

## ★Maternity Benefits

### Qualification

An insured person has childbirth occurring more than 280 days after she participates in the program or has premature labor occurring more than 181 days after she participates in the program.

### Payment Standards

One lump sum of maternity benefits equivalent to two months of her average monthly insurance salary. In case of a plural birth resulting from childbirth, the payment shall be increased proportionately.

## ★Old-Age Benefits

### Qualification

#### 1. Old-Age Pension Benefits

- (1) An insured person whose insurance coverage reached over fifteen years, and who is at least sixty years of age and has resigned from work and withdrawn from insurance coverage .(Starting from 2018, the age threshold shall be raised gradually.)
- (2) An insured person who has worked in dangerous, physical hard labor, or work of special character for more than fifteen years, and who is at least fifty-five years of age and has resigned from work and withdrawn from insurance coverage.

Age thresholds for claiming old-age pension benefits:

Year of birth		1957 and before	1958	1959	1960	1962	1962	1963 and after
Legal age	Age	60	61	62	63	64	65	65
	Year	2009-2017	2019	2021	2023	2025	2027	2028 and after
Legal age of advanced old-age pension benefits	Age	55-59	56-60	57-61	58-62	59-63	60-64	60-64
	Year	2009-2016	2014-2018	2016-2020	2018-2022	2020-2024	2022-2026	2023 and after (Legal age is 65 years old. The advanced period shall not exceed 5 years.)

\*The legal claim age for labor insurance old-age pension benefits will be increased by 1 year in the tenth year from the effective date of the labor insurance annuity system on January 1, 2009, and then increased by 1 year every two years, to 65 years old as

the upper limit.

## 2. Lump-Sum Old-Age Benefits

An insured person whose insurance coverage years are less than fifteen years and is at least sixty years of age and has resigned from work and withdrawn from insurance coverage.(Starting from 2018, the age threshold shall be raised gradually.)

Age thresholds for claiming lump-sum old-age benefits:

Year of birth		1957 and before	1958	1959	1960	1962	1962	1963 and after
Legal age	Age	60	61	62	63	64	65	65
	Year	2009-2017	2019	2021	2023	2025	2027	2028 and after

## 3. One-Time Old-age Benefits(has insurance coverage before on 2009/01/01 and meets one of the following conditions):

- (1) An insured person at least sixty years of age or a female insured person at least fifty-five years of age who has been insured for at least one year and resigns from work.
- (2) An insured person whose insurance coverage reached over fifteen, who is at least fifty-five years of age and resigns from work.
- (3) An insured person who has been insured in the same insured unit for over twenty-five year and resigns from work.
- (4) An insured person whose insurance coverage reached over twenty-five years, who is at least fifty years of age and resigns from work.
- (5) An insured person who has been employed for more than five year in dangerous, physical hard labor, or work of special character and who is at least fifty-five years of age and resigns from work.

## Payment Standards

### 1. Old-Age Pension Benefits

A : Average Monthly Insurance Salary × Coverage Years × 0.775% + NT\$3,000

B : Average Monthly Insurance Salary × Coverage Years × 1.55%

- (1) The benefit shall be calculated based on the average of the monthly insured salary across the 60 months with the highest salary levels during the coverage duration of the insured person. For participants insured for less than five years, payouts shall be calculated based on the average of the monthly insured salary during which the participant is insured
- (2) you can claim for old-age benefits in advance of the qualification age or postpone the claiming of their old-age benefits. A deduction of 4% shall be made against each advanced year, based on the benefit amount calculated.

The maximum deduction shall be 20%. An additional 4% shall be paid against each postponed year, based on the benefit amount calculated. The maximum addition shall be 20%.

## 2. Lump-Sum Old-Age Benefits

Average monthly insurance salary × number of benefit months

- (1) The benefit shall be calculated based on the average of the monthly insured salary across the 60 months with the highest salary levels during the coverage duration of the insured person. For participants insured for less than 5 years, payouts shall be calculated based on the average of the monthly insured salary during which the participant is insured.
- (2) For every one full year of insurance coverage, 1 month of average monthly insurance salary would be issued.

## 3. One-Time Old-age Benefits

Average insurance salary X [(Labor insurance years X1 month in the first 15 years)+(Labor insurance years X2 months after the 16th year)]

- (1) The benefit shall be calculated based on the average of the monthly insured salary of the insured person during the 36 months prior to the month (inclusive) in which the insured person surrenders the policy. For participants insured for less than 3 years, payouts shall be calculated based on the average of the monthly insured salary during which the participant is insured.
- (2) Before the age of 60, the maximum is 45 months; after the age of 60, continue to work, the maximum is 50 months.

## ★ Injury or Sickness Benefits

### Qualification and Payment Standards

#### 1. Ordinary injury or sickness

In case an insured person has not received ordinary salary due to ordinary injury or sickness for which he/she is hospitalized and incapacitated for work, the benefits shall be payable beginning from the fourth day on which he/she is incapacitated for work at the rate of 50% of the average monthly insurance salary. The maximum period is one year. (Benefits are not covered during outpatient clinic or home recuperation.)

#### 2. Occupational injury or sickness

In case an insured person has not received ordinary salary due to occupational injury or sickness for which he/she has received inpatient or outpatient care and is incapacitated for work, the benefits shall be payable beginning from the fourth day on which he/she is incapacitated for work at the rate of 70% of the average monthly insurance salary. The benefits shall be reduced to 50% of the average monthly

insured salary after one full year. The maximum aggregate period is two year.

## ★Occupational Accident Medical Benefits

### Qualification and Payment Standards

An insured person has an occupational injury or sickness during the period of insurance coverage, that who can apply for Occupational Accident Medical Benefits. The insured person shall hand in “Labor Insurance Occupational Injury/Sickness Outpatient Treatment Form or Hospitalization Application Form” issued by the insured unit, National Health Insurance (NHI) card and passport or Alien Resident Certificate (ARC) to arrange outpatient care or hospitalization, that who can be exempted from paying medical copayments, as stipulated by NHI program, and 50% reduction in hospital meal charges within 30 days of hospitalization. In the event that the insured person cannot submit above documents, that who can apply for occupational injury/illness self-advanced expenses reimbursement.

NOTE: For ordinary (non-occupational) injury or sickness, the insured person can only use with NHI card passport or ARC.

## ★Permanent Disability Benefits

### Qualification

#### 1. Disability pension

An insured person who has permanently disabled by a National Health Insurance-authorized hospital or as the physical or mental disabled by the People with Disabilities Rights Protection Act, and has also been assessed to loss of lifetime working capability or with a disability level conforming to level 1 to 7, and has also undergone the individualized professional assessment to suffer less of working capability by 70% or more, and who also can no longer return to the workplace.

#### 2. Lump-sum disability benefits

- (1) Persons who not yet reaching the permanent inability to work.
- (2) An insured whose disability conditions confirming to the “permanent inability to work” payout item, and also has insured seniority prior to 2009/01/01, may also choose to file for the lump-sum benefits payout.

### Payment Standards

#### 1. Disability pension

Average Monthly Insurance Salary × Coverage Years × 1.55% (Minimum payment NT\$4,000)

PS:

- (1) from occupational injuries or disabled caused by occupational diseases, a lump-sum payment of 20 months occupational disability compensation shall be granted in addition to the pension.
- (2) If spouse or children meet Additional Dependent Allowances qualification, 25% of the amount calculated shall be granted as dependent allowance for each dependent, a maximum of 50% will be granted.

## 2. Lump-sum disability benefits

According to the degree of disability, it is divided into 1~15 levels, the minimum benefit is 30 days, the maximum is 1200 days. An extra of 50% of the original lump-sum payment shall be granted if the occupational injuries or are disabled caused by occupational diseases, which means the highest benefit days would be 1,800 days and lowest benefit days shall be 45 days.

## ★Survivor Benefits

### 1. Introduction to Death of the Insured

#### Qualification

- (1) **Funeral Grant:**  
Pay for the funeral expenses could claim it.
- (2) **Survivor Pension or Survivor Allowances**
  - a. **Survivor Pension**
    - (a) The insured person dies during the effective coverage period of the insurance.
    - (b) The insured person has withdrawn from the insurance coverage and dies during disability pension benefit payments or old-age pension benefit payments period.
    - (c) The insured person who has more than 15 years of insurance coverage years and meet the qualification for claiming old-age benefits, but dies before claiming the old-age benefits.
  - b. **Survivor Allowances**  
An insured whose died during the insurance period and had seniority on 2009/01/01, may also choose to apply for the survivor allowance.

#### Payment Standards

- (1) **Funeral Grant** : 5 months or 10months.
- (2) **Survivor Pension**  
Average Monthly Insurance Salary × Coverage Years × 1.55% (Minimum payment NT\$3,000)

PS:

- a. If you die while receiving disability or old-age pension, half of the pension amount will be paid to the survivor's pension.
- b. If the survivor meets the conditions, an additional 25% will be issued for each additional person, up to a maximum of 50%.
- c. For those who died due to occupational accidents, an additional 10 months of occupational accident death compensation will be paid.

### (3) Survivor Allowances

Survivors allowances for 10 to 30 months are granted according to Coverage Years. If death due to occupational accidents, injuries and illnesses, 40 months will be paid uniformly.

## 2. Introduction to Death of Family Members

### Qualification and Payment Standards

- (1) 3 months shall be granted if parents or spouse die.
- (2) 2.5 months shall be granted when children aged 12 or above die.
- (3) 1.5 months shall be granted when children aged less than 12 die.