000	¥41,610
¥22,000	¥76,285	¥10,000	¥34,675
¥20,000	¥69,350	¥8,000	¥27,740
¥18,000	¥62,415	¥6,000	¥20,805
¥16,000	¥55,480		

Basic daily benefit amount × 365 days × 9.5/1,000 insurance rate = insurance premiums (for construction projects)

Annual Insurance Premiums for Self-Employed Workers' Special Enrollment (Type 2 Special Enrollment)

Basic Daily Benefit Amount	Annual Insurance Premiums	Basic Daily Benefit Amount	Annual Insurance Premiums
¥25,000	¥164,250	¥14,000	¥91,980
¥24,000	¥157,680	¥12,000	¥78,840
¥22,000	¥144,540	¥10,000	¥65,700
¥20,000	¥131,400	¥8,000	¥52,560
¥18,000	¥118,260	¥6,000	¥39,420
¥16,000	¥105,120		

Basic daily benefit amount × 365 days × 18/1,000 insurance rate = insurance premiums

Necessary Items for Labor Insurance Enrollment Procedures

Employment Insurance

(1) Copy of register (*tokibo-tohon*) for corporations, or employer's certificate of residency (*juminhyo*) for individuals. (2) Paperwork confirming the current condition of the business (bills, construction-related contracts, business certificates, etc.). (3) Representative's official stamp for corporations, or *mitome-in/hanko* stamp for individuals. (4) Bankbook for the account the insurance premiums are to be deducted from. (5) Registered stamp for said account. (6) Roster of laborers, payroll book, and attendance book. (7) Laborers' employment insurance card (if none available, *rirekisho* paperwork, etc.). (8) Cards or other paperwork showing laborers' Individual Numbers ("My Numbers"). (9) Employment insurance premiums for the first fiscal year (up through March). (10) Photo identification showing the face of the person coming to perform procedures. (11) Enterprise identification number (EIN) for corporations.

Workers' Accident Compensation Insurance

(1) Representative's official stamp for corporations, or *mitome-in/hanko* stamp for individuals. (2) Bankbook for the account the insurance premiums are to be deducted from. (3) Registered stamp for said account. (4) Workers' accident compensation insurance premiums for the first fiscal year (up through March).

Workers' Accident Compensation Insurance for Self-Employed Workers

(1) Documentation to verify personal identity:

Photo identification: driver's license, Individual Number ("My Number") card, passport, etc.

In the event that no photo identification is available, any two of the following: health insurance card, pension book, or basic resident register card or other personal identification issued by a government or municipal office.

(2) *Mitome-in/hanko* stamp. (3) Bankbook for the account the insurance premiums are to be deducted from. (4) Registered stamp for said account. (5) Insurance premiums for the first fiscal year.

If enrolling with a basic daily benefit amount of ¥18,000 or more, please bring paperwork showing income for the previous year, such as a final tax return or a certificate of annual income.

○ Affordable Union Member Rates and Generous Compensation

Saikurun: Saitama Doken Bicycle Insurance

Protect Your Whole Household from Unexpected Bicycle Accidents

Saikurun provides compensation for injuries and damage payments to other parties after bicycling accidents, as well as for injuries from traffic accidents, covering everyday bicycling risks that could lead to the need to pay for damages. Whether you use your bicycle to commute to work or school, or simply to go out shopping or visit places nearby, Saikurun insurance is recommended for everyone who rides a bicycle.

Note: Saikurun bicycle insurance is a set that includes two types of insurance: [comprehensive bicycle insurance](#) (covers bicycle accidents in Japan) and [comprehensive injury insurance \(traffic injury type\)](#) (covers traffic accidents in Japan and overseas) (set includes special compensation contract for traffic injuries).

Family Type

Annual Premium: * ¥4,620 (lump-sum annual payment for one year of coverage; includes 15% group discount)

Compensation for Injured Insurance Members after Bicycle Accidents in Japan

		Union Member Him-/Herself	Union Member's Spouse	Other Family Member
Insurance Coverage	Death or Residual Disability	¥3,700,000	¥3,500,000	¥3,000,000
	Per-Day Payment for Hospitalization	¥5,000	¥5,000	¥2,500
	Per-Day Payment for Doctor Visits	¥1,000	¥1,000	¥500

(Total amounts from comprehensive bicycle insurance and comprehensive injury insurance)

Compensation for the Other Party (Liability Coverage)

Insurance Coverage	Personal Liability	¥300,000,000	(Includes out-of-court settlement negotiation services (in Japan only))
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• For bicycle accidents within Japan, coverage is the total amount paid by both comprehensive bicycle insurance and comprehensive injury insurance. For non-bicycle-accident traffic accidents in Japan and overseas, and bicycle accidents overseas, coverage is the total amount paid by comprehensive injury insurance (traffic injury type) only.

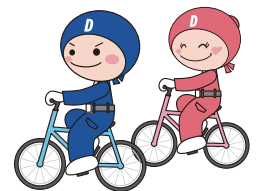
• Insurance coverage is limited to one unit for the person insured.

* The annual premium (¥4,620) consists of ¥4,220 paid to Sampo Japan as an insurance premium, and ¥400 paid to the Doken Mutual Aid Society as a system maintenance fee.

Note: The system maintenance fee covers necessary expenses for the operation of this insurance system (such as postage costs to send membership cards).

More Options than Just Family Type!

Choose the Type of Coverage That's Right for You



Family Type	¥4,620 Annual Premium	Couple Type	¥3,620 Annual Premium
Individual Type	¥3,120 Annual Premium	Liability Type	¥2,320 Annual Premium Also Available!

Prices shown include ¥400 system maintenance fee.

How to Enroll

To enroll or change your plan type, submit your enrollment form, premium payment, and bank account transfer form (for following years' payments) to your local chapter office.

Doken Fire Mutual Aid

Union Members Helping Union Members

Doken fire mutual aid is a system that helps union members help one another, as one of the security systems we offer to help protect members and their families. Join us, and help us expand this circle of mutual help.

The Cheapest Premiums Around

Brought to you through independent mutual aid operated by unions in Saitama, Tokyo, Chiba, Kanagawa, and Kyoto.

Structure of Residence	Annual Premiums (Per Unit)	Amount of Coverage
Wood, etc.	¥60 (Both residence and household belongings)	¥100,000
Reinforced Concrete	¥30 (Both residence and household belongings)	¥100,000

Minimum 50 units required for enrollment.

Enrollment

Enrollment procedures can be handled at the chapter office.

Mutual aid contracts come into effect on the day after payment is made to the chapter office.

For payment for the following fiscal year and later, we recommend convenient automatic bank account transfers (initial premium payment must be made in cash).

Benefits Designed to Help Members Affected by Fires

- Damage to 66% or more of the value of the residence is treated as having been completely destroyed.
- In the event that repairs are not possible, a payment will be provided, the amount of which is standardized based on the replacement cost.

Property Enrollment Eligibility

- Building (residence) that the member lives in, and which is owned either by the member, or by a relative of the first or second degree, who comprise a combined livelihood.
- Household belongings inside the building the member lives in.
- If the residence also serves as a construction industry office (shop) or workshop, it is eligible to be enrolled so long as the office/workshop area is less than 20 *tsubo* (66.12 m²) in area, and does not exceed the floor area of the living space.
- Both the residence and household belongings must be in Japan.

Note: Buildings officially owned by corporations, and simple frame houses, are not eligible for enrollment. Products, equipment, facilities, etc. for business use are not eligible for enrollment.

Enrollment Criteria and Security

Living in Purchased Residence

Residence + Household Belongings

Living in Rented Residence

(Apartment, etc.)

Household Belongings

Enrollment Limits for Residences (Up to 400 Units)

Living Space Floor Area	Enrollment Limit*	Insurance Amount	Annual Premiums	
			Wood	Reinforced Concrete
10 <i>tsubo</i>	70 units	¥7,000,000	¥4,200	¥2,100
20 <i>tsubo</i>	140 units	¥14,000,000	¥8,400	¥4,200
30 <i>tsubo</i>	210 units	¥21,000,000	¥12,600	¥6,300
40 <i>tsubo</i>	280 units	¥28,000,000	¥16,800	¥8,400
50 <i>tsubo</i>	350 units	¥35,000,000	¥21,000	¥10,500
58 <i>tsubo</i> or more	400 units	¥40,000,000	¥24,000	¥12,000

* Limit 7 units per *tsubo* (1 *tsubo* = 3.306 m²).

Household Belongings Enrollment Limits (Up to 200 Units)

Age of Contract Holder	No. of Family Members in Household				
	Living Alone	2	3	4	5 or More
Under 30	¥5,000,000 (50 units)	¥8,000,000 (80 units)	¥9,000,000 (90 units)	¥10,000,000 (100 units)	¥14,000,000 (140 units)
30-39	¥6,000,000 (60 units)	¥15,000,000 (150 units)	¥16,000,000 (160 units)	¥18,000,000 (180 units)	¥20,000,000 (200 units)
40-49	¥9,000,000 (90 units)	¥20,000,000 (200 units)	¥20,000,000 (200 units)	¥20,000,000 (200 units)	¥20,000,000 (200 units)
50 or Older	¥10,000,000 (100 units)	¥20,000,000 (200 units)	¥20,000,000 (200 units)	¥20,000,000 (200 units)	¥20,000,000 (200 units)

Premium price per unit is the same as for residences.

Comprehensive Security with Broad Coverage

Mutual Aid for Fires and Other Disasters



Fire



Flooding or destruction caused by firefighting



Lightning



Rupture/explosion



Aircraft crash



Car crash



Water leakage from neighbor's residence



Unforeseeable third-party attack

Degree of Damage	Proportion Damaged by Fire	Amount Paid
Completely destroyed	66% or more	100% of contracted mutual aid amount
Other	Less than 66%	Cost of damages

Plus!

Incidental Expenses

Up to **¥2,000,000**
(15% of mutual aid amount)

In cases of lightning damage limited only to electrical/electronic items, benefits are limited to ¥300,000 including incidental expenses.

Mutual Aid for Natural Disasters

Support money is paid for natural disasters based on the degree of damage.



Typhoon



Flood



Hail



Flooding above floor level

Degree of Damage	Mutual Aid Amount per Unit	Maximum Payment
Completely destroyed	¥45,000	¥4,500,000
Severely damaged	¥25,000	¥2,500,000
Partially damaged	¥15,000	¥1,500,000
Minor damage	¥500-4,000	¥65,000-520,000
Flooding above floor level	¥1,000-10,000	¥200,000-1,300,000

Plus!

Incidental Expenses

15%
of mutual aid amount

• Neither flooding below floor level alone, nor damage to building appendages/accessories, is eligible for benefits.
• As of April of 2020, benefits of up to ¥50,000 are now available for damage to building appendages/accessories.

Mutual Aid for Various Expenses

Mutual Aid for Household Belongings Removed from the Residence

If household belongings are damaged by fire, etc. while temporarily removed from the residence.

Up to **¥1,000,000**
or 20% of the applicable contracted amount (whichever is less)

Mutual Aid for Accidental Fire Consolation Expenses

If the person enrolled causes damage to a third party due to fire, and pays support money to the third party as consolation.

Up to **¥1,000,000**
or 20% of the applicable contracted amount (whichever is less)
(limit ¥400,000 per household)

Mutual Aid for Water Leakage Consolation Expenses

If, due to an unforeseeable accident, the person enrolled causes damage to a third party through water leakage, and pays support money to the third party as consolation.

Up to **¥500,000**
or 20% of the applicable contracted amount (whichever is less)
(limit ¥150,000 per household)

Mutual Aid for Repair Expenses

If the person enrolled is a lessee and causes a fire, etc. that causes damage, and the person enrolled performs repairs.

Up to **¥1,000,000**
or 20% of the applicable contracted amount (whichever is less)

Heating Empty Bathtub

If damage is caused to bath heater and bathtub due to heating an empty bathtub.

If both bath heater and bathtub are damaged:
Limit **¥50,000**
If only bath heater is damaged:
Limit **¥20,000**

Earthquake Support Money

• Eligible Disasters

Damage caused by disasters (fire, tsunami, liquefaction, burial) that were directly caused by an earthquake

• Eligible Building & Household Belongings

Eligible building: privately owned residence that serves as the central base for the member's life

Eligible household belongings: household belongings in the privately owned residence or rented residence that serves as the central base for the member's life

Note: Building appendages/accessories (gate, outer wall/fence, garage, carport, shed, etc.) are not eligible.

Degree of damage is evaluated based on the disaster victim certification issued by the related government organization.

In the event that the total benefits may exceed the benefit estimate, limits will be set within the amount(s) on the benefit estimate.

• Damage Categories and Support Money Amounts

Degree of Damage	Mutual Aid Amount per Unit	Payment Limit for Building	Payment Limit for Household Belongings
Completely destroyed	¥10,000	¥1,000,000	¥200,000
Partially damaged	¥5,000	¥300,000	¥100,000
Minor damage	¥1,000	¥50,000	¥30,000

See pamphlet for details.

Members Can Enroll Their Newly Built Houses and Expansions in Addition to Their Current Residences

In the event that a union member is a prime contractor, he/she may enroll buildings during the period from start of construction to receipt of the completed building, on a monthly basis. The monthly premiums are ¥5 per unit for wooden buildings, and ¥4 per unit for reinforced concrete buildings. For more details, please contact your local chapter office.

For Offices, Workshops, and Corporate Buildings, Contact the Saitama Prefectural Fire Mutual Aid Cooperative

For buildings other than members' residences (such as offices, workshops, stores, warehouses, etc.), or corporate buildings, we recommend enrolling in fire mutual aid with the Saitama Prefectural Fire Mutual Aid Cooperative.

Doken Fire Mutual Aid Covers Natural Disasters Too



Kawayanagi Branch,
Souka Chapter

Kazutaka Sakumoto

The mutual aid for natural disasters really helped me out when typhoon winds damaged my front door.

Doken Earthquake Mutual Aid

A System to Help Fellow Construction Workers, Created Based on Members' Requests

Earthquakes cause damage across a large area, and the damage they cause can be extensive. Japan famously experiences many earthquakes, with the Great East Japan Earthquake and the Kumamoto Earthquake still in recent memory. We recommend enrolling in this mutual aid system as a way to prepare for the worst, just in case.

Property Enrollment Eligibility

The buildings (houses) that members live in, as well as their household belongings, are eligible for coverage. Note that enrollment in earthquake mutual aid requires also enrolling in fire mutual aid — it is not possible to enroll in only earthquake mutual aid.

Premiums

Structure of Residence	Annual Premiums (Per Unit)	Insurance Amount
Wood, etc.	¥165 (Both residence and household belongings)	¥50,000
Reinforced Concrete	¥100 (Both residence and household belongings)	¥50,000

Note: When enrolling in earthquake mutual aid midway through a fire mutual aid contract, earthquake insurance premiums will be prorated for the number of months remaining on the contract.



Enrollment

Enrollment procedures are handled at a union chapter office, like fire mutual aid enrollment. We recommend enrolling in both fire and earthquake mutual aid, as protection against the unexpected. The mutual aid contract comes into effect on the first day of the following month after the premiums are paid to the chapter office. Additionally, bank account registration is required in order to enroll in earthquake mutual aid.

Enrollment Criteria

The maximum number of units for earthquake mutual aid enrollment is 200 units for residences and 40 units for household belongings. However, the number of units for earthquake mutual aid may not exceed the number of contracted units for each under the basic contract for fire mutual aid.

Security through Disaster Victim Certification

We offer security against damage caused by earthquakes or volcanic eruptions, or fires, burial, or being washed away caused by tsunamis caused by earthquakes or volcanic eruptions. The extent of damage is determined based on disaster victim certification issued by the local government; benefits are paid depending on which of four categories applies. We also offer a provisional benefit payment system, for before official disaster victim certification is issued.

If, by chance, a major earthquake should cause serious damage, payments will be made based on the number of units established in the contract.

Payment Category	Mutual Aid per Unit	Security Limit (Maximum No. of Units)		
		Residence (200 Units)	Household Belongings (40 Units)	Total (240 Units)
Completely destroyed	¥50,000	¥10,000,000	¥2,000,000	¥12,000,000
Severely damaged	¥25,000	¥5,000,000	¥1,000,000	¥6,000,000
Partially damaged	¥15,000	¥3,000,000	¥600,000	¥3,600,000
Minor damage/other	¥1,500	¥300,000	¥60,000	¥360,000

Paid in addition to the earthquake support money from Doken fire mutual aid.

From the Doken Mutual Aid Society

Child-Raising Item Rentals

5% off Item Rentals from Hoxon Baby

Advantages of Renting

After your children outgrow various items, what can you do with them? If you rented them, there's nothing to worry about: just return them, and enjoy your newly decluttered home.

Rental Items Include...

- Cribs
- Playpens
- High chairs
- Baby scales
- Baby bathtubs
- Strollers
- Rental clothes



Nursing Care Mutual Aid

Support for In-Home Nursing Care

The nursing care mutual aid system provides support for rentals of welfare equipment for in-home nursing care, for individuals who receive certification of their need for long-term nursing care through the national long-term care insurance system. The union covers group premiums, so individual members don't need to pay any premiums. For more details, please contact your local chapter office.

The Nursing Care Mutual Aid System Provides Support for Rentals of the Following Thirteen Welfare Equipment Items for Beneficiaries of the Long-Term Care Insurance System:

- Specialized beds (motorized beds)
- Position-changing assistance items
- Mobile lifts
- Specialized bed accessories
- Handrails
- Wandering detectors
- Wheelchairs
- Ramps
- Automatic body waste disposal devices
- Wheelchair accessories
- Walkers
- Bedsore prevention tools
- Walking canes and crutches

Funerals through Fukushi Sosai

Assistance to Create Lasting Memories

Saitama Doken works with Fukushi Sosai to provide funeral services, helping to reduce the financial burden and complexity of funeral arrangements during a difficult time.

Benefits for Union Members

Some exceptions apply.

◆ Flower altars 20% off regular price



¥300,000 (plus tax) → ¥240,000 (plus tax)
Image for illustrative purposes only.

◆ Traditional Wood Altar Plan 24–30% off regular price

- ① Three-story altar ¥345,500 (plus tax) → ¥240,000 (plus tax)
- ② Five-story altar ¥456,000 (plus tax) → ¥340,000 (plus tax)
- ③ Special five-story altar ¥681,000 (plus tax) → ¥520,000 (plus tax)

Plans Include:

- Altar • Coffin • Portrait • Dry ice (10 kg) • Urn • Printed materials
- Standard ornaments • Votive offerings for altar (sweets and two kinds of fruit)
- Ceremony attendants (1 each for vigil & funeral service) • Announcement sign
- Other small funeral accessories • Chuin-dan altar (for until the 49th day) (Details vary by plan.)

◆ Funeral Favors 10% off regular price

◆ Funeral-Related Items 10% off regular price

◆ Fukushi Sosai Funeral Hall Plans 10–20% off regular price

Offering Something for Everybody!

The Collective Strength

to Improve Work Sites and Everyday Life

There's Lots to Enjoy!

Valid at Over 3,000 Stores and Other Locations Nationwide!

Doken Card

In addition to about 870 local businesses registered with our chapters, the Doken Card can also be used at overnight accommodations, recreational destinations, snow resorts, restaurants, and other partner facilities nationwide — a total of over 3,000 locations in all!

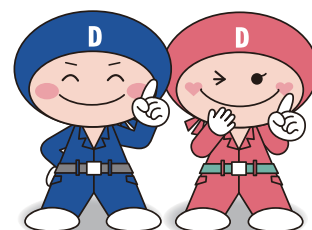
You can also use your Doken Card for special Saitama Doken discounts on gasoline and diesel fuel at Ihashi Energy gas stations (27 locations in Saitama and 2 in Chiba).



Website



QR Code



Doken Card / Tasukeai Tsushin

For Overnight Stays!

- Kamogawa Grand Hotel
- Izu Ajiro Onsen Shofuen
- Hotel Maholova Minds Miura Tokyo Bay
- Taiyo no Sato Group

For Fun!

- Fuji-Q Highland
- Sagami Resort Pleasure Forest
- Tobu Zoo
- Izu Mito Sea Paradise
- Minakami Hodaigi Campground
- Katashina Hotaka Bokujo Campground
- Joetsu Kokusai Playland
- Karaoke-kan

For Sports!

- Gala Yuzawa Snow Resort
- Joetsu Kokusai Snow Resort
- Iwappara Ski Resort
- Hodaigi Resort — Minakami
- Katashina Oguna Hotaka Ski Resort
- Sports Club Renaissance

For Practical Use!

- Ihashi Energy
- Monteroza Izakaya Chain
- Obutsudan no Hasegawa
- Art Hikkoshi Center
- Aoyama Tailor
- The Suit Company



The Best Way to Keep Up on the Latest from the Saitama Doken Mutual Aid Society

Tasukeai Tsushin

This magazine is published twice a year.

Tasukeai Tsushin features news about our mutual aid work and updates from the union and the Technical Training Center, as well as information about registered local businesses and other partner facilities that accept the Doken Card, for a magazine to help improve members' work and home lives!

Achieving Demands through Everyone's Unified Strength

Union Members...

1. Participate in group meetings
2. Pay union dues monthly at group meetings
3. Strengthen the union

Group Meetings Offer Plenty of Opportunities to Improve Our Work and Home Lives

When you join the union, you will belong to your local branch and group, based on where you live. Each month, union members meet up for a group meeting, and pay their union dues. At these group meetings, we work to collect signatures for efforts to help develop the construction industry and improve our work and home lives, share helpful union information with one another, and work to make our demands a reality. These group meetings also serve as an opportunity to develop connections with local colleagues in the construction industry.

Every One of Us Matters

Every single member of the union is important. As a union, we take a unified position on shared demands, talk as a group, participate in activities decided on by everyone, and work to achieve these demands. We do not discriminate based on ideology, principles, religion, or type of work. Members are free to support any political party and engage in any political activities they wish to. We offer counseling to any member on any topic, whether work-related or not; feel free to take advantage of it.



Getting Together with Other Union Members at Group Meetings

○ Building Valuable Connections with Union Member Colleagues

Expanding Work Networks



Building Work Networks at Networking Events

Practical Business Seminars and Business Card Exchange Events

Saitama Doken holds business seminars and educational events targeting employers. We also hold popular business card exchanges and work networking events based on chapters and regions, where union members can build work connections with one another. At group meetings, we share information about these efforts with members. We hope you'll take part in our group meetings and expand your network of colleagues.

Youth Groups

Making Friends and Building Connections with Other Young Members

If you feel that there isn't anyone your own age to talk to at work sites, that you want to acquire qualifications and be more valuable at work, or that you want to build a network of colleagues for when you become an independent employer in the future, then our youth groups are perfect for you!

Our youth groups plan their own events, whether sports get-togethers like skiing, snowboarding, and futsal, big grilling events, or running food stalls at local festivals, with the goal of being fun for everyone. They also work to encourage interaction with other groups, both nationwide and within the prefecture, through efforts like learning activities. Planning and running events is a great way to meet new people and build stronger bonds with one another — we hope you'll join us! (Youth group dues ¥200/month.)



Online Puzzle-Lovers' Meetup
Organized by the Union Headquarters

Support System for Young Individuals: Qualification Builders

Skill Course Assistance Money System

Our youth groups feature a skill course assistance money system called Qualification Builders. This unique system is designed to help young construction workers polish their skills and acquire qualifications. This system is meant specifically for members of our youth groups. You can also combine this system with our comprehensive mutual aid system's qualification acquisition gifts, for even more benefits! If you're eligible, we hope you'll sign up for our youth groups and take full advantage of our support systems.

Eligible Members: Youth Group Members

(Must be no older than 30 when signing up for Qualification Builders, and when taking a course)

Assistance Available

Receive assistance for tuition fees when taking skill courses, special training courses, or other courses offered by the Saitama Doken Technical Training Center.

Time Limit for Receiving Assistance Money

One year from the day after taking the course. Assistance money is provided to members at youth group gatherings, such as group meetings or events.

Combine with Qualification Acquisition Gifts for Even More Benefits!

• Assistance Money for Qualification Builders

Courses up to ¥5,000	¥1,000
Courses over ¥5,000 and up to ¥15,000	¥3,000
Courses over ¥15,000	¥5,000

Note: For special training courses and skill courses for which the comprehensive mutual aid system's Premium qualification acquisition gift (p. 4) also applies, all courses receive a flat ¥3,000 under this system.

Making the Construction Industry More Appealing for Young Adults

New! The CCUS Registration Assistance Money Event



The Construction Career Up System (CCUS) exists in combination with the skill evaluation system, gathering information about qualifications and on-site work so that workers receive appropriate treatment for their skills and experience. The system is built around gathering information about work history, so young members are actively encouraged to register! For a limited time, Saitama Doken Youth Groups are offering members ¥1,000 in assistance money for registering as technicians (Detailed).

Event Period

Jun. 2021 to Mar. 2022

Assistance Money

¥1,000

Eligible Recipients

Youth Group members

(Members who have registered as technicians (Detailed only) in April 2021 or later)

Ladies' Group

Meeting Women's Demands and Promoting Activities with Other Families

This group consists of members' wives and female members. At meetings, members discuss topics like everyday life, family, and society, and work to provide support for union campaigns. In addition, we offer fun and educational activities for members' families, as well as activities to keep families healthy. If your husband is already a union member, you're welcome to join our Ladies' group. (Ladies' group dues ¥200/month.)

Ladies' Group Courses and More



Learn from specialists about peace, social security, the constitution, health, and more.



Efforts to Achieve Demands

Local movements to oppose nuclear power and war, support the constitution, and more.

Child-Raising Events

Lots of fun events for parents and children!



Family Festivals

Discount for Members!

Members get in for just **¥555!**

Standard price: adults ¥3,570
(Same discount for family members!)

Spa Resort Hawaiians



Other ticket discounts available!

(Past discounts include Seibuen Amusement Park, Toshimaen Amusement Park, Sunshine Aquarium, and more)
For more details, contact your local chapter.

Mutual Aid Payment System Available!

- Hospitalization support money (10 days or longer)
- Condolence money for member's death
- Condolence money for spouse's death
- Childbirth money
- Elementary school enrollment money
- 75th birthday money

Senior Friends' Group

Promoting Friendship and Interaction among Members

Open to all union members 65 and older, with no dues. This group's activities center around friendship and interaction: the group promotes activities to help older members share their techniques, skills, and union activity experiences with the younger generations in the region, as a way to build connections and make use of their influence.



Senior friends' group meeting

Enrollment Procedures

If you work in the construction industry, then you can enroll, no matter whether you're an employer (company president), self-employed, or a worker (employee). Fill out the enrollment form on the next page, then take it to a local union member or directly to your local union office, along with your enrollment fee and your union dues for the following month. You can then pay your union dues each month at the group meeting.

What You'll Need: (1) Enrollment Form (2) Enrollment Fee (¥1,000) (3) Union Dues

Note: If you would also like to enroll in Saitama Doken National Health Insurance, you must also bring a certificate of residency/*juminhyo* (showing all members of the household, Individual Numbers/"My Numbers," and family relationships), your *hanko* stamp, and documentation showing type of employment.

• Insurance Premiums

Category	Medical Insurance Premium	Long-Term Care Insurance Premiums (Ages 40–64)
Special Type 2	¥29,500	¥4,700
Special Type 1	¥28,000	¥4,700
Type 1	¥25,800	¥3,900
Type 2	¥22,500	¥3,500
Type 3	¥17,800	¥3,000
Type 4	¥14,500	¥2,900
Type 5	¥11,000	—
Type 6	¥9,000	Men: ¥3,000 Women: ¥2,900
Special Family	¥9,000	¥2,700
Standard Family	¥4,600	¥2,700
Junior High and High School Equivalent	¥4,300	—
Elementary School Equivalent	¥3,800	
Preschool	¥2,000	

- Medical insurance premiums include latter-stage elderly support money insurance premiums.
- Family insurance premiums shown are per person.
- For families of four or more, the fourth person and beyond are exempt from health insurance premiums, counted in this order: Special Family, Standard Family, Junior High and High School Equivalent, Elementary School Equivalent, and Preschool.

• Breakdown of Union Dues

All Male Members, and Female Members with Monthly Incomes of ¥150,000 or More

Enrollment Age	Union Dues	Mutual Aid Dues	Total	Construction Funds
15–24, and Foreign Technical Intern Trainees	¥3,210	¥1,390	¥4,600	Up to ¥400, as determined by each chapter
25–59	¥4,310	¥1,390	¥5,700	
60–69	¥4,050	¥500	¥4,550	
70 or Older	¥4,050	—	¥4,050	

Female Members with Monthly Incomes below ¥150,000

15–59	¥3,210	¥1,390	¥4,600
60–69	¥2,950	¥500	¥3,450
70 or Older	¥2,950	—	¥2,950

- For foreign technical intern trainees ages 60–69, the mutual aid dues are ¥500; for ages 70 and up, no mutual aid dues apply.

• Your Monthly Payments

Union Dues (Including Mutual Aid Dues)			¥
Construction Funds			¥
Total Union Dues			¥
National Health Insurance Premiums	Medical	Union Member	¥
		Family Member(s)	¥
	Long-Term Care	Union Member	¥
		Family Member(s)	¥
	Total National Health Insurance Premiums		
Youth Group			¥
Ladies' Group			¥
			¥
			¥
(Enrollment Fee)			(¥1,000)
Grand Total			¥

- Union dues include mutual aid dues.
- Membership in youth groups and ladies' group is ¥200 per month, each.

Enrollment Form

I hereby affirm that I work in the construction industry, and that I both approve of, and shall take part in, the activities of the union. In addition, I have confirmed both the written oath and personal health notification below before enrolling.

Saitama Doken — The Saitama Construction Workers' Union

Today's Date: _____, 20____

Name, Address, Occupation, and Place of Employment	Branch			Group			Desired Enrollment Month	Starting in _____ of 20____			
	Furigana					Date of Birth			Age Years Old		
	Name										
	Address	〒							Male / Female		
	Tel.	()				Email					
	Mobile Phone	()				Fax	()		Pocket Doken	Join / Maybe Later	
	Occupation (Be Specific)					Main Type of Work Site					
	Type of Employment	Corporate Representative	Sole Proprietor	Corporate Executive	Self-Employed (Hitori Oyakata)	Labor Contractor (Temaukesha)	Laborer (Including Outsourced Laborers)		Foreign Technical Intern Trainee		
	Company Where You Work	Name of Company				Ladies' Group	Name				
		Name of Employer					Date of Birth				
		Place of Employment Enrolled in Saitama Doken? Yes / No / Don't Know				Youth Group	Join / Maybe Later				
		Address									
		Tel. ()				Senior Friends' Group	Join / Maybe Later				
	① Why Did You Decide to Enroll? ()										
	② Reasons for Enrolling ()										
Would You like to Enroll in National Health Insurance? ⇒ (1) Yes (2) Maybe Later (If you would like to enroll in Saitama Doken National Health Insurance, additional procedures are required.)											

Written Oath I hereby affirm that I understand that the various cooperative efforts of the union, such as the comprehensive mutual aid system, have been made possible only through the collective efforts of many. In addition, in enrolling in the union, I hereby affirm the following: (1) I work in the construction industry. (2) I shall abide by the labor union regulations, and shall truthfully fill out the personal health notification to the right. (3) If at any time I fail to meet either (1) or (2) above, I shall withdraw from the union. Today's Date: _____, 20____ Name: _____ Stamp _____	Personal Health Notification: Please Circle the Answers Below 1. Are you currently unable to work due to medical treatment (sickness or injury)? No / Yes 2. Are you currently undergoing medical treatment for a chronic condition? No / Yes 3. In the past year, have you spent a total of 14 days or more unable to work and/or on medical bed rest? No / Yes 4. In the past year, have you undergone open-skull, open-chest, open-abdomen, or other surgery (other than an appendectomy)? No / Yes Note: If you circled "yes" for any of the above items, you may not be eligible for mutual aid benefit payments.
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The personal information collected through this enrollment form is used to send materials from the union, contact the member about union activities, and similar purposes; it will never be used for any reason not laid out in the union's privacy policy. The personal information collected through this enrollment form will be provided to third parties, such as related organizations, only in cases where it is deemed necessary to do so in order to promote the union's activities, provide mutual aid, etc.

Referred by:	Branch	Group	Personal ID • Driver's License • Health Insurance Card • Residence Card • Other	Receive Official Publication?	(1) Yes (2) No (Employer-related reason) (3) No (Household-related reason) (4) No (Other Reason)	Certificate of Residency (Juminhyo)
	Name					Provided / Delegated / To be Sent Later
	Tel.	()				

For National Health Insurance Enrollments	Class	Type	Reference No.	
	No. of Family Member(s)		Union Member No.	
	Health Insurance Card Delivery	By Mail / Pickup at Chapter	Mutual Aid No.	
	Received by	Computer Input	National Health Insurance No.	
			Memo	

Union Dues		¥	
Construction Funds		¥	
National Health Insurance Premiums	Medical	Union Member	¥
		Family Member(s)	¥
	Long-Term Care	Union Member	¥
		Family Member(s)	¥
Youth Group		¥	
Ladies' Group		¥	
		¥	
Enrollment Fee		¥1,000	
Grand Total		¥	

Cut along the Dotted Lines

Provisional Receipt

The amount shown has been collected from the individual indicated.

Amount Collected: _____ yen

Collected by: _____

Feel Free to Contact Your Local Chapter!

Chapters of Saitama Doken, the Saitama Construction Workers' Union

Misato Chapter

〒341-0038 3-2-10 Chuo, Misato City
Tel: (048) 952-8461 Fax: (048) 952-8954

Yashio Chapter

〒340-0816 2-29-8 Chuo, Yashio City
Tel: (048) 997-4675 Fax: (048) 997-0843

Souka Chapter

〒340-0005 3-34-26 Nakane, Souka City
Tel: (048) 931-2424 Fax: (048) 936-0825

Koshigaya Chapter

〒343-0805 2-35-1 Shinmei-cho, Koshigaya City
Tel: (048) 969-3650 Fax: (048) 969-3651

Yoshikawa-Matsubushi Chapter

〒342-0005 66-1 Kawafuji, Yoshikawa City
Tel: (048) 981-9841 Fax: (048) 984-1327

Kasukabe Chapter

〒344-0062 6-7-12 Kasukabe-Higashi, Kasukabe City
Tel: (048) 754-5837 Fax: (048) 752-7907

Iwatsuki-Hasuda Chapter

〒349-0113 3-7-10 Sakuradai, Hasuda City
Tel: (048) 797-6571 Fax: (048) 797-6572

Miyashiro Chapter

〒345-0831 2244-3 Suka, Miyashiro Town, Minamisaitama District
Tel: 0480-35-0350 Fax: 0480-35-0395

Kuki-Satte Chapter

〒340-0217 58-5 Washinomiya, Kuki City
Tel: 0480-59-3812 Fax: 0480-59-3815

Sashima Doken (Sashima Construction Workers' Union)

〒306-0214 671-1 Koya, Koga City, Ibaraki Prefecture
Tel: 0280-23-4773 Fax: 0280-93-0455

Gyoda-Hanyu Chapter

〒361-0017 1536 Wakakodama, Gyoda City
Tel: (048) 553-2321 Fax: (048) 554-6053

Kazo Chapter

〒347-0017 2-2-5 Minami-Shinozaki, Kazo City
Tel: (0480) 65-7114 Fax: (0480) 65-6569

Kawaguchi Chapter

〒333-0847 2-47-23 Shibanakada, Kawaguchi City
Tel: (048) 262-8000 Fax: (048) 262-8046

Warabi-Toda Chapter

〒335-0023 3-8-13 Hon-cho, Toda City
Tel: (048) 444-7171 Fax: (048) 444-7172

Saitama Minami Chapter

〒336-0031 6-18-7 Shikatebukuro, Minami Ward, Saitama City
Tel: (048) 861-7111 Fax: (048) 866-4952

Saitama Kita Chapter

〒331-0811 2-285-3 Yoshino-cho, Kita Ward, Saitama City
Tel: (048) 669-5277 Fax: (048) 669-5278

Ageo-Ina Chapter

〒362-0003 295 Sugaya, Ageo City
Tel: (048) 773-9863 Fax: (048) 771-6836

Chubu Chapter

〒364-0025 1-217-2 Ishitojuku, Kitamoto City
Tel: (048) 593-3381 Fax: (048) 593-3382

Asashiwa Chapter

〒351-0007 3-24-37 Oka, Asaka City
Tel: (048) 462-1303 Fax: (048) 463-7059

Niiza Chapter

〒352-0011 8-1-27 Nobitome, Niiza City
Tel: (048) 481-1200 Fax: (048) 477-9088

Fujimino Chapter

〒354-0022 2-3-21 Yamamuro, Fujimi City
Tel: (049) 251-2540 Fax: (049) 254-6996

Kawagoe Chapter

〒350-0825 4-6 Tsukiyoshi-machi, Kawagoe City
Tel: (049) 224-2222 Fax: (049) 224-2299

Sakado Chapter

〒350-0214 1-1-25 Chiyoda, Sakado City
Tel: (049) 281-8001 Fax: (049) 281-8004

Higashimatsuyama Chapter

〒355-0033 2-16 Yamazaki-cho, Higashimatsuyama City
Tel: (0493) 23-3302 Fax: (0493) 23-3328

Hiki Seibu Chapter

〒355-0342 923-4 Tamagawa, Tokigawa Town, Hiki District
Tel: (0493) 66-1120 Fax: (0493) 66-1140

Tokorozawa Chapter

〒359-1142 1-45-11 Kamiarai, Tokorozawa City
Tel: (04) 2935-6311 Fax: (04) 2922-8300

Iruma Chapter

〒358-0033 197-1 Sayamadai, Iruma City
Tel: (04) 2934-2225 Fax: (04) 2935-1336

Hanno-Hidaka Chapter

〒357-0005 142-5 Hara-machi, Hanno City
Tel: (042) 974-0330 Fax: (042) 971-3287

Sayama Chapter

〒350-1334 32-14 Sayama, Sayama City
Tel: (04) 2954-0402 Fax: (04) 2952-4747

Kumagaya Chapter

〒360-0833 412-4 Hirose, Kumagaya City
Tel: (048) 524-3333 Fax: (048) 524-3833

Fukaya-Yorii Chapter

〒369-1202 20-34 Sakurazawa, Yorii Town, Osato District
Tel: (048) 581-5000 Fax: (048) 580-1032

Chichibu Chapter

〒368-0004 1651-1 Yamada, Chichibu City
Tel: (0494) 21-1361 Fax: (0494) 21-1362

Honjo Chapter

〒367-0206 464-1 Kodama-cho Kyoei, Honjo City
Tel: (0495) 73-1422 Fax: (0495) 73-1535

Saitama Doken — The Saitama Construction Workers' Union

〒336-8512



6-18-12 Shikatebukuro, Minami Ward, Saitama City

• Saitama Doken Mutual Aid Society

• Saitama Doken National Health Insurance Union

Website: <https://www.saitama-doken.or.jp/>

Tel: (048) 863-6211 (Main Line)

Fax: (048) 837-1989

Tel: (048) 863-6508

Fax: (048) 837-1980

Tel: (048) 864-4381 (Main Line)

Fax: (048) 862-9315

Saitama Doken Technical Training Center

〒331-0811 2-220-3 Yoshino-cho, Kita Ward, Saitama City

• Home Renovation Promotion Support Council

• Saitama Doken Architectural Support Center

Tel: (048) 661-8139

Fax: (048) 661-8138

Tel: (048) 669-5580

Fax: (048) 669-5581

Tel: (048) 669-1551

Fax: (048) 669-1550