

## Taiwan

Exchange rate: US\$1.00 =  
32.17 Taiwan dollars (NT\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1950.

**Current laws:** 1958 (labor insurance), implemented in 1960; 1993 (labor standards); 2004 (labor pensions), implemented in 2005; and 2007 (national pensions), implemented in 2008.

**Type of program:** Social insurance, mandatory individual account, and social assistance system.

Note: The social insurance system consists of a flat-rate benefit under the national pension program (introduced in 2008 for individuals not covered by any other public pension system) and earnings-related benefits under the labor insurance program.

In 2005, a government-sponsored individual account system (Labor Pension Fund) replaced the old employer-sponsored individual account labor pension system. The new system is mandatory for all new entrants to the labor force and for workers who changed employers since July 1, 2005, and voluntary for workers who entered the labor force before 2005. Those who made no choice before 2010 remain in the old system. For those who switched, the value of the accrued rights under the old system was transferred to the new system.

#### Coverage

**National pension program (social insurance):** Citizens of Taiwan aged 25 to 65 not covered by any other public pension system.

**Labor insurance program (social insurance):** Employees aged 15 to 65 in firms with five or more employees in industry and commerce, mines, and plantations; wage-earning public-sector employees; public-utility employees; fishermen; and self-employed persons who are members of an occupational union.

Voluntary coverage for self-employed persons who are not members of an occupational union; employees in firms with fewer than five employees in industry and commerce, mines, and plantations; certain self-employed workers who employ others; and involuntarily unemployed persons with at least 15 years of coverage.

Special systems for civil servants, farmers, salaried public-sector employees, and private-school employees.

**Labor pension fund (individual account):** Employed citizens of Taiwan, and employed spouses from Mainland China, Hong Kong, Macau, and foreign countries covered under the Labor Standards Act.

Voluntary coverage for certain employers and for workers not covered under the Labor Standards Act.

Special system for private-school employees.

**Old-age and disability basic guarantee (social assistance):** Citizens of Taiwan not enrolled in the national pension program.

#### Source of Funds

##### Insured person

**National pension program (social insurance):** 4.8% (rising to 5.1% in 2017) of the monthly insured amount.

Disabled and low-income insured persons pay 0%, 2.4%, or 3.6% (0%, 2.55%, or 3.825% in 2017) of the monthly insured amount, depending on the degree of disability or total family income.

The monthly insured amount is NT\$18,282.

The insured's contributions also finance cash maternity benefits.

**Labor insurance program (social insurance):** 1.8% (rising to 1.9% in 2017 and gradually rising to 2.4% by 2027) of gross monthly earnings.

The minimum monthly earnings used to calculate contributions are NT\$20,008 (rising to NT\$21,009 in 2017).

The maximum monthly earnings used to calculate contributions are NT\$45,800.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

The insured's contributions also finance cash sickness and maternity benefits.

**Labor pension fund (individual account):** Voluntary contributions of up to 6% of monthly earnings.

The minimum monthly earnings used to calculate contributions are NT\$1,500.

The maximum monthly earnings used to calculate contributions are NT\$150,000.

**Old-age basic guarantee (social assistance):** None.

**Disability basic guarantee (social assistance):** None.

##### Self-employed person

**National pension program (social insurance):** 4.8% (rising to 5.1% in 2017) of the monthly insured amount.

Disabled and low-income insured persons pay 0%, 2.4%, or 3.6% (0%, 2.55%, or 3.825% in 2017) of the monthly insured amount, depending on the degree of disability or total family income.

## Taiwan

---

The monthly insured amount is NT\$18,282.

The self-employed person's contributions also finance cash maternity benefits.

*Labor insurance program (social insurance):* 5.4% (rising to 5.7% in 2017, gradually rising to 7.2% by 2027) of gross monthly income.

The minimum monthly earnings used to calculate contributions are NT\$20,008 (rising to NT\$21,009 in 2017).

The maximum monthly earnings used to calculate contributions are NT\$45,800.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

The self-employed person's contributions also finance cash sickness and maternity benefits.

*Labor pension fund (individual account):* Voluntary contributions of up to 6% of monthly earnings.

The minimum monthly earnings used to calculate contributions are NT\$1,500.

The maximum monthly earnings used to calculate contributions are NT\$150,000.

*Old-age and disability basic guarantee (social assistance):* None.

### Employer

*National pension program (social insurance):* None.

*Labor insurance program (social insurance):* 6.35% (rising to 6.65% in 2017, gradually rising to 8.4% by 2027) of monthly payroll.

The maximum monthly earnings used to calculate contributions are NT\$45,800.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

The employer's contributions also finance cash sickness and maternity benefits.

*Labor pension fund (individual account):* At least 6% of workers' monthly earnings.

The minimum monthly earnings used to calculate contributions are NT\$1,500.

The maximum monthly earnings used to calculate contributions are NT\$150,000.

*Old-age and disability basic guarantee (social assistance):* None.

### Government

*National pension program (social insurance):* 3.2% (rising to 3.4% in 2017) of the monthly insured amount.

For disabled and low-income insured persons, 8%, 5.6%, or 4.4% (rising to 8.5%, 5.95%, or 4.675% in 2017) of the monthly insured amount, depending on the degree of disability or total family income.

The monthly insured amount is NT\$18,282.

The government's contributions also finance cash maternity benefits.

*Labor insurance program (social insurance):* 0.9% (0.95% in 2017, gradually rising to 1.2% by 2027) of employee earnings; 3.6% (3.8% in 2017, gradually rising to 4.8% by 2027) of income for self-employed persons; the cost of administration; contributes as an employer.

The minimum monthly earnings used to calculate contributions are NT\$20,008 (rising to NT\$21,009 in 2017).

The maximum monthly earnings used to calculate contributions are NT\$45,800.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

The government's contributions also finance cash sickness and maternity benefits.

*Labor pension fund (individual account):* None.

*Old-age and disability basic guarantee (social assistance):* The total cost.

### Qualifying Conditions

#### Old-age pension

*National pension program (social insurance):* Age 65 and registered in the program.

*Labor insurance program (social insurance):* Age 60 (gradually rising by one year every two years until reaching age 65 in 2026) with at least 15 years of coverage.

Employment and contributions must cease.

*Early pension:* A reduced pension is possible from age 55 (gradually rising by one year every two years until reaching age 60 in 2026).

*Deferred pension:* The pension may be deferred until age 65 (gradually rising by one year every two years until reaching age 70 in 2026).

*One-time old-age benefit:* Insured persons with coverage prior to January 1, 2009, may opt for a one-time old-age benefit instead of the labor insurance old-age pension. Must be age 60 (men) or age 55 (women) with at least one year of coverage; age 55 (men) with at least 15 years of coverage; age 50 with at least 25 years of coverage; at any age with at least 25 years of coverage with the same employer.

*Labor insurance settlement (social insurance):* Age 60 (gradually rising by one year every two years until reaching age 65 in 2026) with less than 15 years of coverage.

*Labor pension fund (individual account):* Age 60 with at least 15 years of contributions.

*Labor pension fund settlement (individual account):* Age 60 with less than 15 years of contributions.

*Old-age basic guarantee (social assistance):* Aged 65 or older as of 2008 and has resided in Taiwan for more than six months a year for the last three years.

### Disability pension

*National pension program (social insurance):* Assessed with a severe mental or physical disability and a permanent total incapacity for work.

A hospital designated by the National Health Insurance Administration in the Ministry of Health and Welfare assesses the disability and incapacity for work.

*Labor insurance program (social insurance):* Must be assessed with a severe mental or physical disability and a permanent total incapacity for work.

A hospital designated by the National Health Insurance Administration in the Ministry of Health and Welfare assesses the disability and incapacity for work.

Insured persons with a dependent spouse and children may qualify for a dependent allowance.

One-time disability benefit: Insured persons with coverage prior to January 1, 2009, may opt for a lump-sum payment instead of the labor insurance disability pension. Must be assessed with a permanent disability by a hospital designated by the National Health Insurance Administration in the Ministry of Health and Welfare.

*Disability basic guarantee (social assistance):* Assessed with a severe or extremely severe disability and total incapacity for work; has resided in Taiwan for at least 183 days each year for the last three years; and is not receiving any other old-age, disability, or survivor pension.

### Survivor pension

*National pension program (social insurance):* The deceased was in covered employment or received or was entitled to receive a national pension program old-age or disability pension at the time of death.

Eligible survivors (in order of priority) are a widow(er) (aged 55 or older and married to the deceased for at least one year; or aged 45 to 54, married to the deceased for at least one year, and with monthly income below the monthly insured amount) and children younger than age 20 (age 25 if a full-time student with income less than the monthly insured amount; no limit with a total incapacity for work), parents (aged 55 or older with a monthly income below the monthly insured amount), grandparents (aged 55 or older with a monthly income below the monthly insured amount), dependent grandchildren, and dependent brothers and sisters.

The monthly insured amount is NT\$18,282.

Eligibility ceases for widow(er)s upon remarriage.

Funeral grant: Paid to the person who paid for the insured's funeral.

*Labor insurance program (social insurance):* The deceased received or was entitled to receive an old-age or disability pension at the time of death, or had at least 15 years of contributions and had not claimed labor insurance old-age benefits.

Eligible survivors (in order of priority) are a widow(er) and children, parents, grandparents, dependent grandchildren, and dependent brothers and sisters.

One-time survivor benefit: Paid when an insured person with coverage prior to January 1, 2009, dies and a survivor opts for a lump-sum payment instead of the labor insurance survivor pension.

*Funeral grant:* Paid to the person who paid for the insured's funeral, or to the insured when the insured's parent, spouse, or child dies.

*Labor pension fund (individual account):* Paid to a widow(er) or child when an insured person dies.

If there is no widow(er) or child, other eligible survivors in order of priority are parents, grandparents, grandchildren, and brothers and sisters.

## Old-Age Benefits

### Old-age pension

*National pension program (social insurance):* The monthly pension is 0.65% of the monthly insured amount multiplied by the number of years of coverage plus NT\$3,628, or 1.3% of monthly insured amount multiplied by the number of years of coverage, whichever is greater.

The monthly insured amount is NT\$18,282.

Benefit adjustment: The monthly insured amount is adjusted according to changes in the consumer price index.

*Labor insurance program (social insurance):* The monthly pension is 0.775% of the insured's average monthly covered earnings in the highest 60 months of coverage multiplied by the number of years of coverage plus NT\$3,000, or 1.55% of the insured's average monthly covered earnings in the highest 60 months of coverage multiplied by the number of years of coverage, whichever is greater.

Early pension: The pension is reduced by 4% for each year that retirement is taken before the normal retirement age, up to 20%.

Deferred pension: The pension is increased by 4% for each year of deferred retirement, up to 20%.

One-time old-age benefit: A lump sum of one month of the insured's average covered earnings in the 36 months before retirement is paid for each year of contributions for the first 15 years plus two months for each year of contributions exceeding 15 years. The maximum total old-age benefit amount must not exceed 45 times (50 times if the insured continued to work beyond age 60) the labor insurance old-age pension the insured would have been entitled to receive.

**Labor insurance settlement (social insurance):** A lump sum of one month of the insured's average covered earnings in the highest 60 months of coverage is paid for each year of contributions.

**Labor pension fund (individual account):** A monthly payment based on the insured's account balance at the time of application and average life expectancy according to the annuity life chart is paid.

**Labor pension fund settlement (individual account):** A lump sum based on the account balance is paid.

**Old-age basic guarantee (social assistance):** NT\$3,628 a month is paid.

### **Permanent Disability Benefits**

#### **Disability pension**

**National pension program (social insurance):** 1.3% of the monthly insured amount multiplied by the number of years of coverage is paid.

The monthly insured amount is NT\$18,282.

The minimum monthly disability pension is NT\$4,872.

Benefit adjustment: The monthly insured amount is adjusted according to changes in the consumer price index.

**Labor insurance program (social insurance):** 1.55% of the insured's monthly average covered earnings in the highest 60 months of coverage multiplied by the number of years of coverage is paid.

25% of the disability pension is paid for each qualified dependent, up to 50%.

The minimum monthly disability pension is NT\$4,000.

One-time disability benefit: A lump sum of 30 to 1,200 days of the insured's average covered earnings in the six months before the disability began is paid, according to the assessed degree of disability.

**Disability basic guarantee (social assistance):** NT\$4,872 a month is paid.

#### **Survivor Benefits**

##### **Survivor pension**

**National pension program (social insurance):** 1.3% of the monthly insured amount multiplied by the number of years of coverage is paid when an actively insured person dies; 50% of the old-age or disability pension is paid when an old-age or disability pensioner dies.

The monthly insured amount is NT\$18,282.

The minimum monthly pension is NT\$3,628.

Survivors may receive only one survivor pension. If there is more than one eligible survivor, 25% of the survivor pension is paid for each additional survivor, up to two additional survivors.

Funeral grant: A lump sum of five times the monthly insured amount is paid.

The monthly insured amount is NT\$18,282.

Benefit adjustment: The monthly insured amount is adjusted according to changes in the consumer price index.

**Labor insurance program (social insurance):** 1.55% of the deceased's monthly average covered earnings in the highest 60 months of coverage multiplied by the number of years of coverage is paid when an actively insured person dies; 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible survivor, up to 50%, when an old-age or disability pensioner dies.

The minimum monthly pension is NT\$3,000.

One-time survivor benefit: A lump sum of 30 months of the deceased's average monthly covered earnings in the six months before death is paid if the deceased had at least two years of contributions; 20 months with one to two years of contributions; 10 months with less than one year of contributions.

Funeral grant: When the insured dies, a lump sum of five months of the deceased's average covered earnings in the six months before death is paid; if there are no eligible survivors, a lump sum of 10 months of the deceased's average covered earnings in the six months before death is paid.

When the insured's parent or spouse dies, a lump sum of three months of the insured's average covered earnings in the last six months is paid; 2.5 months of the insured's average covered earnings in the last six months when the insured's child aged 12 or older dies; and 1.5 months when the insured's child younger than age 12 dies.

**Labor pension fund (individual account):** A lump sum based on the account balance is paid. If the deceased received monthly labor pension fund payments at the time of death and died before reaching the average life expectancy according to a schedule in law, a lump sum of the insured's account balance is paid.

### **Administrative Organization**

Department of Labor Insurance of the Ministry of Labor (<http://www.mol.gov.tw/>) provides general supervision.

Department of Social Insurance of the Ministry of Health and Welfare (<http://www.mohw.gov.tw/>) coordinates the national pension program.

Bureau of Labor Insurance (<http://www.bli.gov.tw/>) of the Ministry of Labor collects contributions and pays benefits.

### **Sickness and Maternity**

---

#### **Regulatory Framework**

**First law:** 1950.

**Current laws:** 1958 (labor insurance), implemented in 1960; 1994 (national health insurance), implemented in 1995; and 2007 (national pensions), implemented in 2008.

**Type of program:** Social insurance system.

## Coverage

**Cash maternity benefits (national pension program):** Citizens of Taiwan aged 25 to 65 not covered by any other public pension system.

**Cash sickness and maternity benefits (labor insurance program):** Employees aged 15 to 65 in firms with five or more employees in industry and commerce, mines, and plantations; wage-earning public-sector employees; public-utility employees; fishermen; and self-employed persons who are members of an occupational union.

Voluntary coverage for self-employed persons who are not members of an occupational union; employees in firms with fewer than five employees in industry and commerce, mines, and plantations; certain self-employed workers who employ others; and involuntarily unemployed persons with at least 15 years of coverage.

Special systems for cash benefits for civil servants, farmers, salaried public-sector employees, and private-school employees.

**Medical benefits:** A resident of Taiwan for at least four months, including foreign nationals with a resident permit.

## Source of Funds

### Insured person

**Cash sickness and maternity benefits:** See source of funds under Old Age, Disability, and Survivors.

**Medical benefits:** Contributions for income earners are based on 4.69% of the insured's monthly reported earnings, according to six categories of workers and 52 wage classes, multiplied by 30% or 60%, depending on the category. The result is multiplied by one plus the number of dependents, up to three.

Contributions for non-income earners are based on the average monthly premium for certain categories of workers, multiplied by 30% or 60%, depending on the category. The result is multiplied by one plus the number of dependents, up to three.

The minimum monthly earnings used to calculate contributions for medical benefits are NT\$20,008 (rising to NT\$21,009 in 2017).

The maximum monthly earnings used to calculate contributions for medical benefits are NT\$182,000.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

The monthly minimum wage is NT\$20,008 (rising to NT\$21,009 in 2017).

### Self-employed person

**Cash sickness and maternity benefits:** See source of funds under Old Age, Disability, and Survivors.

**Medical benefits:** 4.69% of the insured's monthly reported earnings multiplied by one plus the number of dependents, up to three.

The minimum monthly earnings used to calculate contributions for medical benefits are NT\$20,008 (rising to NT\$21,009 in 2017).

The maximum monthly earnings used to calculate contributions for medical benefits are NT\$182,000.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

The monthly minimum wage is NT\$20,008 (rising to NT\$21,009 in 2017).

### Employer

**Cash sickness and maternity benefits:** See source of funds under Old Age, Disability, and Survivors.

**Medical benefits:** Contributions for income earners are based on 4.69% of the insured's monthly reported earnings, according to six categories of workers and 52 wage classes, multiplied by 35%, 60%, or 70%, depending on the category. The result is multiplied by one plus the average number of dependents (0.7 since January 2007).

The employer's contributions also finance work injury medical benefits.

The minimum monthly earnings used to calculate contributions for medical benefits are NT\$20,008 (rising to NT\$21,009 in 2017).

The maximum monthly earnings used to calculate contributions for medical benefits are NT\$182,000.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

The monthly minimum wage is NT\$20,008 (rising to NT\$21,009 in 2017).

### Government

**Cash sickness and maternity benefits:** See source of funds under Old Age, Disability, and Survivors.

**Medical benefits:** Contributions for income earners are based on 4.69% of the insured's monthly reported earnings, according to six categories of workers and 52 wage classes, multiplied by 0% to 70%, depending on the category. The result is multiplied by one plus the average number of dependents (0.7 since January 2007).

The government also contributes as an employer.

Contributions for non-income earners are based on the average monthly premium for certain categories of workers, multiplied by 40%, 70%, or 100%, depending on the

category. The result is multiplied by one plus the number of dependents.

The government's contributions also finance work injury medical benefits.

The minimum monthly earnings used to calculate contributions for medical benefits are NT\$20,008 (rising to NT\$21,009 in 2017).

The maximum monthly earnings used to calculate contributions for medical benefits are NT\$182,000.

The monthly earnings used to calculate contributions are adjusted according to changes in the minimum wage.

The monthly minimum wage is NT\$20,008 (rising to NT\$21,009 in 2017).

### **Qualifying Conditions**

**Cash sickness benefit (labor insurance program):** Must be incapable of work due to a nonwork-related injury or illness, be hospitalized for at least four days, and be unable to earn a normal salary. The insured must provide medical certification.

**Cash maternity benefit (national pension program):** There is no minimum qualifying period.

**Cash maternity benefit (labor insurance program):** Must have at least 280 days of contributions before childbirth (181 days of contributions for a premature childbirth).

**Medical benefits:** Provided for a nonwork-related injury or illness.

### **Sickness and Maternity Benefits**

**Sickness benefit (labor insurance):** 50% of the insured's average covered earnings in the six months before the incapacity began is paid after a three-day waiting period for up to six months with less than one year of contributions; up to 12 months with more than one year of contributions.

**Maternity benefit (labor insurance):** A lump sum of two months of the insured's average covered earnings in the last six months before maternity leave is paid for a normal or premature childbirth. The benefit is increased proportionately for multiple births.

**Maternity benefit (national pension insurance):** A lump sum of twice the monthly insured amount is paid. The benefit is increased proportionately for multiple births.

The monthly insured amount is NT\$18,282.

### **Workers' Medical Benefits**

Public and private clinics and hospitals under contract with and paid directly by the National Health Insurance Administration provide medical benefits, including preventive and prenatal care, inpatient and outpatient hospital treatment, surgery, and medicine.

There is no limit to duration.

The government provides free maternity medical care.

**Cost sharing:** For ambulatory and emergency care at clinics or hospitals, flat-rate fees are assessed; for inpatient care for short-term illnesses, from 10% (for the first 30 days) to 30% (from the 61st day and thereafter); for inpatient care for chronic long-term illnesses, from 5% (for the first 30 days) to 30% (from the 181st day and thereafter).

Preventive health care, certain catastrophic illnesses, ambulatory services in mountainous areas and remote islands, and all care for members of veteran or low-income households are exempt from cost sharing.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

Eligible dependents include a nonemployed spouse, nonemployed parents or grandparents, and nonemployed children and grandchildren younger than age 20 (no limit if disabled). For low-income households, all relatives living with the insured.

### **Administrative Organization**

**Cash sickness and maternity benefits:** Department of Labor Insurance of the Ministry of Labor (<http://www.mol.gov.tw/>) provides general supervision.

Bureau of Labor Insurance (<http://www.bli.gov.tw/>) of the Ministry of Labor collects contributions and pays benefits.

**Medical benefits:** National Health Insurance Administration (<http://www.nhi.gov.tw/>), under a Supervisory Board, collects contributions and contracts with private and public clinics and hospitals to provide medical care.

### **Work Injury**

---

#### **Regulatory Framework**

**First laws:** 1950.

**Current laws:** 1958 (labor insurance), implemented in 1960; and 2001 (work injury), implemented in 2002.

**Type of program:** Social insurance system.

#### **Coverage**

Employees in firms with five or more employees in industry and commerce, mines, and plantations; wage-earning public-sector employees; public-utility employees; fishermen; and self-employed persons who are members of an occupational union.

Special systems for civil servants, salaried public-sector employees, and private-school employees.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** 0.066% to 0.594% of gross monthly income, according to the industry's assessed risk.

#### Employer

**Cash benefits:** 0.04% to 0.92% of monthly payroll, according to the industry's assessed risk plus 0.07% of monthly payroll for on- and off-duty accidents. (The average total rate is 0.22% of monthly payroll.) The industry's assessed risk for employers with more than 70 employees is adjusted annually according to the company's claims rate.

**Medical benefits:** See source of funds under Sickness and Maternity.

#### Government

**Cash benefits:** 0.044% to 0.396% of gross monthly income for self-employed persons, according to the industry's assessed risk; the cost of administration; contributes as an employer.

**Medical benefits:** See source of funds under Sickness and Maternity.

#### Qualifying Conditions

Must have been incapable of work for at least four days due to a work-related injury or illness, receiving medical treatment, and unable to earn a normal salary. The insured must provide medical certification.

#### Temporary Disability Benefits

70% of the insured's average covered earnings in the last six months before the disability began is paid for the first 12 months; 50% thereafter. The benefit is paid after a three-day waiting period for up to 24 months.

#### Permanent Disability Benefits

**Permanent disability benefit:** If assessed with a permanent disability with some work capacity, a lump sum based on the assessed degree of disability and the insured's average monthly covered earnings in the last six months before the disability began is paid.

If assessed with a permanent disability with no work capacity, an additional lump sum based on the assessed degree of disability and 20 months of the insured's average monthly covered earnings in the last six months before the disability began is paid.

Constant-attendance allowance: NT\$11,700 a month is paid if assessed with a total disability with no work capacity and in need of constant medical care or attendance of others to perform daily functions.

**Living allowance:** After receiving the lump-sum permanent disability benefit, a monthly allowance of NT\$1,800 to NT\$8,200 is paid to insured persons with a partial or total permanent disability, according to the assessed degree of disability.

#### Workers' Medical Benefits

Public and private clinics and hospitals under contract with and paid directly by the National Health Insurance Administration provide medical benefits, including inpatient and outpatient hospital treatment, surgery, and medicine. The National Health Insurance Administration also pays 50% of the insured's food costs for up to 30 days.

There is no limit to duration.

#### Survivor Benefits

**Survivor pension:** 100% of the deceased's pension plus a lump sum of 10 months of the deceased's average monthly covered earnings in the last six months before death is paid.

Eligible survivors in order of priority are the spouse, children, parents, grandparents, dependent grandchildren, and dependent brothers and sisters.

Persons insured before January 1, 2009, may opt for a lump-sum survivor grant instead of a monthly survivor pension.

**Lump-sum survivor grant:** A lump sum of 40 months of the deceased's average covered earnings in the last six months before death is paid if the deceased was insured before January 1, 2009, and opted for a lump-sum payment instead of the labor insurance survivor pension.

**Survivor's supplement (income tested):** A lump sum of NT\$100,000 may be paid to the dependent spouse, children, or parents.

**Funeral grant:** A lump sum of five months of the deceased's average covered earnings in the last six months before death is paid to the person who paid for the funeral.

If there are no eligible survivors, a lump sum of 10 months of the deceased's average covered earnings in the last six months before death is paid to the person who paid for the funeral.

**Missing person allowance:** 70% of the deceased's average monthly earnings in the last six months before the accident occurred is paid when an insured fisherman, aviation worker, seaman, or miner is declared missing due to a work-related accident.

#### Administrative Organization

Department of Labor Insurance of the Ministry of Labor (<http://www.mol.gov.tw/>) provides general supervision.

Bureau of Labor Insurance (<http://www.bli.gov.tw/>) of the Ministry of Labor collects contributions and pays cash benefits.

National Health Insurance Administration (<http://www.nhi.gov.tw/>), under a supervisory board, contracts with private and public clinics and hospitals to provide medical care.

## Unemployment

---

### Regulatory Framework

**First law:** 1950, implemented in 1999.

**Current law:** 2002 (employment insurance), implemented in 2003.

**Type of program:** Social insurance system.

### Coverage

Citizens of Taiwan employed in the private sector; certain public-sector employees; spouses of Taiwanese citizens from Mainland China, Hong Kong, Macau, and foreign countries who have permission to work and remain in Taiwan.

Exclusions: Self-employed persons, civil servants, teachers, and military personnel.

### Source of Funds

**Insured person:** 0.2% of gross monthly earnings.

**Self-employed person:** Not applicable.

**Employer:** 0.7% of monthly payroll.

**Government:** 0.1% of employee earnings; the cost of administration; contributes as an employer.

### Qualifying Conditions

**Unemployment benefit:** Must have at least one year of coverage within the three years prior to unemployment, be involuntarily unemployed, and be currently registered at a public employment office as being capable and willing to work.

The benefit is suspended if the beneficiary refuses a suitable job offer, counseling, or vocational training or fails to report to a public employment office once a month.

**Early reemployment allowance:** Paid if the beneficiary starts work before the maximum unemployment benefit payment period has expired and has more than three months of coverage since re-starting work.

**Vocational training living allowance:** Must be involuntarily unemployed, registered at a public employment service institution for re-employment, and have participated in full-time vocational training organized by the public employment service institution.

**Parental leave allowance:** Must have at least one year of coverage and have applied for parental leave without pay before the child reaches age 3. Each eligible insured parent is entitled to separate benefits but only one allowance may be paid at a time.

**National Health Insurance Premium Support:** Paid to insured persons who receive the unemployment benefit or vocational training living allowance. The premium support is also paid to the insured's eligible dependents.

### Unemployment Benefits

**Unemployment benefit:** 60% of the insured's average monthly earnings in the last six months before unemployment began is paid after a 14-day waiting period for up to six months. May be extended for an additional three months if the insured is aged 45 or older or is certified as mentally or physically disabled.

A supplement of up to 20% of the unemployment benefit is paid if the insured person has a non-working spouse or child(ren) younger than age 20 (no limit if disabled).

**Early reemployment allowance:** A lump sum of 50% of the total unpaid remaining unemployment benefit is paid.

**Vocational training living allowance:** 60% of the insured's average monthly earnings in the last six months before unemployment began is paid for up to six months.

A supplement of up to 20% of the unemployment benefit is paid if the insured person has a non-working spouse or children younger than age 20 (no limit if disabled).

**Parental leave:** 60% of the insured's average monthly earnings in the last six months before parental leave began is paid for up to six months.

**National Health Insurance Premium Support:** The insured's and his or her dependents' portion of the National Health Insurance premium is paid.

### Administrative Organization

Department of Labor Insurance of the Ministry of Labor (<http://www.mol.gov.tw/>) provides general supervision.

Bureau of Labor Insurance (<http://www.bli.gov.tw/>) of the Ministry of Labor collects contributions and pays benefits.