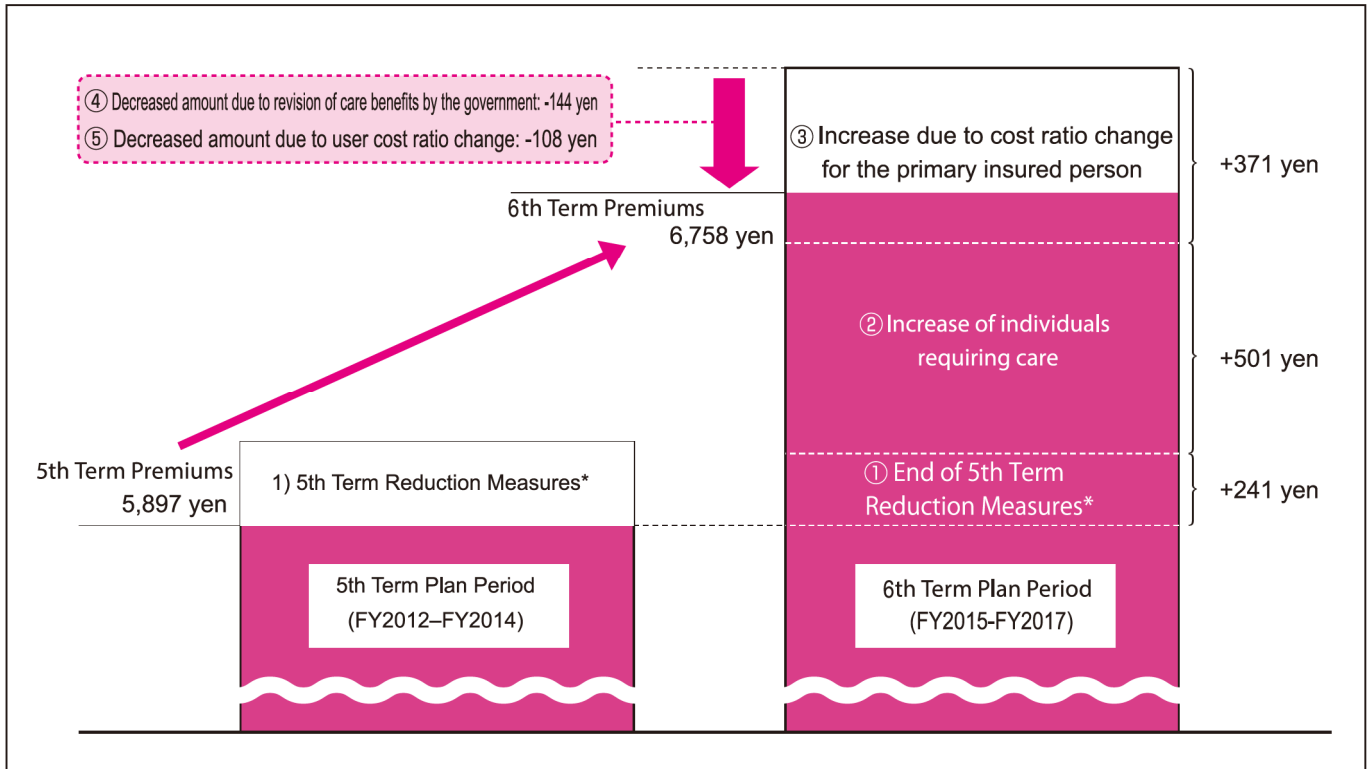


# Increase in Premiums

From 2015, the 6th term premium will be increased because the elderly care payments are expected to increase due to the growing number of individuals requiring care and the government's system reform for the Category 1 Insured person's cost ratio.

6th Term premiums have increased significantly nationwide.



\*During the 5th Term Plan Period, the Nursing Care Benefits Preparation Fund helped reduce payments for premiums. This reduction measure ended in FY2014.

## Long-Term Care Insurance Benefits

- Half of the cost for Long-Term Care Insurance services is covered by public funds (National Government, Osaka Prefecture, and the City of Osaka). The remaining portion is supplied by insurance premiums.
- In FY2015, the portion borne by individuals aged 65 and older (Category 1) was revised from 21% to 22%.

