## **Explanations Regarding Labor Insurance Benefits for**

## **Migrant Workers Diagnosed with COVID-19**

The rights of an insured person to claim labor insurance benefits do not have any difference for people with different nationalities. People insured with labor insurance who are diagnosed with COVID-19 during the insurance period, according to the regulations, are eligible for applying for labor insurance benefits at the insured unit within the fiveyear rights to claim period:

- 1. Labor Insurance Benefits for Injury or Illness
  - (1) The person insured is "hospitalized" because of an infection that renders the insured unable to work resulting in not obtaining the original wage and under medical treatment, starting from the fourth day of hospitalization and unable to work, he/she is eligible for applying for regular injury or illness benefits.
  - (2) Those admitted to "government quarantine facilities" or "enhanced quarantine hotels" by the municipality and county (city) government are also eligible for application during the diagnosis.
  - (3) Application Procedure:
    - 1. Labor Insurance Injury or Illness Application Form and Receipt
    - The original of the certificate of diagnosis regarding injury and illness. If it is the case described in Point (2) above, please provide the Designated Isolated Notice issued by the county (city) government.
    - 3. The photocopy of the insured person's residence certificate, passport or entry/exit permit.

- 2. Labor Insurance Disability Benefits
  - (1) In case an insured person is infected and the person's condition is stable after medical treatment, but no improvement could be expected for further treatment, and if the person is diagnosed to be permanently disabled by the insurer's own hospital or a qualified hospital and the disability complies with the disability benefit standard regulations, the insured person could claim disability benefits.
  - (2) Application Procedure:
    - 1. Permanent Disability Benefits Application Form and Receipt
    - 2. Diagnosis Certificate of Disability of Labor
    - 3. Those who received medical examination, please provide examination and diagnosis test records
    - 4. The photocopy of the insured person's residence certificate, passport or entry/exit permit
- 3. Death benefits of the insured person with Labor Insurance
  - In case the insured person died from an infection, his/her survivor is eligible for applying for survivor benefits of the insured person with labor insurance.
  - (2) Application Procedure:
    - 1. Survivor Benefits Application Form and receipt of the insured person
    - 2. Death Certificate or Autopsy Certificate Issued by the Prosecutor
    - 3. The photocopy of the insured person's residence certificate, passport or entry/exit permit
    - 4. In case the beneficiary claims the benefits in Taiwan in person,

he/she shall provide family relationship proof, the passport of the beneficiary, the photocopy of the residence certificate, the photocopy of the entry/exit permit for those without a residence certificate (stamped by the insured unit to prove that it complies with the original)

- 5. In case the beneficiary resides in a foreign country and is unable to claim the benefits in Taiwan, the beneficiary may provide a letter of authorization with identifications, family relationship proof to arrange for payments or remit such into the beneficiary's account overseas
- 6. The letter of authorization should include the document in its original language and Chinese translation (identifiable death certificate and family relationship proof; no Chinese translation is needed for documents written in English). The documents must be verified by the embassies and missions of Taiwan. In case the Chinese translations of the documents are not verified, they shall be verified by the court or a public notary. When filling in the application form, in the column of "the applicant's name," the information of the beneficiary shall be filled in. The entrusted person shall sign in the column of the "Applicant's Signature." In case the entrusted person is the insured unit, the stamps of the insured unit and its owner shall be inscribed.
- (3) Priority of claiming by survivors:
  - 1. Spouse and children
  - 2. Parents
  - 3. Grandparents
  - 4. Dependent grandchildren

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5. Dependent brothers and sisters

4. When applying for Occupational Injury/Disease Benefit at the Labor Insurance Bureau, in addition to the abovementioned documents, please describe the contents of the work, reasons and process of the illness with valid evidence (*e.g.*, information of contact with the diagnosed, identified potential contacts documents issued by the health authority, PCR test results, etc.). The bureau shall review the cause-and-effect relation comprehensively to identity occupation injury/disease.

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