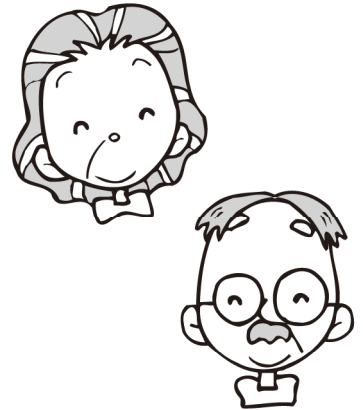


Reduction of Costs Borne by Users

● High-Cost Care (Preventive Care) Service Benefits

Users generally bear 10% or 20% of the expenses for the Long-Term Care Insurance Service. When costs exceed a certain upper amount (*See the information below), users can be eligible to receive expensive care service amount (care prevention) by applying to the Long-Term Care Insurance Section of the ward office where they are registered under. Once you apply, the excess amount will be automatically calculated every month and refunded to you.



■ User burden levels of high-cost care (preventive care) provision, descriptions, and price caps for service costs borne by users (per month)

User Cost Level Classification	Upper Limit Amount
Ordinary households	37,200 yen
Households exempt from municipal taxes	24,600 yen
<ul style="list-style-type: none"> ● Your income and taxable retirement income is 800,000 yen or less ● Persons on senior welfare pensions 	15,000 yen (Individual)
Persons who are public assistance recipients	15,000 yen (Individual)

From August, 2015

Persons who earn income equivalent to an actual worker: Those whose household includes Category 1 insured individual whose taxable income is 1,450,000 yen or more, and with an income of 3,830,000 yen or more (if there are two or more such persons, their total income is 5,200,000 yen).	44,400 yen
Ordinary households	37,200 yen

○“Income earner equivalent to actual worker” will be newly created in the User Cost Level Classification from August 2015.

Those, who fall under the category of ‘an income earner equivalent to actual worker’ and meet a certain income condition, can apply for reclassification into the ‘ordinary household’ level. Osaka City will recommend such persons to apply for reclassification.

● High-Cost Medical Care and Long-Term Care Unitary System

If the **total household payments for medical care (National Health Insurance, Employee’s Insurance, Medical Care System for Elderly Aged 75 and Older) and Long-Term Care Insurance services** exceeds a certain limit (as in below table), the excess amount will be covered by the **High-Cost Medical Care and Long-Term Care Unitary System** upon application.

■ Categories and price caps (per year) for service fees under the High-Cost Medical Care and Long-Term Care Unitary System (For one year period from August 2014 to July 2015)

Households with persons aged less than 70

Income Classification	Upper Limit
Income more than 9.01 million yen after basic exemption	1,760,000 yen
Income from more than 6 million yen to 9.01 million yen or less after basic exemption	1,350,000 yen
Income more than 2.10 million yen to 6 million yen or less after basic exemption	670,000 yen
Income less than or equal to 2.10 million yen after basic exemption	630,000 yen
Municipal Tax Exemption	340,000 yen

Households with persons aged 70 or older

Income Classification	Upper Limit
1.45 million yen or more for taxable income	670,000 yen
Less than 1.45 million yen for taxable income	560,000 yen
Municipal Tax Exemption	310,000 yen
Municipal Tax Exemption (Income is certain amount or lower.)	190,000 yen

*The category and application method differs between different types of medical insurance. Please check with your medical insurance provider.

- Applicable to households paying for both medical care and long-term care services
- Calculated for a 12-month period, from August 1 to July 31 of the following year