

Information on National Health Insurance Premiums for New Enrollees

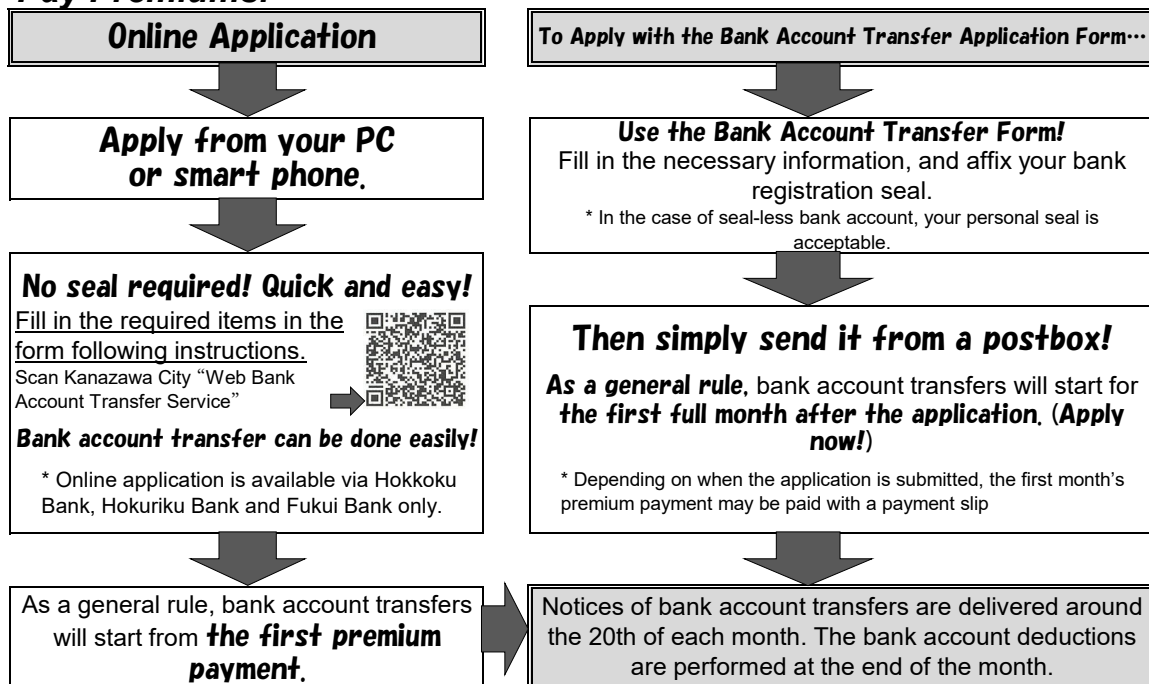
1. The Payment Obligor is the Householder

- (1) If a member of the household is enrolled in National Health Insurance, the payment obligor for premiums is the householder, regardless of whether the householder is enrolled in National Health Insurance.
- (2) As a general rule, the payment notice for premiums is delivered around the 20th of the following month.
* If a notification is submitted at the beginning of the month, the notice may be sent around the 20th of the same month.

2. How Premiums Are Determined

- (1) Initial premiums are calculated on a per-fiscal-year basis, dating back to when the previous qualifications for health insurance were lost (or, if moving into the city, dating back to the move-in date).
- (2) Premiums (income-based rate) for people who have moved in from outside the city are initially calculated at the basic rate (on an equal and even basis) only. Once income at the previous address is known, premiums will be recalculated (based on income) and you will be notified of your updated premiums.

3. Direct Bank Account Transfers Are an Easy and Convenient Way to Pay Premiums.



4. Unenrollment Procedures Are Required when withdrawing from National Health Insurance

- (1) You must unenroll from National Health Insurance when enrolling in workplace health insurance or becoming a dependent.
- (2) The withdrawal procedure can be carried out at the Insurance and Pension Section or at your local Citizens' Center. You can also conduct the withdrawal procedure via mail or online. See the Kanazawa City website for more information.