

けんぽだより

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2025 OCTOBER

No. 113



ご家族みなさんでご覧ください

2024年度

P&Gグループ健保組合収入支出決算報告

赤字幅は縮小するが、4年連続の経常赤字に！

- ・収入は保険料率改定により12.7%増。支出は5割を占める保険給付費と4割を占める国に納める高齢者納付金が、それぞれ前年比1.2%減、8%減となり、近年の支出増傾向がやや収まりました。しかしながら、保険給付費は、婦人科疾患・出産関連の疾病、傷病手当金、高額医療・薬剤などは増加しており、高齢者納付金も2025年度以降は再び増加が見込まれています。
- ・保険料は2025年度も2年連続で改定させていただき、支出の見直しを含めて、収支均衡をはかっています。国全体の高齢化、高額医療・薬剤の増加から、今後も支出の増加は避けられない見通しで、引き続き長期持続のための財政運営の見直しをはかっています。

一般勘定

※()内は2023年度決算額です。

経常収入	19億9498万6千円	(12.8%増)
経常支出	20億8089万8千円	(4.7%減)
経常収支	▲8591万2千円	(赤字幅は79.2%減)
合計収支差引	2億4314万8千円	(24.2%減)

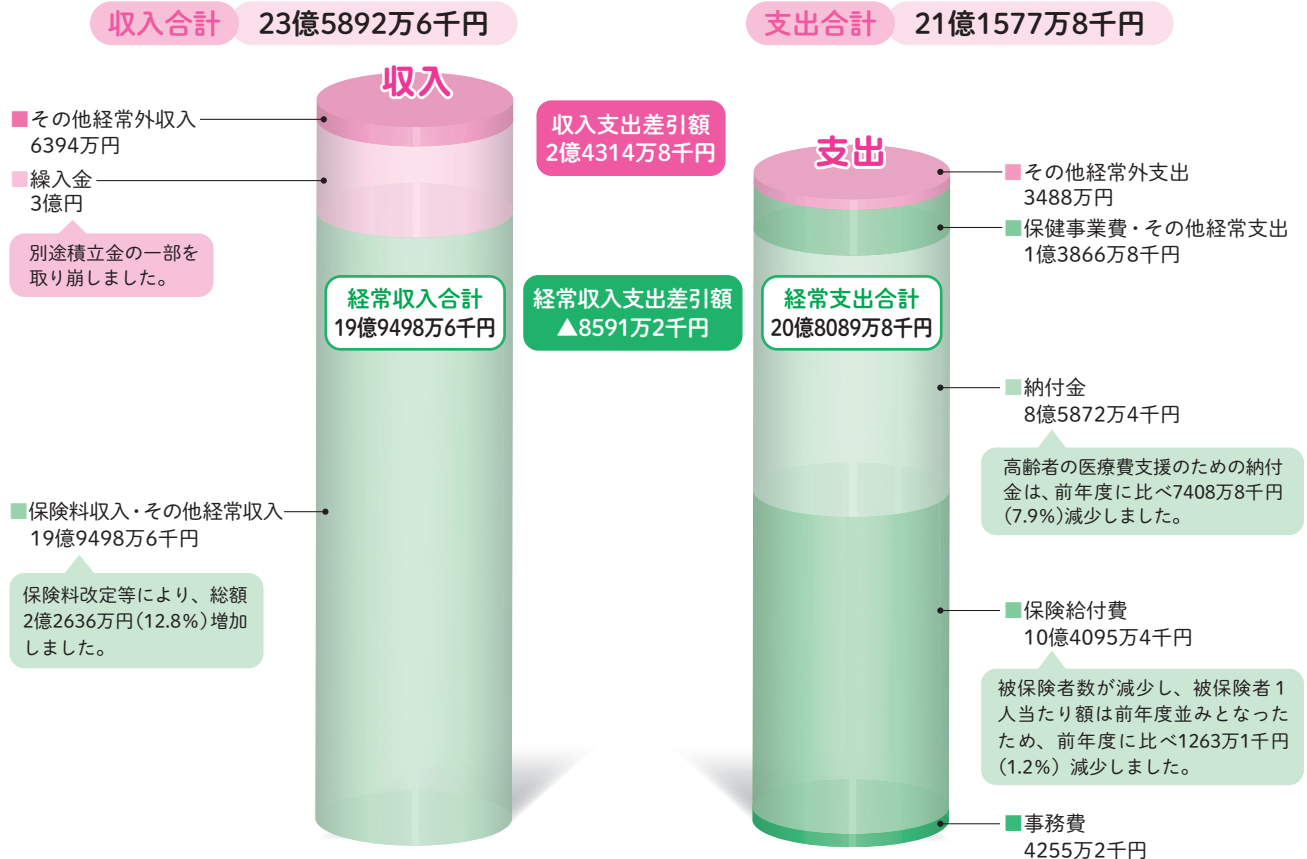
(別途積立金からの繰り入れ、その他経常外収支を含めた合計)

決算の基礎数値(一般勘定)

被保険者数	3,669人
被扶養者数	2,183人
平均標準報酬月額	525,974円
保険料率	76.0/1000
事業主	41.8/1000
被保険者	34.2/1000

決算のあらまし

一般勘定



介護勘定



Fiscal Year 2024

P&G Group Health Insurance Association Financial Report

Current Account Deficit Reduced but Recorded for Fourth Consecutive Year

- Income was up by 12.7% due to the revision of the premium rate. The expenditure increase trend was eased to some extent since insurance benefit expenses, which account for 50% of expenditure, and contributions for elderly medical expenses to be paid to the Japanese government, which amounts to 40%, declined by 1.2% and 8% compared to the previous year, respectively. However, insurance benefit expenses for gynecological diseases and childbirth-related complications, injury and sickness allowances as well as high-cost medical expense benefits for medical treatment and drugs, are increasing. Contributions for elderly medical expenses are also expected to rise in the fiscal year 2025 onwards again.
- We revised the insurance premium for the second consecutive year in the fiscal year 2025. We are trying to achieve a good balance by reviewing expenses. Due to the aging population in Japan and the increase in high-cost medical expense benefits for medical treatment and drugs, it is forecasted that the rise of expenses is unavoidable. For long-term sustainability, we will keep reviewing the financial management.

General account

* The figures in parentheses () are the settled amount in the fiscal year 2023.

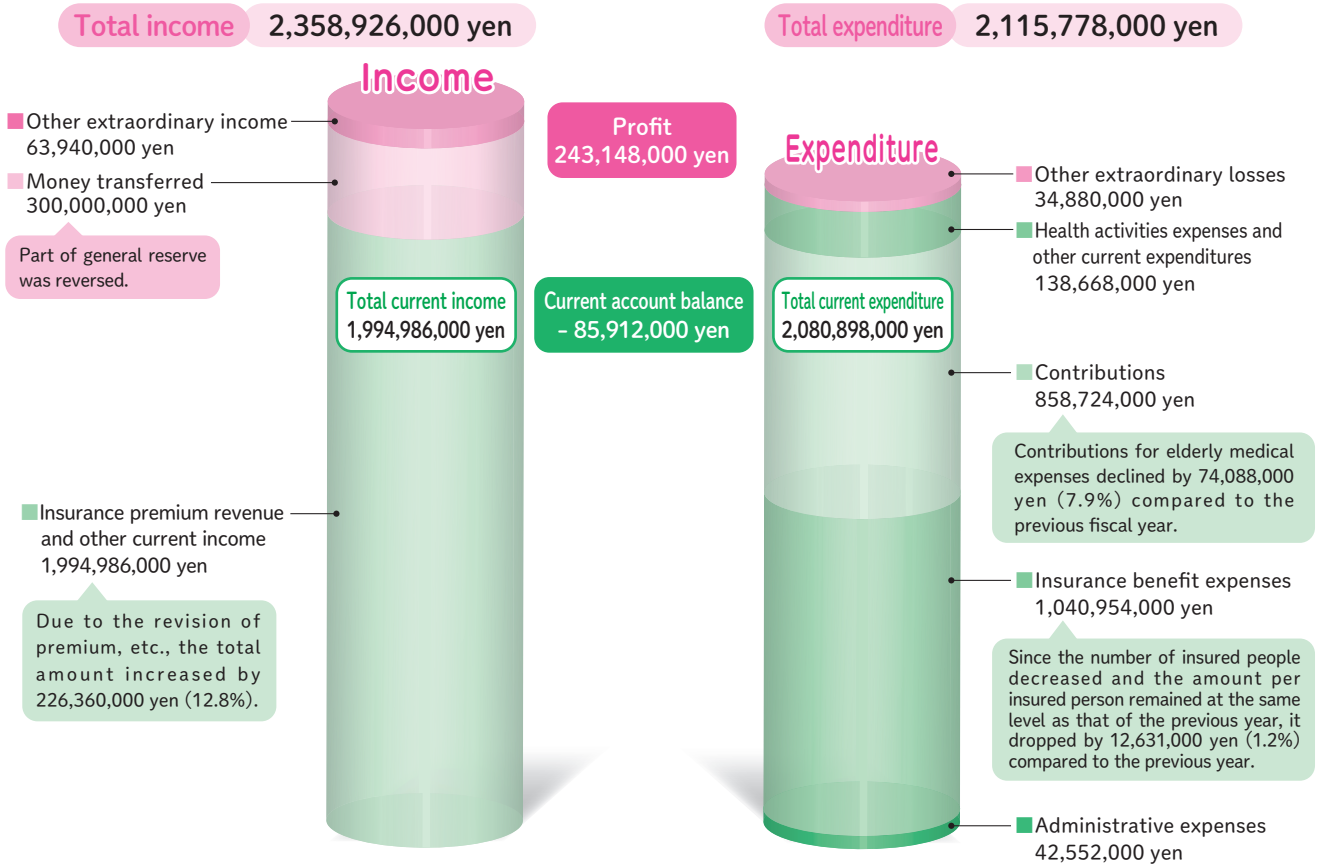
Current income	1,994,986,000 yen (up 12.8%)
Current expenditure	2,080,898,000 yen (down 4.7%)
Current account balance	- 85,912,000 yen (The amount declined by 79.2%)
Total balance	243,148,000 yen (down 24.2%)
(This includes a transfer from general reserve and other extraordinary income and losses.)		

Basic data for the year-end closing (General account)

Number of insured people	3,669
Number of dependents	2,183
Average standard monthly remuneration	525,974 yen
Premium rate	76.0/1000
Company	41.8/1000
Employee	34.2/1000

Summary of financial report

General account



Elderly care account



健康診断は予約されましたか？

健康診断は、自らの健康状態と疾病のサインに気づくチャンスです。毎年一度必ず受診してください。前年度の当組合の健診受診率は92%で、国の平均を大きく上回っていますが、100%受診を目指しています。年度末の予約は混み合うことがありますので、なるべく早くご予約ください。

予約ページ
(被保険者・被扶養家族)



予約ページ
(被扶養家族のみ)



健康診断結果で要医療、要再検査・精密検査となった場合は、必ず医療機関で受診してください。例年半分くらいの人しか受診されていません。診療明細を確認し、個別に受診勧奨をさせていただくことがあります。

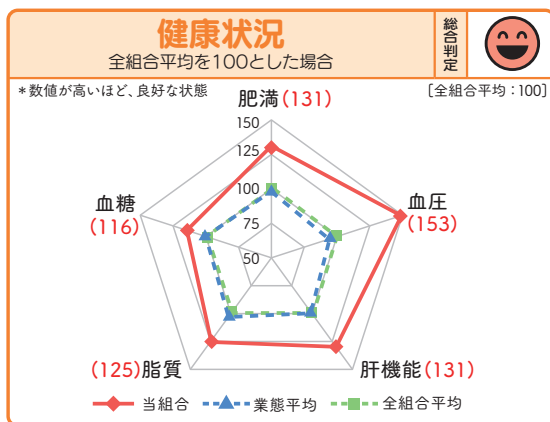
当健保組合の健康スコアリングレポート

2023年度健康診断結果と健診時間診に基づく、主に生活習慣病領域と健康習慣に関する当健保組合の健康スコアリングレポート（厚生労働省発出）をご紹介します。（2023年度に特定健診を受診した者のみのデータを集計）

昨年に引き続いて、**ほとんどの領域で国の平均を上回っており、生活習慣病のリスクを持った人が少ない良好な結果**となっています！みなさまの健康習慣への努力に感謝いたします。

一方、婦人科疾患・出産関連の支出、傷病手当金、高額医療・高額薬剤への支出などにより、全体的には保険支出は継続して増加しており、財政的に厳しい健保組合運営は続いています。みなさまの継続的な健康への意識と行動、疾病予防、医療費節減へのご協力をお願いいたします。

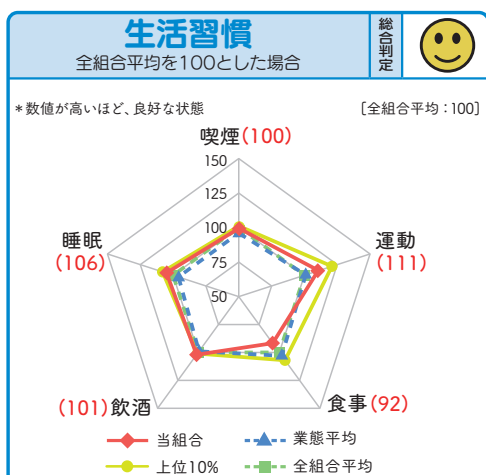
当組合の健康状況(生活習慣病リスク保有者の割合)



健康状況の経年変化		2021	2022	2023	
肥満	当組合	126	134	131	😊
	業態平均	99	99	99	
血圧	当組合	154	143	153	😊
	業態平均	95	96	95	
肝機能	当組合	118	127	131	😊
	業態平均	100	99	100	
脂質	当組合	109	127	125	😊
	業態平均	104	103	104	
血糖	当組合	111	127	116	😊
	業態平均	100	98	102	

当組合の生活状況(適正な生活習慣を有する者の割合)

※生活習慣データについては、一部任意項目であるため、保険者が保有しているデータのみで構成。



生活習慣の経年変化		2021	2022	2023	ランクUPまで (*1)
喫煙	当組合	95	99	100	😐
	業態平均	96	96	96	
	上位10%	102	102	101	
運動	当組合	101	106	111	😊
	業態平均	101	101	101	
	上位10%	120	121	121	
食事	当組合	84	95	92	😞
	業態平均	102	103	103	
	上位10%	109	107	108	
飲酒	当組合	100	102	101	😊
	業態平均	100	99	99	
	上位10%	101	101	101	
睡眠	当組合	107	108	106	😊
	業態平均	96	97	96	
	上位10%	108	108	107	

※上位10%は業態ごとの「総合スコア」上位10%の平均値を表示。ただし、業態内の組合数が20以下の場合、全組合の「総合スコア」上位10%の平均値を表示。

(*1) "ランクUP"は、5段階評価のランクを1つ上げるための目安(リスク対象者を減らす人数)を記載。

Have you booked your medical checkup?

Medical checkups are an opportunity for you to become aware of the state of your own health and signs of disease. Please make sure to have a checkup once a year. The health insurance association's rate of taking checkups last fiscal year was 92%, well above the national average, but we are aiming for 100%. Bookings at the end of the fiscal year get crowded so please book as soon as possible.

Booking page
(insured people and dependent family)



Booking page
(dependent family only)



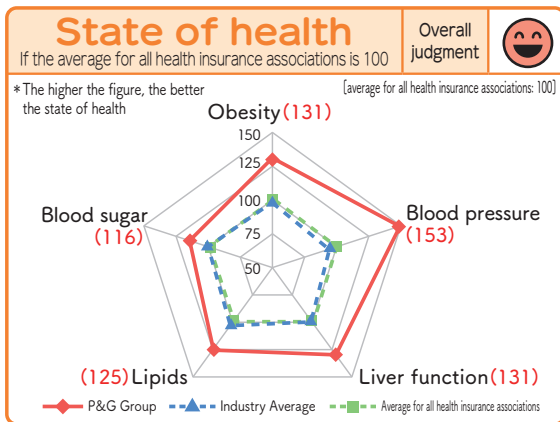
If you require medical treatment, re-testing or detailed tests as a result of your medical checkup, please make sure to receive what you need at a medical institution. In a usual year, this only applies to about half of all people. We will confirm your medical details and recommend seeing a doctor individually.






Our Health Scoring Report

We would like to share P&G Group Health Insurance Association's health scoring report mainly for the lifestyle-related disease sector and health habits, which was prepared based on the results of the health checkup and associated doctor's consultation in the fiscal year 2023 and issued by the Ministry of Health, Labour and Welfare. (Only the data of people who underwent a specific health checkup during the fiscal year 2023 was aggregated.) Just like last year, **our results were good, exceeding the national average in most of the sectors and having a low number of people at risk of lifestyle-related diseases.** We appreciate your commitment to good health habits.

On the other hand, due to the expenses for gynecological diseases and childbirth-related complications, injury and sickness allowances as well as high-cost medical expense benefits for medical treatment and drugs, overall insurance expenses continue to rise making the financial management of the health insurance association challenging. We appreciate your cooperation by keeping healthy behavior and awareness, preventing diseases and reducing medical expenses.

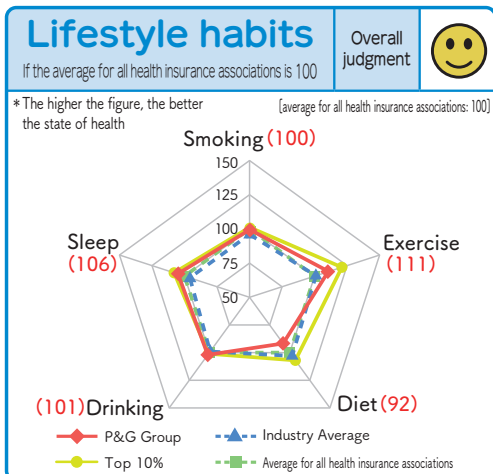
State of health of the health insurance association's members (proportion of people at risk of lifestyle-related disease)








Changes in state of health by year		2021	2022	2023	
Obesity	P&G Group	126	134	131	
	Industry Average	99	99	99	
Blood pressure	P&G Group	154	143	153	
	Industry Average	95	96	95	
Liver function	P&G Group	118	127	131	
	Industry Average	100	99	100	
Lipids	P&G Group	109	127	125	
	Industry Average	104	103	104	
Blood sugar	P&G Group	111	127	116	
	Industry Average	100	98	102	

State of lifestyles of the health insurance association's members (proportion of people with proper lifestyle habits)

* Because some of the data on lifestyle habits is given optionally, this data is composed only of data in the possession of insurers.



Changes in state of lifestyle habits by year		2021	2022	2023	To improve rank (*1)
Smoking	P&G Group	95	99	100	
	Industry Average	96	96	96	
	Top 10%	102	102	101	
Exercise	P&G Group	101	106	111	
	Industry Average	101	101	101	
	Top 10%	120	121	121	
Diet	P&G Group	84	95	92	
	Industry Average	102	103	103	
	Top 10%	109	107	108	
Drinking	P&G Group	100	102	101	
	Industry Average	100	99	99	
	Top 10%	101	101	101	
Sleep	P&G Group	107	108	106	
	Industry Average	96	97	96	
	Top 10%	108	108	107	

* Top 10% shows the average value for the top 10% in the overall score for each business type. However, if the number of health insurance associations in a business type is 20 or less, top 10% shows the average value for the top 10% in the overall score for all health insurance associations.

(*1) "To improve rank" shows the target to improve by 1 rank on a 5-rank evaluation scale (the number of people at risk that need to be decreased to improve rank).



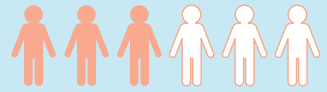
ご存じですか？ がん検診

2人に1人ががんにかかり、3人に1人ががんで亡くなっているほど、がんは日本人にとって身近な病気です。医療の進歩により、種類によっては以前ほど怖い病気ではなくなりましたが、がんは早期発見が重要であることに変わりありません。

国は、科学的根拠にもとづき、5つのがん検診を推奨しています。お住まいの自治体の情報をチェックして、早期発見のチャンスを逃さないようにしましょう。

同時に5つのがん検診以外の検診、また、対象年齢以外での検診は推奨されていません。必要ながん検診のみ受診してください。

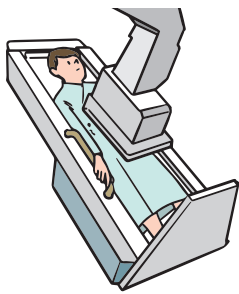
1
2
日本人が生涯でがんにかかる確率



1
3
日本人ががんで亡くなる確率



国が推奨する5つのがん検診



胃がん検診

対象 50歳以上

間隔 2年に1回

胃がんの主なリスク要因は、ヘリコバクターピロリ菌、塩分のとりすぎ、喫煙、多量飲酒などです。女性より、男性に多いがんです。



肺がん検診

対象 40歳以上

間隔 1年に1回

肺がんになるもっとも大きな原因が喫煙です。受動喫煙でも罹患リスクが上がります。女性より、男性に多いがんです。

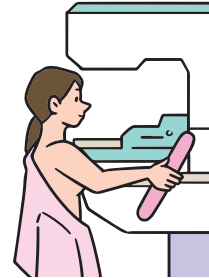


大腸がん検診

対象 40歳以上

間隔 1年に1回

食生活の欧米化を背景に、大腸がんで亡くなる人が増えています。女性より、やや男性に多いがんですが、女性の死亡数の第1位です。

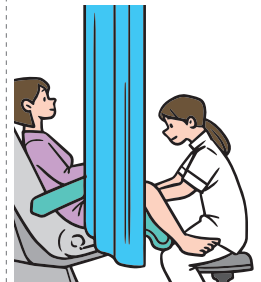


乳がん検診

対象 40歳以上

間隔 2年に1回

女性が罹患するがんのなかで、もっとも多いのが乳がんです。罹患数、死亡数ともに増加傾向にありますが、早期に発見できれば治りやすいがんです。



子宮頸がん検診

対象 20歳以上

間隔 2年に1回

ヒトパピローマウイルス (HPV) に持続感染することで、子宮頸がんになると考えられています。若い世代でも罹患することが多いがんです。

P&Gグループ健康保険組合では、被保険者（社員）、被扶養家族に5つのがん検診の費用サポートを行っています。健診予約サイトより対象年齢を確認して、予約し受診してください。

P&Gグループ健康保険組合は、2024年度、厚生労働省が推進する「がん対策推進パートナー賞」を受賞しました！
また、がん対策推進の取り組みを先導する企業として、厚生労働省主催の「企業コンソーシアム（コンソ40）」のメンバーに選ばれました。
今後も、社員と家族のみなさまのがん対策に取り組んでまいります。

Q &

健保組合の健診オプションでがん検診を受けましたが、自治体からもがん検診の案内が届きました。自治体のがん検診も受ける必要がありますか？

A

同じ部位を検査するがん検診であれば、受ける必要はありません。健保組合のがん検診と自治体のがん検診を選べる場合は、費用負担やアクセスなどを比較検討のうえ、どちらかご選択ください。



Are you knowledgeable about Cancer Screening?

As one out of two people gets cancer and one out of three dies due to cancer, cancer is common in Japan. Thanks to the advancements in medicine, depending on the type, the disease is no longer as frightening as before. However, the gravity of early detection of cancer remains the same.

The Japanese government recommends five types of cancer screening tests based on scientific evidence. Please check the local government information not to miss a chance of early detection.

The recommendation is only for the screening tests for the five types of cancer and people of applicable age. Please take only the necessary cancer screening tests.

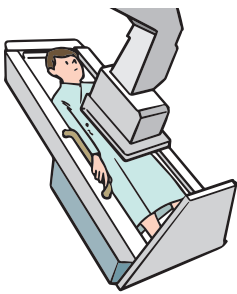
1
2 The ratio of Japanese people who get cancer



1
3 The ratio of Japanese people who die from cancer



Five types of cancer screening recommended by the Japanese government



Stomach cancer screening

Target Over 50 years old
Frequency Every two years

The main risk factors for stomach cancer include helicobacter pylori, excessive salt intake, smoking, and heavy consumption of alcohol. It is more common among men rather than women.



Lung cancer screening

Target Over 40 years old
Frequency Once a year

The major cause of lung cancer is smoking. Passive smoking also increases the risk of developing the disease. It is more common among men rather than women.



Colon cancer screening

Target Over 40 years old
Frequency Once a year

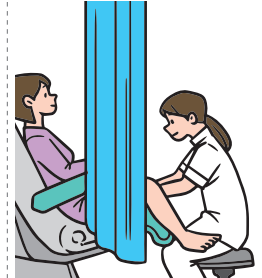
Having the westernization of diet as its backdrop, more and more people are dying due to colon cancer. Although it is slightly more common among men rather than women, this is the top cause of death of female cancer patients.



Breast cancer screening

Target Over 40 years old
Frequency Every two years

Breast cancer is the most common among female cancer patients. Both the number of patients and people who die of this are increasing. However, it could be curable if detected early.



Cervical cancer screening

Target Over 20 years old
Frequency Every two years

The cause of cervical cancer is considered to be the persistent infection of human papillomavirus (HPV). It is not rare that young people develop this type of cancer.

P&G Group Health Insurance Association provides the insured (employees) and their dependent families with subsidies for the five types of cancer screening tests. Please check the target ages on the health checkup booking site to book and take a test.

In the fiscal year 2024, P&G Group Health Insurance Association won the Cancer Prevention Advocate Partner Award, which is promoted by the Ministry of Health, Labour and Welfare. In addition, as one of the leading companies for cancer preventive measures, we were appointed as a member of the corporate consortium, Conso 40, organized by the Ministry of Health, Labour and Welfare. We will keep working on cancer preventative measures for our employees and their families.

Q &

I took a cancer screening test using the health checkup option provided by the health insurance association. But I also received notice of a cancer screening test from the local government. Do I need to take the cancer screening test arranged by the local government?

A

If it is the same type of test, there is no need to take it again. When you can choose between a test arranged by the health insurance association or one by the local government, please select one by comparing factors such as costs and access.

インフルエンザ予防接種費用サポートのお知らせ

今年度も、P&Gグループ健康保険組合にご加入の方（被保険者・被扶養者）がインフルエンザ予防接種を受けられた場合に、申請に基づき費用補助させていただきます（回数制限なし）。

申請は電子申請（パソコンやスマホから）となります。健保ホームページからご申請ください。

申請用二次元コード



今年度の変更点

- フルミスト（鼻の中に噴霧するワクチン）も今年度から対象になります。ただし、費用補助上限は1回6,000円までとなります。
- マイナ保険証を未登録の方は、1人当たりの費用補助は2,000円までとさせていただきます。

対象期間	2025年10月1日～2026年1月31日までにを行った予防接種（国内での接種に限る）
申請期間	2025年11月1日～2026年2月28日
申請方法	健保組合ホームページより電子申請となります。電子申請のリンク（上の二次元コード）から必要事項を記入し、領収書の写真を添付して1家族ごとに申請してください。
支給方法	ご指定の口座（社員本人の口座に限る）へ申請書到着後1カ月前後でお振り込みさせていただきます。文書等による通知は行いませんのでご了承ください。

*領収書には、1.接種者氏名（個人名） 2.接種日 3.医療機関名（領収印） 4.インフルエンザ予防接種代が分かる記述は必須となります。

Notice of support for influenza vaccination

This fiscal year as well, for those who are enrolled in the P&G Group Health Insurance Association (insured persons and dependents), if you receive an influenza vaccination, the cost will be subsidized based on the application (no limit on the number of times).

Applications are now made electronically (from a PC or smartphone).

Please apply from the health insurance association's website.

2D code for applications



Changes made in this fiscal year

- Flumist intranasal spray, which is a vaccination sprayed in the nose, is covered starting from this fiscal year, and the upper limit of the subsidy is 6,000 yen per treatment.
- For a person who has not registered Combined My Number and insurance cards, the upper limit of the subsidy per person shall be 2,000 yen.

Applicable period	Vaccinations administered from October 1, 2025 to January 31, 2026 (limited to vaccinations received in Japan).
Application period	From November 1, 2025 to February 28, 2026.
Application method	Electronic applications can be made from the health insurance association's website. Please apply by family from the electronic application link (2D code above) by entering the required information and attaching a photo of the receipts.
Payment Method	We will make a transfer to the designated account (limited to an account of the employee) about one month after your application arrives. Please understand that we will not provide notification by document, etc.

*The receipt must include the following essential details: 1. Name of the vaccine recipient (individual name), 2. Date of vaccination, 3. Name of the medical institution (with receipt stamp), and 4. A description indicating the cost of the influenza vaccination.