BUREAU OF LABOR INSURANCE
MINISTRY OF LABOR

# Insure Your Life

## Brief Introduction



*Service • Convenience*
*Efficiency • Innovation*

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September 2026

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# Preface

The first social insurance program in Taiwan– labor insurance – began in 1950. Since its implementation, the statutes governing the labor insurance system have undergone revisions several times in response to social changes and economic development. These amendments have expanded the range of insurance beneficiaries, gradually increased different types of benefits, progressively lowered requirements of benefits payment and brought about greater protection for laborers' work and lives. Labor insurance lifted the curtain on our country's social insurance system. As various social security systems were promoted, the delegated businesses operated by the Bureau of Labor Insurance, Ministry of Labor have increased and diversified. The Bureau of Labor Insurance, Ministry of Labor's organization has thus been increasingly growing in size, providing protection and services for laborers.

# Chapter One

# Organization and Businesses



# Organization

The labor insurance program began in 1950. During the early stage, the government commissioned the Department of Labor Insurance of Taiwan Life Insurance Co. to handle the whole business. In 1960, the Taiwan Provincial Bureau of Labor Insurance was established to be responsible for the affairs of labor insurance under the enforcement of the Labor Insurance Act. In 1970, the organization was renamed as the Taiwan and Fujian Province Labor Insurance Bureau. In 1996, it was assigned to be under the jurisdiction of the central government and its name was changed to the "Bureau of Labor Insurance". In 2014, the BLI was revamped into an administrative agency and classified under the Ministry of Labor, and the organization's name was officially changed to the "Bureau of Labor Insurance, Ministry of Labor" (hereinafter referred to as the BLI).

In accordance with the Bureau of Labor Insurance, Ministry of Labor Organization Act, the BLI has one Director General, two Deputy Director Generals, and one Chief Secretary, and according to Organization Directions of the Bureau of Labor Insurance, Ministry of Labor, the BLI consists of the following divisions and offices: the Planning and Management Division, Enrollment Division, Premiums Division, Ordinary Accident Benefits Payment Division, Occupational Accident Benefits Payment Division, Labor Pension Division, Digital Service Division, National Pension Division, Farmer Insurance Division, Secretariat, Personnel Office, Civil Service Ethics Office, Accounting and Statistics Office. Moreover the BLI has formed 24 local offices as supporting units located in Taiwan, Penghu, Kinmen, and Matsu to locally provide relevant services.

**1950** Department of Labor Insurance of Taiwan Life Insurance Co.

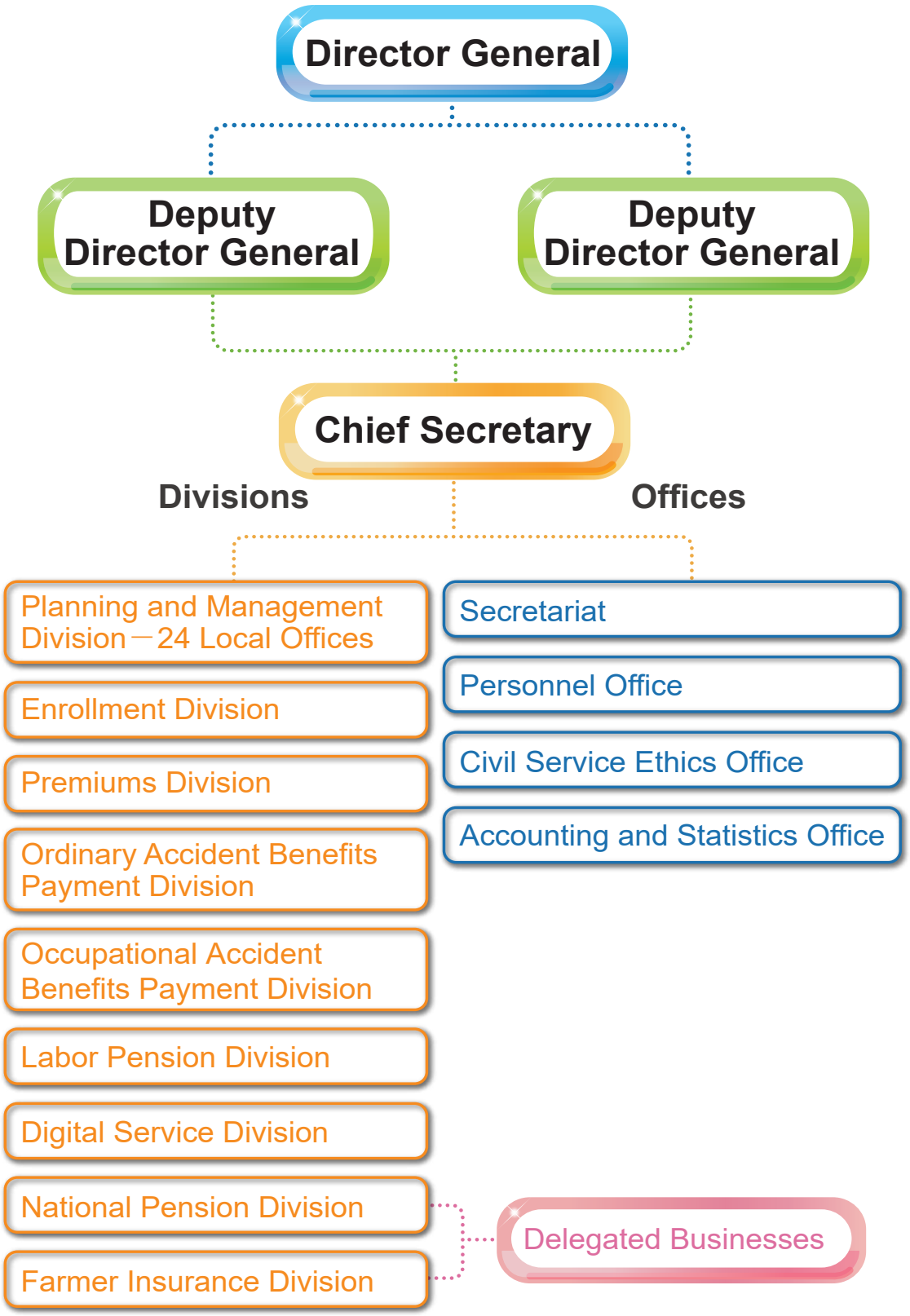
**1960** Taiwan Provincial Bureau of Labor Insurance

**1970** Taiwan and Fujian Province Labor Insurance Bureau

**1996** Bureau of Labor Insurance

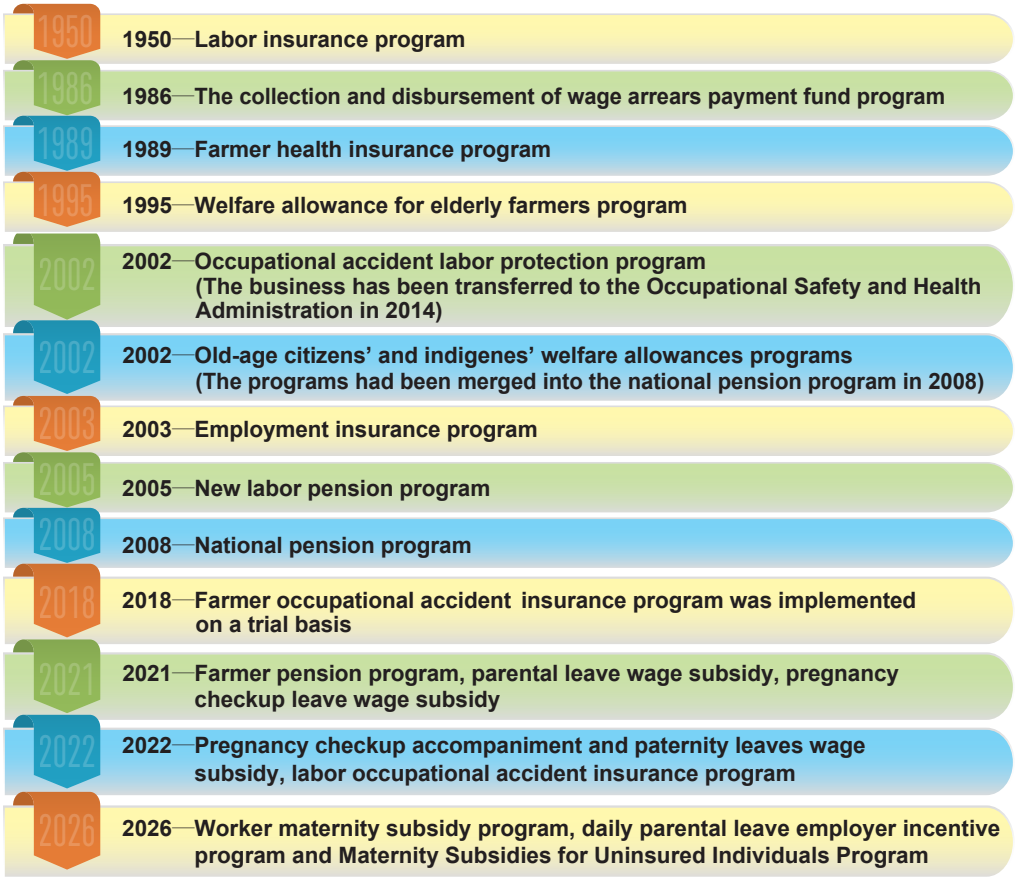
**2014** Bureau of Labor Insurance, Ministry of Labor




Director General
Deputy Director General
Deputy Director General
Chief Secretary
Divisions
Offices
Planning and Management Division—24 Local Offices
Enrollment Division
Premiums Division
Ordinary Accident Benefits Payment Division
Occupational Accident Benefits Payment Division
Labor Pension Division
Digital Service Division
National Pension Division
Farmer Insurance Division
Secretariat
Personnel Office
Civil Service Ethics Office
Accounting and Statistics Office
Delegated Businesses

# Scope and Variety of Businesses

The BLI' s primary mission is the handling of labor insurance services; it has also continually been commissioned other social security services. The scope of the BLI' s services has been expanded to include social insurance, labor protection, social welfare allowances and so on. The BLI has been commissioned to handle the collection and disbursement of wage arrears payment fund program since November 1986, as well as farmer health insurance, which the Ministry of Interior entrusted to the BLI since July 1989 (From November 1, 2018, the central competent authority changed to the Council of Agriculture, Executive Yuan, which was revamped as the Ministry of Agriculture (MOA)). In June 1995, the Council of Agriculture, Executive Yuan (hereinafter referred to as COA, which was revamped as the MOA) commissioned the BLI to handle the welfare allowance for elderly farmers program. On April 28, 2002, the BLI was commissioned to handle the subsidies of occupational accident labor protection program (The business had been transferred to the Occupational Safety and Health Administration in 2014). In June 2002, the BLI was commissioned by the Ministry of Interior and the Council of Indigenous Peoples to handle the old-age citizens' and indigenes' welfare allowances programs. On January 1, 2003, the BLI began to implement the employment insurance program. On July 1, 2005, the BLI started implementing the new labor pension program. On October 1, 2008, the BLI was commissioned by the Ministry of Interior (From July 23, 2013, the central competent authority changed to the Ministry of Health and Welfare) to implement the national pension program. On November 1, 2018, the BLI was commissioned by the COA (which was revamped as the MOA) to implement the farmer occupational accident insurance on a trial basis. On January 1, 2021, the BLI was commissioned by the COA (which was revamped as the MOA) to implement the farmer pension program. On July 1, 2021, the BLI shall provide new services on parental leave wage subsidy and pregnancy checkup leave wage subsidy. In effect from January 18, 2022, the BLI shall provide new services for handling of application for pregnancy checkup accompaniment and paternity leaves wage subsidy; with the effect from May 1, 2022, the BLI shall provide services on labor occupational accident insurance program. On January 1, 2026, the BLI shall provide new services for the implementation of the worker maternity subsidy, the daily parental leave employer incentive program and Maternity Subsidies for Uninsured Individuals Program.



Chapter Two

# Profile of Labor Insurance and Labor Protection Programs



# Labor Insurance Program

The labor insurance program was established in March 1950; during the initial stage, it only issued cash benefits. In July 1956, inpatient medical benefits were added, followed by outpatient medical benefits in 1970. In 1979, labor insurance was classified into ordinary accident insurance and occupational accident insurance. On March 1, 1995, the responsibility of providing medical care benefits of ordinary accident insurance was transferred to the Bureau of National Health Insurance (which was revamped as the National Health Insurance Administration, Ministry of Health and Welfare) after the national health insurance program was established. On January 1, 1999, the business of unemployment benefits of labor insurance was implemented. On January 1, 2003, after the Employment Insurance Law was promulgated, the business of unemployment benefits was separated from the labor insurance program and merged into the Employment Insurance Act.

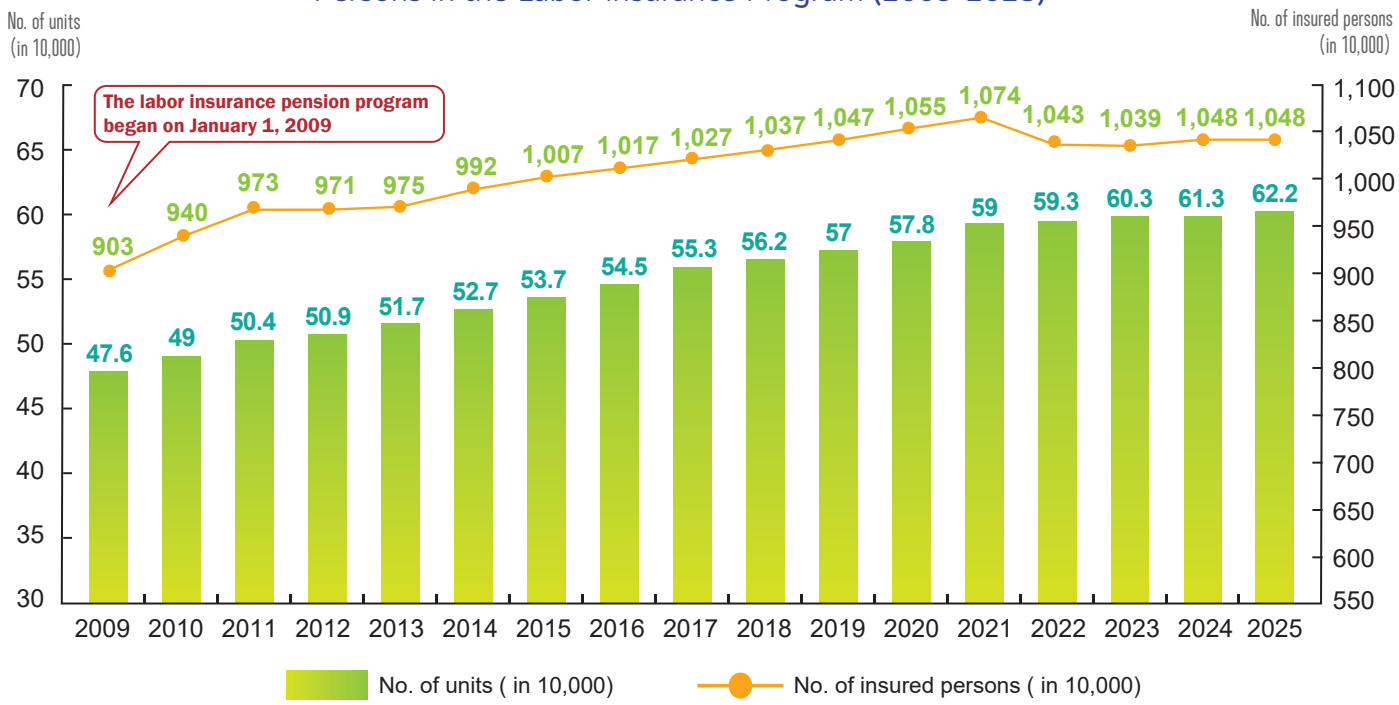
The Labor Insurance Act was partially amended and announced by presidential order on August 13, 2008. Old-age, disability, and survivor benefits shall be paid in the form of pensions. These amendments were announced and implemented by the Executive Yuan Order on January 1, 2009.

The presidential order on April 30, 2021 announced the establishment of the Labor Occupational Accident Insurance and Protection Act, decoupling Occupational Accident Insurance from Labor insurance. The Occupational Accident Insurance had expanded the scope of insurance inclusion and increased the protection provided by the benefits, combined the prevention and rehabilitation work of occupational accidents, and was implemented on May 1, 2022.

## I.Insured Units and Insured Persons

Labor insurance is a group insurance. All units eligible for coverage should join the program, insuring their employees. Labor insurance is divided into compulsory enrollment and voluntary enrollment. Under the compulsory enrollment category, all the employees, aged above 15 and below 65, employed by the company, enterprise, and institution with 5 or more employees, employees of government agencies and public or private schools who are not legally entitled to join the insurance program of civil servants and teachers, workers employed in fishing production, persons receiving vocational training in vocational training institutes registered with the government, members of occupational unions and class A members of fishermen's association without regular employment or self-employed are required to join. Candidates participating on a voluntary basis include persons employed in occupations outside of those mentioned in the paragraph 1 of Article 6 of the Labor Insurance Act, employers concurrently engaged in laboring services, persons employed in enterprises which have less than 5 employees in occupations, seamen serving in vessels abroad who are members of the Chinese Seamen's Union or the Association of Chinese Ship owners. Persons who may continue in the labor insurance coverage include those who are under military service, sent abroad for investigation, research, or providing services, during injury or sick leave without pay—injured or sick for a period of less than 1 year owing to ordinary accidents, or absent from work for a period of less than 2 years as a result of occupational accidents; insured persons who have withdrawn from the program due to separation from employment but have not applied for old-age benefits and have resumed working after reaching the age of 65, are detained or suspended from work on account of a court case before the decision of the court is announced, have been laid off and not entitled to claim old-age benefits, are exposed to occupational accidents, and during the period of medical treatment for occupational injury or illness withdraws from the insurance program upon the termination of work contract, and are not qualified to apply the old-age benefits, and persons, who have, in accordance with the law, applied for parental leave without pay.

Table 1. Trend Changes in the No.of Units and Insured Persons in the Labor Insurance Program (2009-2025)



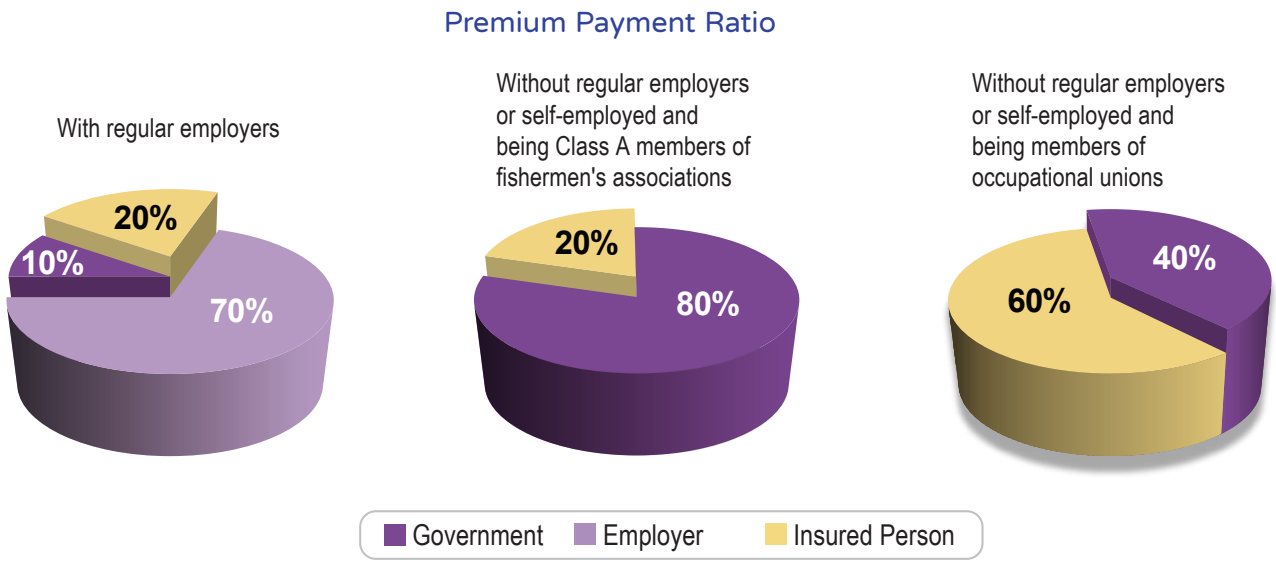

Note: Since the implementation of the Labor Occupational Accident Insurance and Protection Act on May 1, 2022, the occupational accident insurance has been split from the labor insurance system. With effect from the same date, the insured persons of occupational accident insurance shall not be considered the insured persons of labor insurance.

## II.Premium Rates and Insurance Salary

The legally stipulated labor insurance premium rate has been set at 7.5% since 2009 (6.5% after deducting the 1% employment insurance premium rate), and in the third year after its implementation, the rate was raised by 0.5% every year until it reached 10%; then, starting from the year it reaches 10% (2015), the rate has increased by 0.5% every two years until it reaches the cap of 13%. The legally stipulated insurance premium rate is 12.5% in 2026 (11.5% after deducting the employment insurance premium rate).

The insurance premium is paid jointly by the government, employers and insured persons according to different ratios. The ratio of premium payment is as follows: when an insured person has a regular employer, 70% of the insurance premium shall be paid by the employer, 20% by the insured person and the remaining 10% shall be subsidized by the government. When an insured person does not have a regular employer or is self-employed and affiliated with an occupational union, 60% of the insurance premium shall be paid by the insured person, and the remaining 40% shall be subsidized by the government.

An insured person who does not have regular employers or are self-employed and qualified as Class A members of fishermen's associations, 20% of the insurance premium shall be paid by the insured person, and the remaining 80% shall be subsidized by government. Furthermore, the monthly insurance salary of labor insurance is based on the total monthly salary of the insured person and should be reported correctly in accordance with the Table of Grades of Labor Insurance Salary.




## III.Insurance Benefits

Labor insurance is divided into two major categories originally: ordinary accident insurance and occupational accident insurance. Ordinary accident insurance consists of five kinds of cash benefits, including maternity, injury or sickness, permanent disability, old-age and survivor benefits. The occupational accident insurance consists of three kinds of cash benefits, including injury or sickness, permanent disability and survivor benefits, plus medical benefits. Besides, the labor insurance pension program was launched on January 1, 2009. In accordance with the Labor Occupational Accident Insurance and Protection Act implemented on May 1, 2022, occupational accidents that happen after the extraction of the occupational accident insurance from the labor insurance shall be governed by the Labor Occupational Accident Insurance and Protection Act. For the related occupational accident insurance benefits, please see the chapter on Labor Occupational Accident Insurance program.

### [Qualification]

1. Article 19 of Labor Insurance Act:

   Upon the occurrence of a contingency covered by the insurance after the beginning and before the end of the effective period of the insurance, an insured person or his/her beneficiaries may claim insurance benefits payment pursuant to the provisions of this Act.

2. Article 20 of Labor Insurance Act:

   (1) For within 1 year after the insurance policy has been terminated, an insured person shall remain entitled to injury or sickness benefits, permanent disability benefits, survivor benefits for the injury or sickness and the diseases it causes occurring during the effective period of the insurance policy.

   (2) For within 1 year after the insurance policy has been terminated, an insured person who is pregnant during the period of her insurance policy, and conforms to the provisions of coverage days stipulated in the 1st or 2nd subparagraph of the 1st paragraph of Article 31 of the Act, shall be entitled to maternity benefits for childbirth or premature delivery due to the pregnancy.

### [Calculation of cash benefits payment]

The benefits payment which is issued by cash is calculated pursuant to the insured person's average monthly insurance salary and benefit payment standards. The average monthly insurance salary is calculated below:

1. Pension Benefits and Lump-Sum Old-Age Benefits:

   It is calculated by averaging the highest 60 months insurance salary during the coverage duration of the insured person. For those who joining the insurance for less than 5 years, it would be calculated using the average monthly

insurance salary for the actual insurance period.

2. One-Time Old-Age Benefits:

It is calculated by averaging the actual monthly insurance salary of the previous 3 years prior to the month the insured terminates the insurance. For those who joining the insurance for less than 3 years, it would be calculated using the average monthly insurance salary for the actual insurance period.

3. Other Cash Payment:

It is computed on the basis of average monthly insurance salary for the last 6 months prior to the month in which the insured contingency occurs. Insurance benefits paid on a daily basis shall be based on the average monthly insured salary, divided by 30.

## A. Maternity Benefits

A female insured person who has childbirth occurring more than 280 days or has premature delivery occurring more than 181 days after joining the labor insurance program is entitled to claim a lump sum of maternity benefits equivalent to 60 days' salaries computed on the basis of her average monthly insurance salary of the last 6 months before the month of delivery or premature delivery (for people who withdraws from the labor insurance, the month of withdrawal). In case of a plural birth resulting from childbirth or premature labor, the payment shall be increased proportionately. (Those who meet the eligibility requirements for the Directions Governing Maternity Subsidies for Workers will receive a supplemental grant, bringing the total to NTD100,000. The subsidy shall be paid along with the maternity benefits. It is not necessary to file a separate application.) For those insured persons who are also eligible for maternity benefits under related social insurance programs, or for military, civil and educational personnel who also qualify for national maternity allowances, they have to choose one of the maternity benefits or allowances only.

## B. Injury or Sickness Benefits (Temporary Disability Benefits)

In case an insured person does not receive original salary payment due to ordinary injury or sickness for which he/she is hospitalized and under medical treatment, he/she is entitled to claim injury or sickness benefits from the fourth day when he/she is unable to work full day. Injury or sickness benefits shall be payable at the rate of fifty percent of the average monthly insurance salary of an insured person for the maximum period of 6 months. When an insured person has at least one full year of insurance coverage prior to the occurrence of injury or sickness, such benefits shall be payable for an additional 6 months. Since injury or sickness benefits are paid on a daily basis, the average monthly insured salary is divided by 30 (representing the average daily insured salary) for the calculation.

## C. Permanent Disability Benefits

An insured person suffers from ordinary injury or sickness and the person's condition is stable after medical treatment but no improvement could be expected for further treatment, and if the insured person is diagnosed to be permanently disabled by the national health insurance specially contracted hospitals or clinics and the disability comply with the labor insurance disability benefit standard regulation, the insured person could claim permanent disability benefits.

(A) Lump-Sum Disability Benefits

The benefits are available to an insured person whose disability conditions conforming to the criteria stipulations of labor insurance disability benefits payout, but not yet reaching the "permanent inability to work" payout item (a total of 201 disability items); or an insured person whose disability conditions conforming to the "permanent inability to work" payout item, and also has insured seniority prior to January 1, 2009 when labor insurance

pension was implemented, may also choose to file for the lump-sum benefits payout.

**※Payment Standards:**

1. It is computed based on average monthly insurance salary for the last 6 months prior to the month the insured person is diagnosed with actual permanent disability; the average daily insurance salary is calculated by dividing the average monthly insurance salary by 30.
2. There are fifteen levels defined for disability classification. The highest is Level 1 with the lump-sum disability benefits of 1,200 days; the lowest is Level 15 with the lump-sum disability benefits of 30 days.

(B) Disability Pension

An insured person who meets the "permanent inability to work" requirement under the "Disability Conditions" column of the Labor Insurance Disability Benefit Payment Schedule, for a total of 20 items; or an insured person needs to be assessed with a disability level conforming to levels 1 to 7, and has also undergone the individualized professional assessment to suffer loss of working capability by 70% or more, and who also can no longer return to the workplace.

**※Payment Standards:**

1. Average monthly insurance salary of the 60 months with the highest salary levels during the coverage duration x coverage years x 1.55 % (minimum guarantee of NTD4,000)
2. Additional dependent allowances：For those who have a spouse or children who meet the qualification, 25% of the disability pension shall be granted for each dependent, a maximum 50% will be granted.
3. Insured persons who have a record of national pension insurance coverage may choose to claim disability pension payments on a combined basis in accordance with the regulations of the national pension insurance program.

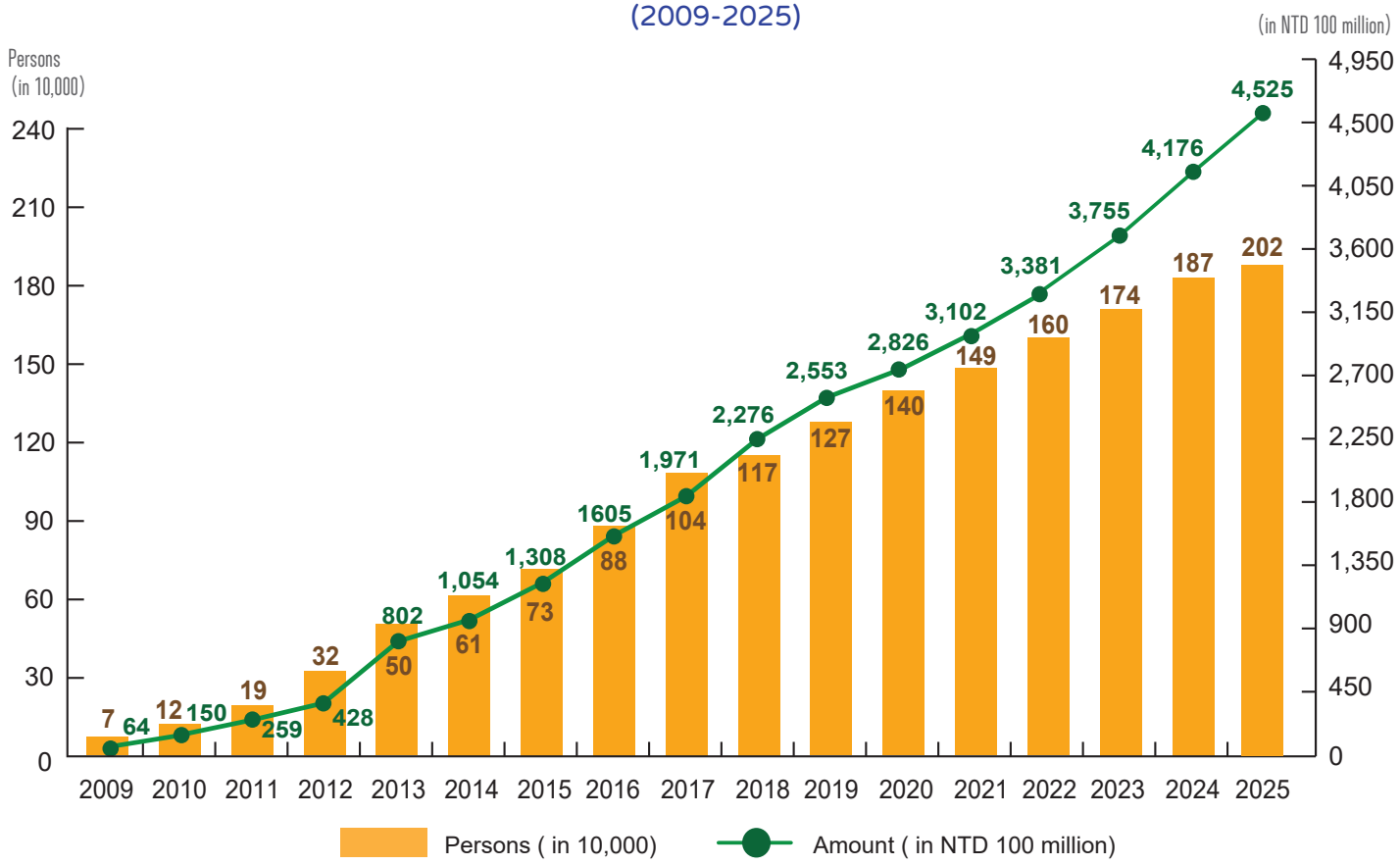
## D. Old-Age Benefits

(A) Old-Age Pension Benefits

The insured person could claim for old-age pension benefits if he/she meets one of the following conditions:

1. An insured person whose insurance coverage reached over 15 years, and who is at least 60 years of age and has resigned from work and withdrawn from insurance coverage (The age limit for claiming will be increased gradually and it was raised to 61 in 2018. Then the limit will be raised by one year for every two years until the limit reaches 65 years of age in 2026).
2. An insured person who has worked in dangerous, physical hard labor, or work of special character (certified by the central competent authority) for more than 15 years, and who is at least 55 years of age and has resigned from work and withdrawn from insurance coverage (In other words, if the insured person is engaged in high-pressure chamber operations or diving operations as stipulated in the "Standards for Preventing the Risks of Injuries Posed by Abnormal Atmospheric Pressure", he/she shall not be applicable to the rules with respect to the gradual increase of the age limit for claim, advanced claim or postponed claim).
3. An insured person whose insurance coverage year has not reached 15 years, and who is at least 65 years of age and has resigned from work and withdrawn from insurance coverage, he/she has been covered by both labor insurance and national pension insurance for 15 years or more. (In this case, old-age pension benefits couldn't be claimed in advance or postponed).

Table 2. Trend in Old-Age Pension Benefits of Labor Insurance (2009-2025)




### ※Payment Standards:

(1) The better result will be chosen:

a. Average monthly insurance salary of the 60 months with the highest salary levels during the coverage duration × coverage years × 0.775% + NTD3,000

b. Average monthly insurance salary of the 60 months with the highest salary levels during the coverage duration× coverage years × 1.55%

(2) Old-age pension benefits could be claimed in advance:

If the insured person has not attained the legal age, a deduction of 4% of the pension benefit amount shall be made against each advanced year; the upper limit for the advance year is 5 years.

(3) Old-age pension benefits could be claimed postponed:

If the insured person has attained the legal age, an additional 4% of the pension benefit amount shall be paid against each postponed year, the maximum addition shall be 20%.

(B) Lump-Sum Old-Age Benefits

An insured person whose insurance coverage is less than 15 years and who is at least 60 years of age, and has resigned from work and withdrawn from insurance coverage, shall claim for lump-sum old-age benefits (The age limit for claiming will be increased gradually and it was raised to 61 in 2018. Then the limit will be raised by one year for every two years until the limit reaches 65 years of age in 2026).

### ※Payment Standards:

For every one full year of insurance coverage, 1 month of average monthly insurance salary of the 60 months with the highest salary levels during the coverage

duration would be issued. For insurance coverage after 60 years of age, 5 years would be the maximum to be included in the insurance coverage.

(C) One-Time Old-Age Benefits

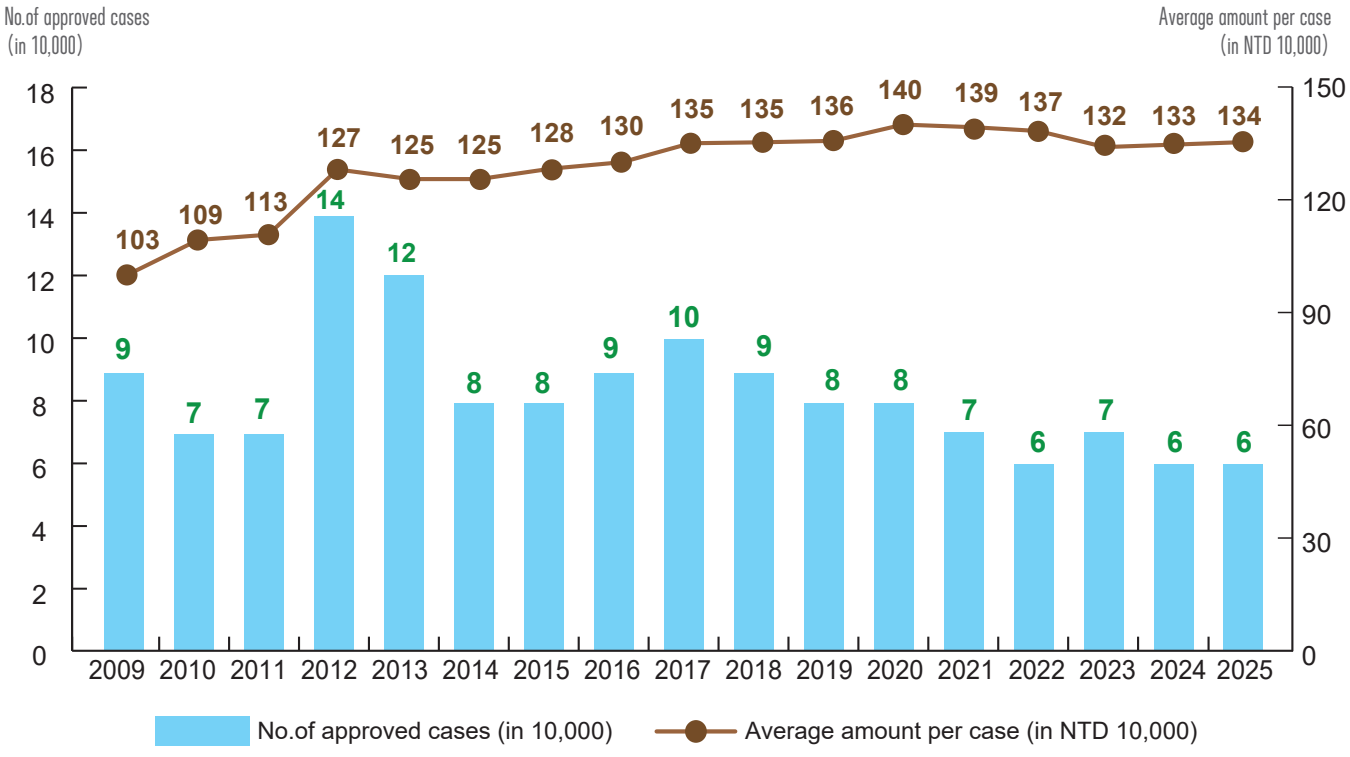
If an insured person has insurance coverage before the implementation of the labor insurance pension on January 1, 2009, and meets one of the following requirements, he/she will be eligible for one-time old-age benefits.

1. A male insured person at least 60 years of age or a female insured person at least 55 years of age who has been insured for at least 1 year and resigns.
2. An insured person whose insurance coverage reached over 15 years, who is at least 55 years of age and resigns.
3. An insured person who has been insured in the same insured unit for over 25 years and resigns.
4. An insured person whose insurance coverage reached over 25 years, who is at least 50 years of age and resigns.
5. An insured person who has been employed for more than 5 years in dangerous and physically hard labor, or work of special character certified by the central competent authority, who is at least 55 years of age and resigns. (If the insured person is engaged in high-pressure chamber operations or diving operations as stipulated in the "Standards for Preventing the Risks of Injuries Posed by Abnormal Atmospheric Pressure").

**※Payment Standards:**

For every one full year of insurance coverage, 1 month of average monthly insurance salary of the previous 3 years prior to the month the insured person withdraws insurance coverage would

Table 3. Trends in One-Time Old-Age Benefits of Labor Insurance(2009-2025)



be issued; should the total insurance coverage is more than 15 years, for the part which is more than 15 years, 2 months of average monthly insurance would be issued for every one extra year of insurance coverage, and the highest limit is 45 months before the age of 60. If the insured person is more than 60 years of age, the insurance coverage after 60 years of age would be counted as 5 years for the maximum. The highest limit is 50 months if combining one-time old-age benefits before and after 60 years of age.

(D) The insured persons who have transferred to the military personnel insurance, the civil servant or teacher insurance may, at the time of retirement in accordance with the respective regulations, claim the old-age benefits for the reserved seniority, provided that he/she is entitled to do so in accordance with Article 76 of Labor Insurance Act.

## E. Survivor Benefits

(A) Death of Family Members

**※Payment Standards:**

The payment standards of funeral grant is based on the insured person's average monthly insurance salary for 6 months prior to the month of the death of the dependants.

1. 3 months of funeral grant shall be granted when parents or spouse die.
2. 2.5 months of funeral grant shall be granted when children aged 12 or above die.
3. 1.5 months of funeral grant shall be granted when children aged less than 12 die.

(B) Death of the Insured

1.Funeral Grant

If the insured person died in the effective coverage period of the insurance, the person who pays for the funeral expenses could claim 5-month funeral grant based on the insured person's average monthly insurance salary for the last 6 months prior to the month of the death. If the insured person's dependants do not meet the criteria for claiming survivor pension or survivor allowances or there is no dependants, the person who pays for the funeral expenses could claim 10-month funeral grant based on the insured person's average monthly insurance salary for the last 6 months prior to the month of the death.

2. Survivor Pension

**※Qualification:**

(1) An insured person died in the effective coverage period of labor insurance.

(2) An insured person who died in the period of receiving labor insurance old-age pension or labor insurance disability pension.

(3) An insured person who has at least 15 years of insurance coverage and meets the requirements of claiming old-age benefits according to the paragraph 2 of Article 58 of the Labor Insurance Act but died before claiming old-age benefits.

**※Payment Standards:**

(1) An insured person died in the effective coverage period of labor insurance: An insured person's average monthly insurance salary of the highest 60 months x coverage years x 1.55% (minimum guarantee of NTD3,000).

(2) An insured person died under the circumstances (2) and (3) mentioned above in qualification of survivor pension: Half of the amount calculated according to disability pension or old-age pension payments standard shall be granted (minimum guarantee of NTD3,000).

(3) Additional survivor pension: When there are two or more dependants in

the same order of sequence entitled to survivor pension, an additional 25% of the amount shall be issued for each one additional person, up to a maximum of additional 50%.

**※Priority of entitled dependents to claim survivor pension:**

① Spouse and children ② parents ③ grandparents ④ grandchildren who are raised by the insured person ⑤ brothers and sisters who are raised by the insured person. Only if survivors listed in the first order are all disqualified for survivor pension or having one of the following conditions happened when there is no survivor qualified in the first order, survivors in the second order could claim survivor pension benefits:

(1) Die while claiming survivor pension benefits;

(2) Nowhere to be found or overseas;

(3) Submit a claiming waiver;

(4) Don't submit an application within 1 year after being qualified for claiming benefits.

**※If an insured person died in the effective coverage period of labor insurance, dependants should select the survivor allowances or the survivor pension; no changes can be made after the reimbursement.**

3.Survivor Allowances

An insured person has insurance coverage seniority prior to the implementation of the labor insurance pension program (January 1, 2009) and died in the effective coverage period of labor insurance, the qualified beneficiary could choose to claim onetime survivor allowances.

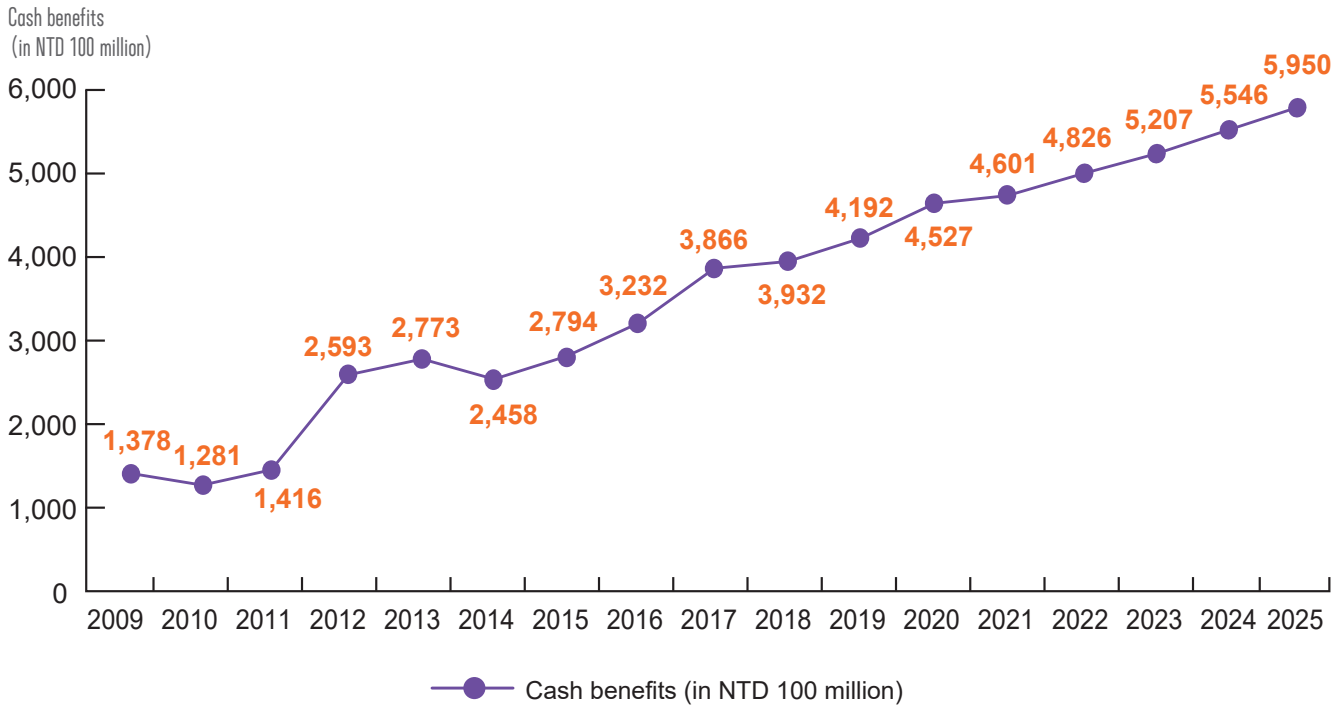
**※Payment Standards:**

(1) An insured person whose insurance coverage is less than 1 year will be paid 10 months survivor allowances.

(2) An insured person whose insurance coverage is more than 1 year but less than 2 years will be paid 20 months survivor allowances.

(3) An insured person whose insurance coverage is more than 2 years will be

Table 4. Trends in Cash Benefits of Labor Insurance (2009-2025)



paid 30 months survivor allowances.

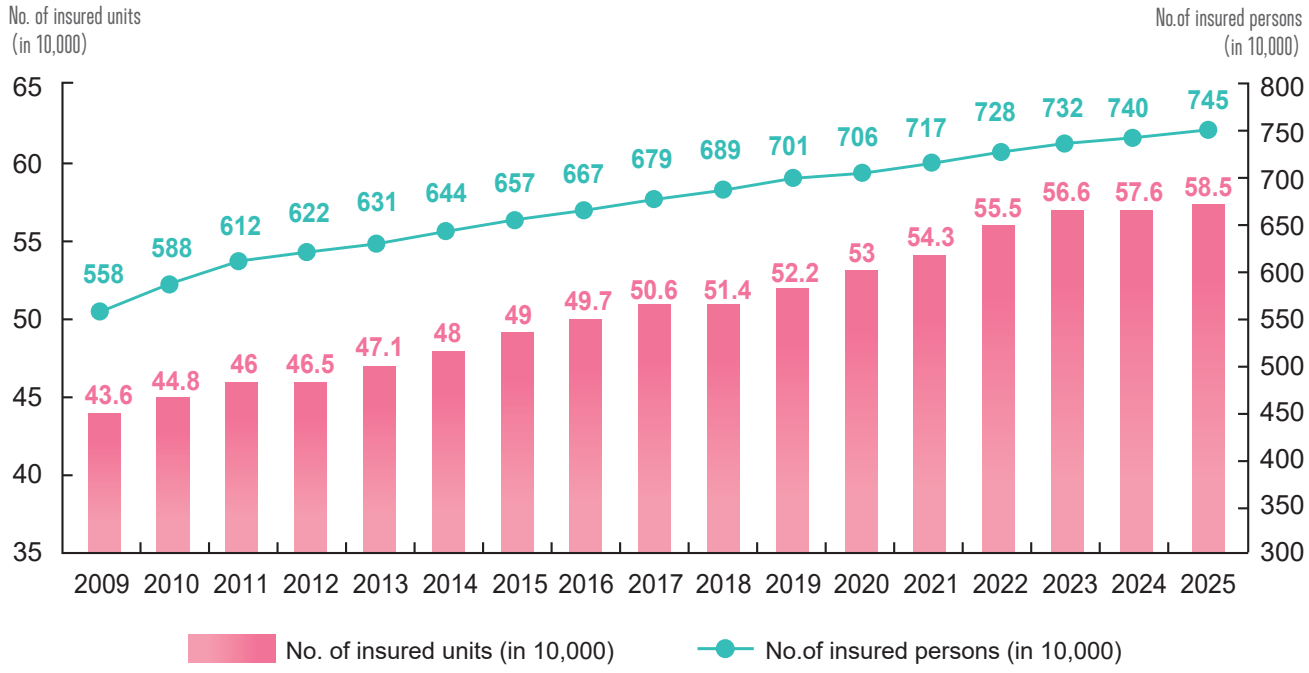
**※Priority of the entitled beneficiary to claim survivor allowances:**

The order of sequence for the collection of survivor allowance is the same as the survivor pension. Survivors listed on the rear order are not entitled to apply for survivor allowances if survivors listed on the front still exist. To safeguard the financial stability of survivors, the payment may be claimed by the followed beneficiary if the qualified pre-order beneficiary has confirmed that he/she will not claim survivor allowances and has issued in person a letter of agreement or letter of renunciation for such purpose. However, in accordance with Article 1088, Paragraph 2 of the Civil Code, the statutory agent is not entitled to declare abandonment of the claim right on behalf of a minor beneficiary.

# Employment Insurance Program

The unemployment benefits were inaugurated in 1999, as part of labor insurance benefits. After the Employment Insurance Act was implemented on January 1, 2003, unemployment benefits were taken out of the labor insurance program and increased with vocational training living allowances, early reemployment incentives, and national health insurance premium subsidies for unemployed insured persons. Since January 31, 2007, dependents of unemployed insured persons have been allowed to receive national health insurance premium subsidies as well. The Employment Insurance Act was promulgated on March 31, 2009 after three readings at the Legislative Yuan and implemented on May 1, 2009. Major amendments include: raising the insured age to 65 and expanding the scope of coverage, granting parental leave allowances during unpaid parental leave, The unemployment benefits for specific insured persons have been extended, and the payment standards of unemployment benefits as well as vocational

Table 5. Growth Trends in the No.of Insured Units and Persons for Employment Insurance (2009-2025)



training living allowances for insured persons with dependents have been increased.

## I. Insured Units and Insured Persons

Employed workers of ROC nationals, foreign spouses, and spouses from Mainland China, Hong Kong, or Macau of ROC citizens who legally work in Taiwan aged above 15 and below 65 shall join the employment insurance program as insured persons via their employers or organizations to which they belong. However, the following people are not allowed to participate in the employment insurance program: those who are required by law to join the civil servant and teacher insurance program or military personnel insurance, those who have received old-age benefits of labor insurance, pension payments of civil servant and teacher insurance and those who employed by an employer or organization legally exempt from business registration and business tax or legally exempt from business registration and not required to provide uniform invoices as proof of purchase. According to Article 25 of the amended Act for the Recruitment and Employment of Foreign Professionals, which will take effect on January 1, 2026, foreign professionals, foreign specialist professionals, and foreign senior professionals who are employed to work in Taiwan and granted permanent residency by the National Immigration Agency of the Ministry of the Interior will be governed by the Employment Insurance Act, unless otherwise provided in the Act for the Recruitment and Employment of Foreign Professionals.

## II. Premium Rates and Insurance Salary

In 2003, the Employment Insurance Act was implemented, the employment insurance premium has been collected on the basis of 1% of insured persons' monthly insurance salary since then, in which insured persons pay 20%, insured units pay 70%, and the remaining 10% is paid by the government. The monthly insurance salary should be filed based on the total monthly salary of the insured person according to the "Table of Grades of Labor Insurance Salary"

## III. Insurance Benefits

### A. Unemployment Benefits

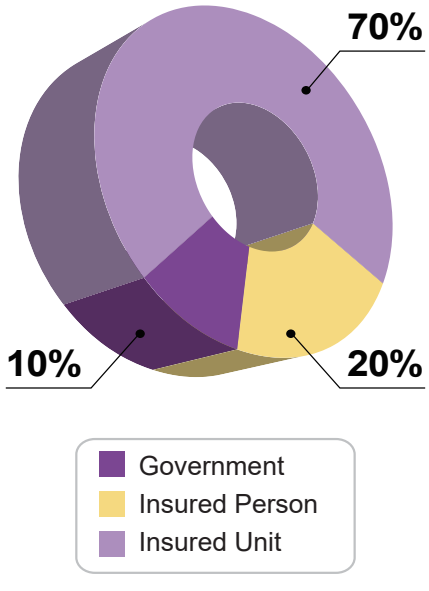
The insured person should have accumulated at least 1 year of insurance coverage within 3 years before the insured person non-voluntarily leaves his/her job and withdraws from the Insurance, and the insured person is able and willing to work and has registered with the public employment service institution for seeking a job and is still unable to get a job or take vocational training within 14 days after the job seeking registration date, may claim unemployment benefits.

**※Payment Standards:**

(A) Unemployment benefits are issued based on 60% of the average monthly insurance salary for the 6 months before the month the applicant leaves his/her posts and withdraw from this insurance, and the longest period the qualified applicant could claim for unemployment benefits is 6 months.

(B) If the applicant who withdraws from this insurance is already 45 years old or holds a physical and mental disability certificate issued by competent authority

Employment Insurance Premium Payment Ratio



of social welfare. The longest period for unemployment benefits is then 9 months.

(C) During the period of receiving unemployment benefits, if the applicant has any dependents (non-working parents, spouse, minor children or children with mental or physical impairment), an extra 10% of the applicant's average monthly insurance monthly salary in the 6 months right before employment separation and withdrawal from the insurance shall be added as the benefits for each one of the applicant's dependents. However, the maximum extra benefit is 20% of the base stated above.

## B. Early Reemployment Incentives

The insured person should meet the qualification for unemployment benefits and be hired to a job before the expiration of unemployment benefits claiming period and has been enrolled in the employment Insurance for at least 3 months, may claim early reemployment incentives.

**※Payment Standards:**

The insured person could claim 50% of unpaid unemployment benefits (based on the last unemployment benefits amount) as a lump-sum early reemployment incentive.

## C. Vocational Training Living Allowances

An insured person who involuntarily leaves work, registers at a public employment service institution to seek employment, and participates in full-time vocational training arranged by the public employment service institution, may claim vocational training living allowances.

**※Payment Standards:**

(A) The Applicant who participates in vocational training for at least 1 month, the vocational training living allowance is calculated from the first day of training. During the training period, the applicant may receive 60% of his/her average monthly insurance salary over the 6 months period prior to leaving work and withdrawing from the employment insurance program, for a maximum of 6 months.

(B) In addition, during the period of receiving vocational training living allowances, if the applicant has any dependents (non-working parents, spouse, minor children or children with mental or physical impairment), an extra 10% of the insured person's average monthly insurance salary in the 6 months right before employment separation and withdrawal from the insurance shall be added as the benefits for each one of the insured person's dependents. However, the maximum extra allowance is 20% of the base stated above.

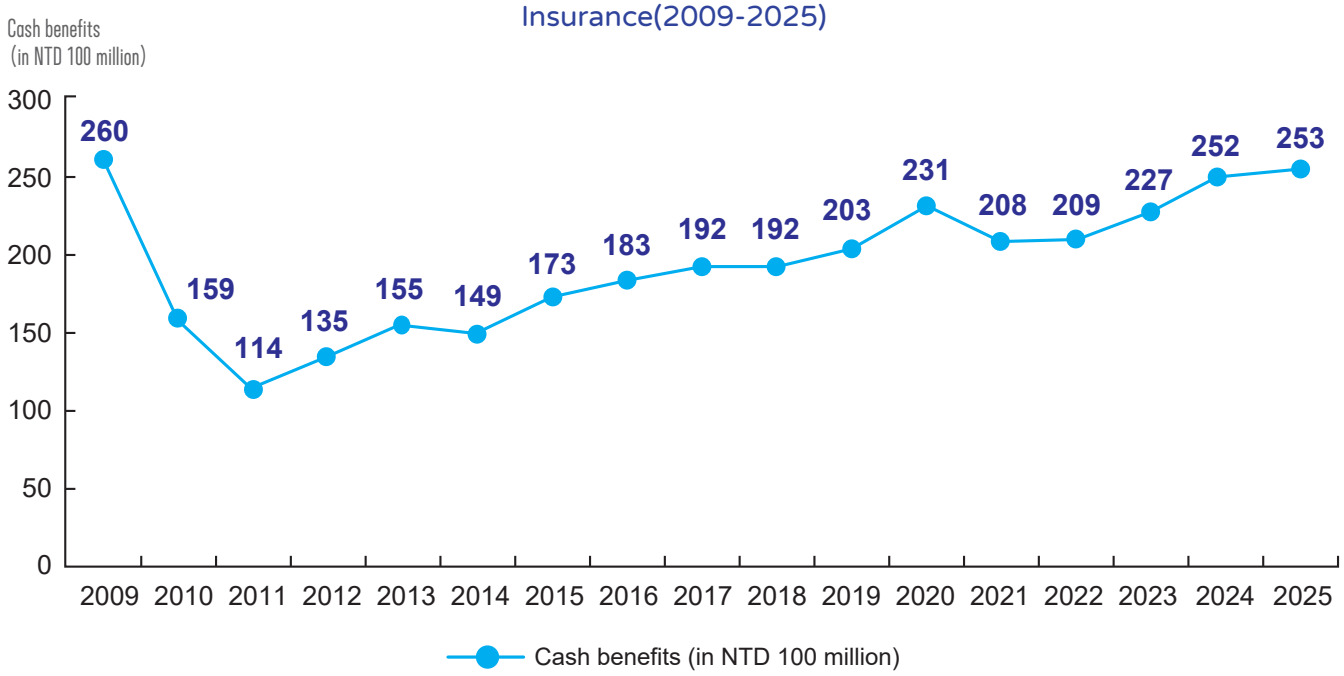
## D. Parental Leave Allowances

An insured person may apply for parental leave allowances if he/she has accumulated at least 1 year of employment insurance enrollment, has children less than 3 years of age, and is on parental leave without pay according to the regulation of the Gender Equality in Employment Act.

**※Payment Standards:**

Parental leave allowances shall be 60% of the insured person's average monthly insurance salary for the 6 months prior to the month when the parental leave begins. The allowances shall be paid monthly at the beginning of each payment period, starting from the date when the parental leave begins till the expiry date thereof. For each child, the maximum payment period shall be 6 months. If two children or more under the age of 3 are raised at the same time, the payment will be made based on one child. (With effect from July 1, 2021, the government shall grant, additionally, a parental leave wage subsidy, which shall be 20% of the average monthly insurance salary. The wage subsidy shall be paid along with the parental leave allowance. It is not necessary to file a separate application.)

Table 6. Trends in Cash Benefits of Employment Insurance(2009-2025)




## E. National Health Insurance Premium Subsidies for Unemployed Insured Persons and Their Dependents

The subjects of the national health insurance premium subsidies are the unemployed insured person and the dependents of the insured person who have been covered by the national health insurance along with the insured person up till the time of the insured person's separation from employment and withdrawal from the employment insurance program. The dependents must be those defined in Article 2 of the National Health Insurance Act or the status of insured person of Category 6, but not those who are included in national health insurance coverage retroactively following the insured person's separation from employment and withdrawal from the employment insurance program.

### ※Payment Standards:

(A) Those who are eligible for the subsidy shall be fully subsidized for their co-payment portion of the monthly national health insurance premium during the period of subsidy. However, the insurer shall not subsidize for the supplementary premium to be collected in accordance with the National Health Insurance Act.

(B) With respect to the period of subsidy, the national health insurance premium subsidies shall be paid for each month that contains the last day of the respective period when the insured receives the unemployment benefits or vocational training living allowancess.

# Labor Occupational Accident Insurance Program

The labor insurance has been divided into the categories of ordinary accident insurance and occupational accident insurance since 1979. Since its implementation, the regulations of occupational accident insurance have not been able to be adjusted individually due to the restrictions of the finances, the scope of insurance inclusion, the maximum amount of insured salary, and the level of benefits for ordinary accident insurance.

Taking the different security objectives of ordinary accident insurance and occupational accident insurance into consideration, in order to provide

more suitable security to workers and the families of workers who suffer occupational accidents, the regulations of occupational accident insurance was decoupled from the Labor Insurance Act; in addition to expanding the scope of insurance inclusion and increasing the protection provided by the benefits, the Labor Occupational Accident Insurance and Protection Act was established by integrating the Occupational Accident Labor Protection Act, providing a complete system that includes the prevention, compensation, and rehabilitation of occupational accidents to workers. The Act is executed by the BLI and the Occupational Safety and Health Administration based on the nature of the work and was implemented on May 1, 2022.

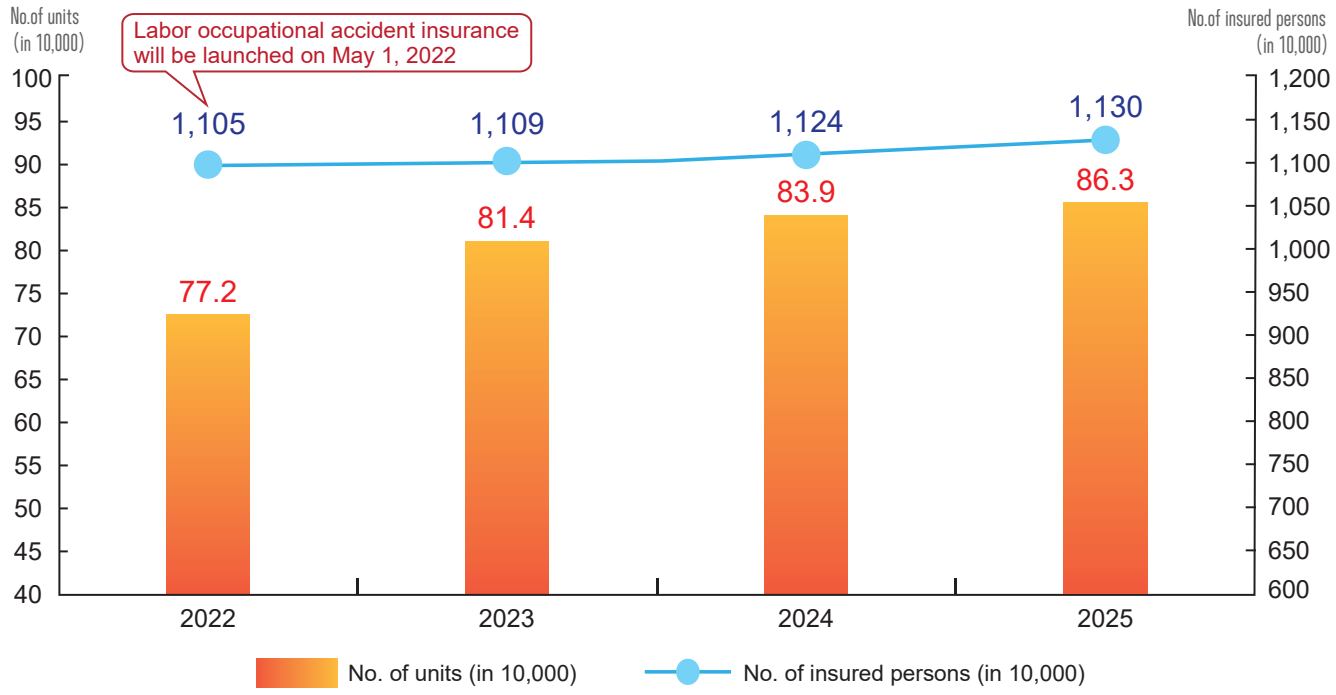
## I.Insured Units and Insured Persons

The labor occupational accident insurance (hereinafter referred to as "Occupational Accident Insurance") is categorized into mandatory enrollment (including mutatis mutandis), voluntary enrollment, and special enrollment.

The following persons are mandated to join the occupational accident insurance: workers who are 15 years or older and are hired by employers who have practice licenses, legal registrations, tax IDs, or employment permits issued by central competent authorities; employed workers of government agencies, administrative legal persons, and public or private schools who are exempt from the government employee insurance; members of occupational unions and Class A member of fishermen's associations without regular employment or self-employed and persons who receive training from occupational training institutions registered with the government or units mandated by the government to provide occupational training. Mandatory enrollment shall apply mutatis mutandis to the following: apprentices, foster workers of business entities, interns and other persons similar to apprentices in nature prescribed by the Labor Standards Act, student participants as stipulated in the Act of Cooperative Education Implementation in Senior High Schools and the Protection of Student Participants' Rights, and workers announced in the announcements of central competent authorities (government-aided workers).

Voluntary enrollment shall apply to the following:

Table 7. Trend of Changes in the Number of Insured Units and Insured Persons of the Occupational Accident Insurance〈2022-2025〉



employers who participate in labor activities, seafarers employed by foreign employers who are members of the National Chinese Seamen's Union or the Master Mariners Association, workers employed by non-registered business units as announced by the central competent authority (Individuals who are domestic nationals, foreign spouses, or Mainland Chinese spouses serving as housekeepers, home nurses, or home-based childcare providers, and individuals working as research assistants employed by the principal investigator of a research project).

Special enrollment shall apply to the following: provisional or temporary workers employed by natural persons, the aforementioned natural person employers who participate in actual labor activities, personnel who receive remuneration as a result of labor activity participation, and the labor service providers as stipulated in Article 45, Paragraph 4 of the Labor Standards Act.

## II. Insurance Fee Rate and Insured Salary

### A. Insurance Fee Rate

(A) Fee rate for the labor occupational accident insurance is divided into two types - industry accident fee rate and single fee rate for accidents on the way to/from work. Industry accident fee rate refers to the different premium rates applied to different types of industries. The single fee rate for accidents on the way to/from work is 0.07%. Upon the implementation of the Labor Occupational Accident Insurance and Protection Act on May 1, 2022, the premium rate for the labor occupational accident insurance was determined in accordance with the Table of Business Category and Premium Applicable for the Occupational Accident of Labor Insurance implemented on January 1, 2022. The central competent authority shall adjust the premium rates once every three years based on the actual income and expenses of the insurance as well as the results of actuaries, and announce them after the approval of the Executive Yuan. The premium rate for the labor occupational accident insurance for 2026 shall be determined in accordance with 'The Table of Business Category and Premium Applicable for the Occupational Accident Insurance' implemented on January 1, 2025, with a minimum rate of 0.12% and a maximum rate of 0.96%.

(B) For insured units with a number of employees over a certain threshold, the industry accident fee rate shall be based on an actual performance fee rate which are calculated and adjusted every year based on the total amount of labor occupational accident insurance benefits paid in the past 3 years as a percentage of the total amount of insurance premium and the occupational safety and health activities.

(C) In accordance with Article 7 of the Regulations Governing Enrollment into the Insurance in Accordance with Article 10 of Labor Occupational Accident Insurance and Protection Act, the insurance premium rate of special enrollment is a single premium rate. Upon its implementation in May 2022, the premium rate was determined in accordance with the average premium rate of the latest "Table of Business Category and Premium Applicable for the Occupational Accident of Labor Insurance" announced by the central competent authority; therefore, the premium rate of special enrollment from May 2022 to 2024 was 0.2%. Furthermore, the aforementioned premium rate shall be adjusted once every three years from the date of implementation, which shall be determined and announced by the central competent authority based on the actual insurance income and expenses as well as the actuarial results of the insured persons under these Regulations in the past three years. The premium rate of special enrollment applicable from 2025 to 2027 has been determined as 0.15% in

Table of Labor Occupational Accident Insurance Premium Sharing Ratio

| Category | Employees, persons receiving vocational training and employers who actually participate in the work | Members of occupational unions | Class A members of fishermen's associations | Seafarers employed by foreign employers are members of the National Chinese Seamen's Union or the Master Mariners Association |
|---|---|---|---|---|
| Insured persons | 0% | 60% | 20% | 80% |
| Insured units | 100% | - | - | - |
| Government subsidy | 0% | 40% | 80% | 20% |

accordance with the announcement made by the Ministry of Labor on November 14, 2024.

(D) Premium Sharing:

1. For subjects of mandatory enrollment (including mutatis mutandis) and voluntary enrollment:
   The insurance premium of ordinary employees, vocational trainees, and employers who voluntarily join the insurance shall be paid by the employers (vocational training unit); the insurance premium of members of occupational unions, Class A member of fishermen's associations and seafarers employed by foreign employers shall be paid by the insured person and the government according to the following Table of Labor Occupational Accident Insurance Premium Sharing Ratio.
2. For subjects of special enrollment:
   The insurance premium shall be paid in full by the policyholder (i.e., the natural person employer, personnel who participate in actual labor activities, or recipient of labor services).

## B. Insured Salary

The monthly insured salary shall be reported to the BLI by insured units based on the total monthly salary of the insured person in accordance with the " Labor Occupational Accident Insured Salary Category Chart ".

(A) For subjects of mandatory enrollment (including mutatis mutandis) and voluntary enrollment:
In accordance with the current insured salary category, the minimum threshold is based on the minimum wage (NTD29,500 in 2026), and the maximum threshold is NTD72,800. If the salary of the insured person has changed, the insured unit shall verify the adjustment before the official adjustment report due dates (the end of February and the end of August each year), and the adjustment will be effective from the first day of the next month after the report.

(B) For subjects of special enrollment:
The insured salary ratings are divided into five levels: minimum wage (NTD29,500 in 2026), NTD30, 300, NTD34,800, NTD40,100, and NTD45,800. The policyholder (i.e., the natural person employer, personnel who participate in actual labor activities, or recipient of labor services) shall report and verify the total amount of the monthly salary of the insured person.

# III. Insurance Benefits and Refund of the Benefit Payments

The Labor Occupational Accident Insurance and Protection Act provides five benefits including medical care benefits, injury or sickness benefits, permanent disability benefits, survivor benefits, and disappearance benefits. In addition to increasing the level of benefits and adding benefit items, workers may still apply for benefits related

to occupational accidents if the employers who are mandated to join the insurance fail to include the workers in the insurance plan. The BLI shall separately claim refund from the employers after granting the benefit payments.

### [Qualification]

Article 27 of Labor Occupational Accident Insurance and Protection Act:

1. When the insured person suffers occupational injury or occupational disease (hereinafter referred to as "occupational injury or disease") and incurs an insured medical, injury or sickness, permanent disability, death, or disappearance incident after the insurance coverage starts and before it ends, the insured person, the beneficiary or the funeral cost payer may seek insurance benefit in accordance with the Act.
2. When an insured person suffers occupational injury or disease during the existence of the insurance coverage, he/she may seek medical care benefits, injury or sickness benefits, permanent disability benefits or survivor benefits for the same injury or sickness and the disease caused by the injury or sickness within one year from the day following the end of coverage.

### [Calculation of cash benefits payment]

The benefits payment which is issued by cash is calculated pursuant to the insured person's average monthly insured salary and benefit payment standards. The average monthly insured salary is calculated below:

1. The average monthly insured salary shall be based on the average of the actual monthly insured salary during the 6 months before the month during which the insured person suffers the insured incident. If the period is less than 6 months, it shall be calculated based on the average monthly insured salary during the actual period of the insurance.
2. Insurance benefits paid on a daily basis shall be based on the average monthly insured salary, divided by 30.
3. In the event of an accident, yet an employer who is mandatory enrollment unit has failed to include the employee in the insurance plan, the monthly insured salary of the employee for the period that fails to meet the requirement shall be determined by the corresponding level in the insured salary category chart. However, the level shall not be higher than the corresponding rating of the recent annual average monthly insured salary of the overall insured persons announced by the BLI. If the insured unit or the insured person fails to provide relevant salary information for the BLI to review, the insured salary shall be calculated based on the first level of the insured salary category chart.

## A. Insurance Benefits

(A) Medical Care Benefits

1. In the event of an occupational injury/ disease, the insured person may be exempted from the co-payment required by the national health insurance when being treated in a national health insurance designated hospital or clinic, and the insured person is also entitled to a 30-day subsidy for food expenses when hospitalized for occupational injury/ disease.
2. If an insured person's disease caused by an occupational injury/disease is deemed by a doctor at an NHI-designated hospital or clinic to require medication that involves usage of partially covered special materials specified in Article 45, Paragraph 1 of the National Health Insurance Act, the insured person may request reimbursement for the difference in amount from BLI after making upfront payments for the expenses.

(B) Injury or Sickness Benefits

In the event of hospitalization or treatment for occupational injury/disease and the insured person is unable to acquire original salary/wages, the insured person may apply for the injury or sickness benefits from occupational accident insurance starting from the fourth day of work suspension until the day before the

reinstatement of work. For the first 60 days, the insured person shall receive the benefits according to the average monthly insured salary for the 6 months before the month of the accident occurred. After 60 days to a maximum of 2 years, the insured person shall receive 70% of the average monthly insured salary. Since injury or sickness benefits are paid on a daily basis, the average monthly insured salary is divided by 30 (representing the average daily insured salary) for the calculation.

(C) Permanent Disability Benefits

When the insured person suffers occupational injury or disease, if the symptoms are fixed following treatment, further treatment will not improve the result of treatment. The person is diagnosed with permanent disability by a contracted hospital or clinic of national health insurance, meeting the conditions for permanent disability benefit under the labor occupational accident insurance. He/she may seek the permanent disability benefits according to the prescribed benefit standards.

1.Lump-Sum Permanent Disability Benefits

(1) The benefit shall be calculated according to the average monthly insured salary for the last 6 months before the month of the day of the insured person being diagnosed as actual permanent disability; the average daily insured salary is calculated by dividing the average monthly insured salary by 30.

(2) There are fifteen levels defined for disability classification. The highest is level 1 with the lump-sum permanent disability benefits of 1,800 days; the lowest is the level 15 with the lump-sum permanent disability benefits of 45 days.

2.Permanent Disability Pension

When the level of permanent disability of the insured person meets the conditions of full permanent disability, serious permanent disability or partial permanent disability, permanent disability pension shall be issued based on 70%、50%、20% of the average monthly insured salary for the last 6 months before the month of the day of the insured person being diagnosed as actual permanent disability. For those who claim for disability pension and have a spouse or children who comply with the qualification of additional family allowances, an extra 10% additional family allowances on the amount calculated in accordance with the permanent disability pension standards should be issued for each person with the maximum of 20% extra.

(1)Full permanent disability:

a. Workers who meet the requirements of the disability item listed in the first or second disability level of the appendix table of Article 3 of the Labor Insurance Disability Benefit Payment Standards, and have been listed as permanently unable to work.

b. The benefit shall be calculated as 70% of the average monthly insured salary for the last 6 months before the month of the day of the insured person being diagnosed as permanently disabled.

(2)Serious permanent disability:

a.Workers who meet one of the following criteria:

(a) Someone who meets the requirements of the disability item listed in the third disability level of the appendix table of Article 3 of the Labor Insurance Disability Benefit Payment Standards, and has been listed as permanently unable to work.

(b) Someone whose overall

disability level matches the criteria for disability level 1 to 9, and whose individual work capacity assessment results indicate impairment by 70% or more, and who is unable to return to the workplace.

b.The benefit shall be calculated as 50% of the average monthly insured salary for the 6 months before the month of the day of the insured person being diagnosed as permanently disabled.

(3)Partial permanent disability:

a.Someone whose overall disability level matches the criteria for disability level 1 to 9, and whose individual work capacity assessment results indicate impairment by 50% or more.

b.The benefit shall be calculated as 20% of the average monthly insured salary for the 6 months before the month of the day of the insured person being diagnosed as permanently disabled.

3.If the insured person has had coverage years of labor insurance before the implementation of the labor insurance pension on January 1, 2009 and has been assessed as permanently unable to work which fulfills the requirements of permanent disability pension payment, the insured person may choose to apply for the lump-sum disability benefit in addition to the disability pension already collected.

(D)Survivor Benefits

1.Funeral Grant

When the insured person suffers occupational injury or disease leading to death, the person who pays for the funeral expenses may claim 5 months funeral grant based on the insured person's average monthly insured salary for the last 6 months prior to the month of the death. However, if no beneficiary left, the person who pays for the funeral expenses may claim 10 months funeral grant.

2.Survivor Pension

If the insured person died due to occupational injury or disease or in the period of receiving the permanent disability pension(it needs full permanent disability or serious permanent disability)of occupational accident insurance, survivors who meet the criteria for survivor pension may apply for survivor pension.

### ※Payment Standards:

(1) Issued at 50% of the insured person's average monthly insured salary for the last 6 months prior to the month of the death. If an insured person dies while receiving the full or serious permanent disability pension of occupational accident insurance, the remaining amount shall be issued at half the amount calculated in accordance with the permanent disability pension standards.

(2) Additional survivor pension:

When there are two or more dependants in the same order of sequence entitled to survivor pension, an additional 10% of the amount shall be issued for each one additional person, up to a maximum of additional 20%.

### ※Priority of entitled survivors to claim survivor pension:

① Spouse and children ② parents ③ grandparents ④ grandchildren who are raised by the insured person ⑤ siblings who are raised by the insured person. If none of survivors under the first order of sequence meet the conditions for collection, (survivor pension, survivor allowance and lump-sum survivor benefits referring to Labor Occupational Accident Insurance and Protection Act

49), or if there is any of the following events and none of survivors under the same order of sequence meet the conditions for collection, survivors under the second order of sequence may claim survivor pension:

(1) Death.

(2) Submit a claiming waiver.

(3) Haven't submitted an application within 1 year after being qualified for claiming benefits.

3.Survivor Allowances

If the insured person has accrued insurance seniority before the implementation of the labor insurance pension system on 1 January 2009, survivors in the same order of sequence may claim one-time survivor allowances.

**※Payment Standards:**

Issued at 40 months of the insured person's average monthly insured salary for the last 6 months prior to the month of the death.

**※Priority of entitled survivors to claim survivor allowances:**

The order of sequence for the collection of survivor allowances is the same as the survivor pension. Survivors listed on the rear order are not entitled to apply for survivor allowances if survivors listed on the front still exist.

4.Lump-Sum Survivor Benefits

If the insured person enrolls in the insurance plan for the first time after January 1, 2009, and the survivors of the current succession order do not meet the criteria for survivor pension when the insured person is deceased, the survivors may apply for the lump-sum survivor benefit.

**※Payment Standards:**

Issued at 40 months of the insured person's average monthly insured salary for the last 6 months prior to the month of the death.

**※Priority of entitled dependants to claim lump-sum survivor benefits:**

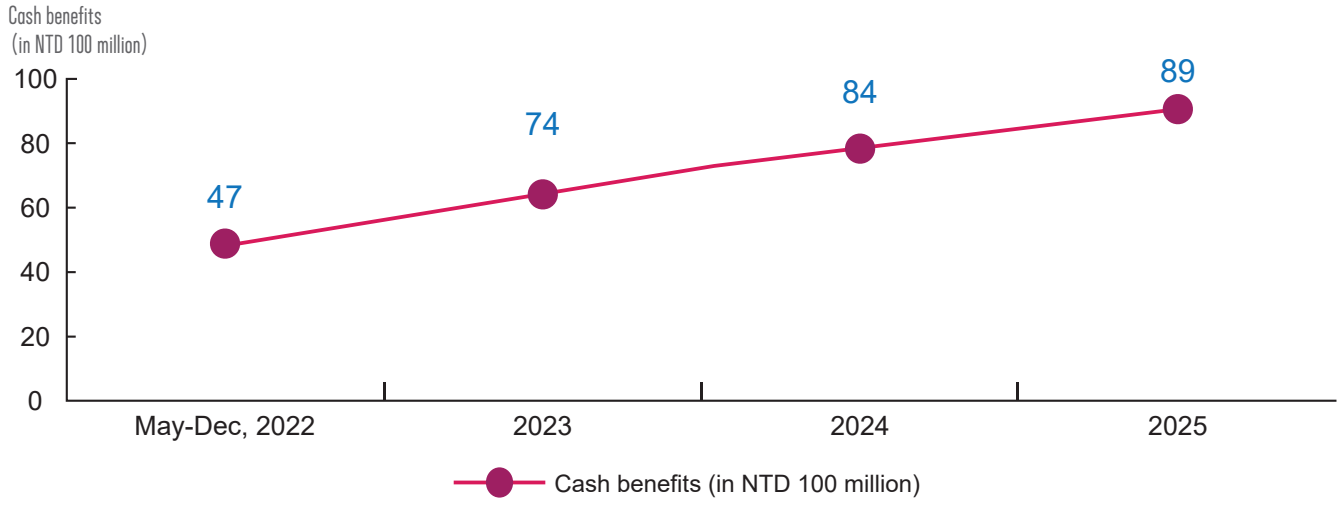
The order of sequence for the collection of lump-sum survivor benefits is the same as the survivor pension.

**※Survivors may choose to claim survivor pension, survivor allowances or lump-sum survivor benefits, once approved and paid by the BLI, the changes cannot be made.**

(E)Disappearance Benefits

In the event that the insured person suffers an accident during work and has

Table 8. Trend of Occupational Accident Insurance Benefits Payment (May, 2022-2025)



disappeared, 70% of the average monthly insured salary for the last 6 months before the month of the day of disappearance shall be issued as disappearance benefits. The benefit will be issued once at the end of every 3 months until the day before the return of the insured person, the day before the one year anniversary of disappearance, or the day before the insured person is confirmed deceased by death declaration judgment.

**※The order of sequence for the collection of disappearance benefits is the same as survivor allowances.**

## B. Refund of the Benefit Payments

In case the worker suffers from occupational injuries or diseases, he/she is entitled to claim relevant benefit payments even if his/her employer has not enrolled him/her to the occupational accident insurance, as long as the employer is applicable to Article 6 of the Labor Occupational Accident Insurance and Protection Act. On completing the benefit payments, the BLI will request the employer to refund the payment within a specified period. The amount refunded shall not exceed the amount of the benefit paid.

(A) Types of benefits for refund:

Injury or sickness benefits, disability benefits, survivor benefits or disappearance benefits payable to the workers who have suffered from occupational accidents but have not participated in the occupational accident insurance based on the compulsory enrollment requirements.

(B) Calculation standards for the refund:

1. Injury or sickness benefits, lump-sum permanent disability benefits, funeral grants, survivor allowances, lump-sum survivor benefits and disappearance benefits:

The payment shall be calculated based on the average monthly insured salary of the worker, referring to the payment standards of respective benefit items.

2. Permanent Disability Pension:

The permanent disability pension is calculated as a lump-sum permanent disability benefit. For example: a First Level full permanent disability shall be converted to a lump-sum disability benefit of 1,800 days.

3. Survivor Pension:

The survivor pension is calculated as a lump-sum survivor benefit of 40 months.

(C) The insured unit should complete the payment within 15 days, starting from the next day of receiving the administrative act in writing from the BLI. If an employer fails to complete the payment irrespective of the reminders, the case shall be transferred for administrative execution in accordance with the regulations.

# IV. Other Allowances and Subsidies Related to the Protection of Workers

Taking the long incubation period of certain occupational diseases into consideration, for the protection of labor rights related to the diagnosis of occupational diseases after the end of employment due to and withdrawal from insurance the hazardous operations which workers have conducted during the effective period of the insurance, the Labor Occupational Accident Insurance and Protection Act provides the protection of allowances and subsidies related to the post-insurance diagnosis of occupational disease. Furthermore, a care subsidy has been added to relieve the burden of care for workers with occupational accidents, and occupational accident subsidies are provided to those who are still not under the protection of the occupational accident insurance.

## A. Allowances and Subsidies for the Diagnosis of Occupational Disease After Withdrawal from Insurance

If the insured person has engaged in the special hazardous operations recognized

by the central competent authority as "cancerous" or "long incubation period" during the effective period of the occupation accident insurance, the insured person may apply for a medical subsidy, permanent disability allowances, or death allowances upon the diagnosis of occupational disease by an occupational medical doctor in the specialized field of a certified medical institution after being exempted from the insurance.

(A) Medical Subsidy

In the event of hospitalization or receiving treatment at a hospital or clinic designated by the national health insurance due to the diagnosis of occupational disease, the insured person may apply to the BLI for a subsidy after making an upfront payment of the co-payment required by the National Health Insurance Act.

**※Payment Standards:**

1. The medical subsidy shall be calculated based on the co-payments for visits to outpatient clinics, emergency services, or hospitalization required by the National Health Insurance Act.
2. Starting from the day of diagnosis of occupational disease, the subsidy period may last for up to 5 years. However, patients who receive continuous treatment for the same occupational disease diagnosed by a professional medical doctor in a specialized field of a certified medical institution (may be the original physician of treatment for outlying islands) may extend the period of subsidy once by 5 years.

(B) Permanent Disability Allowances

In the event of an insured person becoming disabled due to occupational disease and the disability level has met the requirements of the Labor Occupational Accident Insurance Disability Benefit Payment Standards.

**※Payment Standards:**

1. The permanent disability allowances shall be calculated based on the average monthly insured salary for the last 6 months before the insured person is exempted from the insurance. However, if the average monthly insured salary is lower than the monthly insured salary indicated for the first level of the Insured Salary Category Chart of Labor Occupational Accident Insurance at the time when the disability is diagnosed, the disability benefits will be issued based on the monthly insured salary of the first level of the said chart.
2. In accordance with the Labor Occupational Accident Insurance Disability Benefit Payment Standards, the number of days of permanent disability allowances ranges from 45 to 1,800 days and can only be applied for once.

(C) Death Allowances

If the insured person has died due to an occupational disease, the spouse, children, parents, grandparents, grandchildren who are dependents of the deceased insured person, or siblings who are dependents of the deceased insured person shall apply for the death allowances.

**※Payment Standards:**

1. The death allowances shall be issued at 45 months of the average monthly insured salary for the last 6 months before the insured person is exempted from the insurance. However, if the average monthly insured salary is lower than the monthly insured salary of the first level of the Insured Salary Category Chart of Labor Occupational Accident Insurance at the time of death, the death allowances will be issued based on the first level of the said chart.
2. If the insured person has died due to occupational disease after receiving permanent disability allowances, the survivors of the insured person may only apply for death allowances minus

the amount of the received permanent disability allowances.

3. The insured or the surviving family members that meet the conditions for applying for permanent disability or death allowances and may apply for other benefits or subsidies stipulated in the Act or the Labor Insurance Act due to the same permanent disability or death accident may only select the distribution of either of the allowances, benefits or subsidies.

## B. Care Subsidy

(A) Care Subsidy for the Period of Hospitalization Due to Occupational Accident

If the insured person is hospitalized due to occupational injury/disease and needs to apply for injury or sickness benefits of the Labor Occupational Accident Insurance and Protection Act for the same occupational injury/disease, the insured person may apply for the care subsidy during the period of hospitalization upon the diagnosis of the hospital physician that the insured person requires personal care during the period of hospitalization.

**※Payment Standards:**

Starting from the day of hospitalization and application for occupational injury or sickness benefit until the day of being discharged from the hospital, a daily subsidy of NTD1,200 will be issued; however, the subsidy does not include the period of being admitted into ICU or quarantine rooms.

(B) Care Subsidy for Disability Caused by Occupational Accidents

An insured person may claim disability care subsidy if he/she, due to occupational injury or sickness, has claimed occupational accident insurance disability benefits or disability allowances due to occupational diseases after withdrawal from the insurance. The subsidy is also available to an employee or self-employed worker who has not participated in the occupational accident insurance in accordance with Article 7, Article 9, Paragraph 1, Subparagraph 1 and Article 10, Paragraph 1 of the Labor Occupational Accident Insurance and Protection Act and, due to an occupational injury or sickness, has claimed the disability subsidy for individuals not participated in the occupational accident insurance, subject to that the disability level is within the first or second level of disability listed in the table attached to Article 3 of the Labor Insurance Disability Benefit Payment Standards and the disability state is described as a worker incapacitated from work permanently.

**※Payment Standards:**

Starting from the month of application, a benefit of NTD13,083 (With effect from May 1, 2024, the amount has been adjusted from NTD12,400 to NTD13,083) will be issued each month for up to 5 years (For those who are receiving the disability care subsidy for individuals not participated in occupational accident insurance, the maximum payment period shall be 3 years).

## C. Permanent Disability Subsidy and Death Subsidy for Uninsured Workers by the Occupational Accident Insurance

Employed workers or self-employed workers who are disabled or dead as a result of occupational injury/disease and are unable to apply for the insurance benefits of the Labor Occupational Accident Insurance and Protection Act for not joining the occupational accident insurance in accordance with Article 7, Article 9 Paragraph 1 Subparagraph 1, and Article 10 Paragraph 1 of the Labor Occupational Accident Insurance and

Protection Act may apply for a permanent disability subsidy or death subsidy in accordance with the regulation.

Note:

Article 7 of Labor Occupational Accident Insurance and Protection Act:

Workers who have no regular employer or are self-employed shall participate in labor occupational accident Insurance with the occupational unions or fishermen's associations as the insured unit.

Subparagraph 1, the first paragraph of Article 9 of Labor Occupational Accident Insurance and Protection Act:

Employees employed by employers publicly announced by the central competent authority other than those under the first paragraph of Article 6.

The first paragraph of Article 10 of Labor Occupational Accident Insurance and Protection Act:

Employees or persons who actually perform work other than those under Articles 6 to 9.

(A) Permanent Disability Subsidy

Permanent disability subsidy for workers who are disabled as a result of occupational injury/disease and whose disability level meet the requirements of the disability item listed in the first to tenth disability levels of the appendix table of Article 3 of the Labor Insurance Disability Benefit Payment Standards, and are unable to apply for the insurance benefits regulated by the Labor Occupational Accident Insurance and Protection Act shall be calculated based on the first level of the monthly insured salary of the Insured Salary Category Chart of Labor Occupational Accident Insurance divided by 30. And the number of benefit days shall be issued in accordance with the disability level stipulated by the Labor Occupational Accident Insurance Disability Benefit Payment Standards. The highest level is first level with 1,800 benefit days; the lowest level is the tenth level with 330 benefit days.

(B) Death Subsidy

1. The following survivors of an uninsured worker who died as a result of occupational injury/disease may apply for the death subsidy:
   ① Spouse and children, ② parents, ③ grandparents, ④ grandchildren who are dependents of the worker affected by the occupational accident, ⑤ siblings who are dependents of the worker affected by the occupational accident.
2. 45 months of the first level of monthly insured salary of the Insured Salary Category Chart of Labor Occupational Accident Insurance at the time of death shall be issued as the death subsidy.
3. If the uninsured worker has died due to the same occupational disease after receiving the permanent disability subsidy, the survivors of the uninsured worker may only apply for the death subsidy minus the amount of the received permanent disability subsidy.

# V.Health Examination and Follow-Up Health Examination for Prevention of Occupational Disease

## A. Health Examination to Prevent Occupational Disease

For the purpose of maintaining the health of the insured persons and for the early detection and treatment of occupational disease, insured persons who engage in operations listed in Article 2 Paragraph 1 of the Regulations of Labor Occupational Accident Insurance Health Examination and Follow-up Health Examination for Prevention of Occupational Disease may apply for this health check once per year if the insured persons have had at least one year of coverage accumulated until the day of

application acceptance of the BLI. The health check fees shall be approved and paid by the BLI after referencing the benefit items and payment standards of the national health insurance medical services.

### B. Follow-Up Health Examination to Prevent Occupational Disease

Considering the fact that epidemiology has proven that exposure to exceptionally hazardous operations may lead to incubation periods of 10 to 30 years for certain occupational diseases, and for the purpose of enhancing the protection of worker health rights, workers who have engaged in operations listed in Article 2 Paragraph 2 of the Regulations of Labor Occupational Accident Insurance Health Examination and Follow-up Health Examination for Prevention of Occupational Disease and have had at least 1 year of coverage may apply for the health tracking checkup for the prevention of occupational disease once per year after changing operations, leaving their employment, or withdrawing the insurance. The application should be filed to the BLI and can either be filed by the insured unit or the workers. The health check fees shall be approved and paid by the BLI after referencing the benefit items and payment standards of the national health insurance medical services.

## Labor Pension Program

The Labor Pension Program is a system mandating employers to pay pensions to workers to secure the welfare of workers after retirement. However, the past stipulations pertaining to labor pension claiming under the Labor Standards Act (the old program) are overly strict; it is hard for most workers to meet the requirements of applying. To safeguard workers' retired lives, eliminate deficiencies of the old program, and avoid the rights of pension claiming being affected by employee's change of jobs or employers' going out of business, the government is obligated to replace the old program with a new one. Also, this would make it easier for employers to estimate their operating costs and reduce labor disputes.

After communication and coordination among workers, employers, and the government for more than a decade, the Labor Pension Act (the new program) was announced on June 30, 2004 and went into effect on July 1, 2005. The central competent authority shall entrust the BLI to take charge of the revenues, expenditures and safeguard of labor pension, the imposition of late payment charges and penalties. The new labor pension program is based on "individual labor pension accounts" and supplemented by "annuity insurance"; the above-mentioned connotations are explained separately as follows:

### I. Individual Labor Pension Accounts

### A. Applications

(A) Mandatory Contributors

Employers must make monthly labor pension contributions for employees to whom the Labor Standards Act applies (including Taiwanese citizens; foreign spouses; spouses from Mainland China, Hong Kong, or Macau; permanent resident foreigners; foreign professionals; and foreign special professionals). However, mandatory contribution is not applicable to those who have their pension reserves contributed in accordance with the Private School Law.

(B) Voluntary Contributors

According to the paragraph 2 of Article



7 of the Labor Pension Act, employers who actually engage in labor work, self-employed persons, commissioned workers, workers not designated under the Labor Standards Act and workers choosing to continue to be covered by the pension regulations of the Labor Standards Act, may voluntarily contribute and request to claim pension in accordance with the Act.

## B. Labor Pension Contribution Rates and Monthly Contribution Wages

The amount of labor pension borne by employers shall not be less than 6% of workers' monthly wage, and shall be reported by employers based on workers' total monthly wages according to the Table of Monthly Contribution Classification of Labor Pension. Meanwhile, workers may voluntarily contribute their labor pension within 6% of their monthly wages, and the voluntarily contribution is not included in the tax on the annual salary and wage. As for employers who actually engage in labor work, self-employed persons, workers not designated under the Labor Standards Act and commissioned workers and workers choosing to continue to be covered by the pension regulations of the Labor Standards Act may voluntarily contribute their labor pension within 6% of their monthly wages or operational income, and the labor pension voluntarily contribution is also not included in the tax on the annual salary and wage or the annual income from professional practice.

## C. Application for Labor Pension Payments

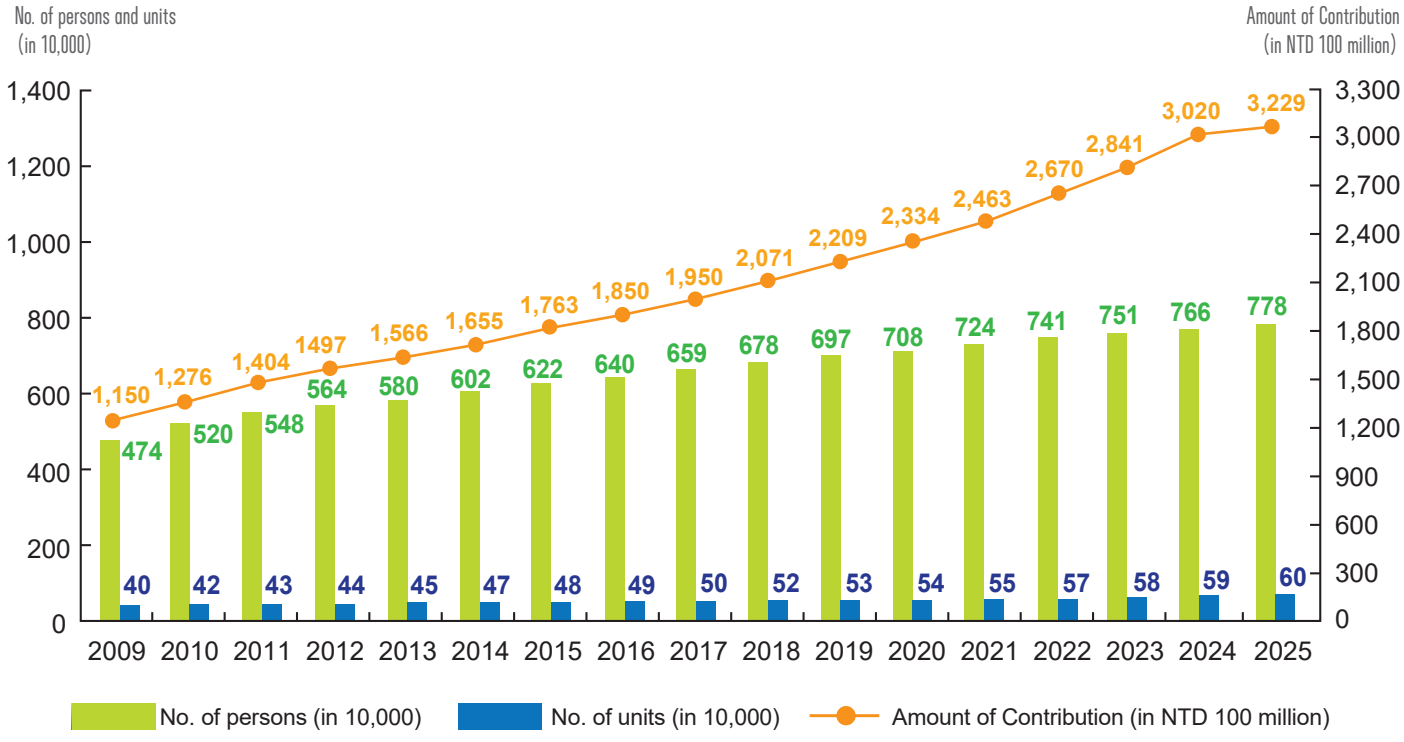
(A) Lump-Sum Pension Payments

Workers aged 60 and over, with a seniority of less than 15 years should apply for the principals and accrued dividends from workers' individual labor pension account in a lump sum at one time. Workers aged 60 and over, with a seniority of over 15 years may request to claim a lump-sum pension payment.

(B) Monthly Pension Payments

Workers aged 60 and over, with a seniority of over 15 years may request to claim

Table 9. Profile of Labor Pension Contribution (2009-2025)



monthly pension payments. The amount of monthly pension payments is computed on the basis of the principals and accrued dividends from workers' individual labor pension account and shall be calculated based upon the Terms Life Chart of Annuity, average life expectancy, interest rate and other factors, with payment being paid in fixed installments.

(C) Claiming Pension after Application for Pension Payments

Workers who continue to work after having received their pension payments, their subsequent seniority shall be reset. Employers shall continue to contribute the labor pension to workers' original individual labor pension accounts. The number of times workers may receive the pension payments from above-mentioned continuing work and related dividends shall be limited to once a year.

(D) Pension Payments Requested by Dependents or Will-Designated Individuals

For workers who die before requesting pension payments, their dependents or will-designated individuals should claim a lump-sum pension payment. If workers, who have received the monthly pension payment, die before they reach the average life expectancy or before attaining the number of years specified by workers for claiming the payment, the monthly pension payment shall be discontinued and the survivor(s) or designated claimants according to the will shall receive the residual amount in their individual pension account in a lump sum.

(E) Claiming Pension Payments in Advance

Workers not reaching the age of 60 and losing working abilities, in accordance with Article 24-2 of the Labor Pension Act, may request to claim pension payments ahead of schedule. Workers with a seniority of less than 15 years, shall claim a lump-sum payment; those with a seniority greater than or equal to 15 years may choose to claim a lump-sum payment or monthly payments. Workers claiming for monthly pension payments may on their own decide the number of years for which they are eligible to claim pension payments.

Note: Seniority shall be calculated based on the number of months for which pension contributions have been actually made. If the seniority of an employee is interrupted, both the seniority before and after the interruption shall be combined in calculation.

## II.Annuity Insurance

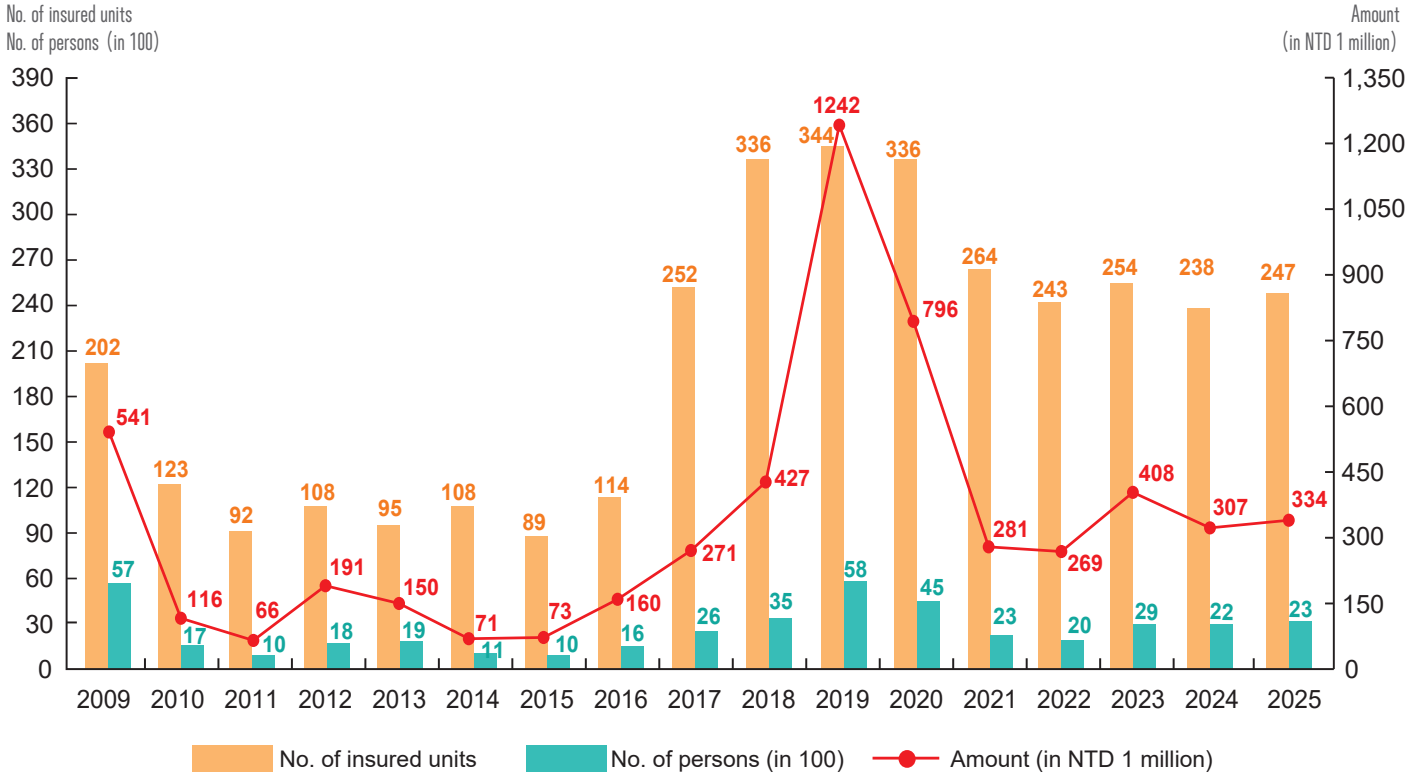
A business entity with over 200 workers may, with the consent of a labor union or with the approval of labor-management conference when no labor union exists, insure with the annuity insurance pursuant to the Insurance Act for workers who choose in writing to insure with the annuity insurance. If a business entity is approved to implement annuity insurance but fails to contribute monthly or contribute insufficiently for insured employees, the BLI will impose penalties.

# The Collection and Disbursement of Wage Arrears Payment Fund Program

The collection and disbursement of wage arrears payment fund program stipulates that employers should pay a certain amount into the fund monthly to be used for subsequent payment of wage arrears, retirement pension and severance pay required by the provisions of Labor Standards Act, and the severance pay required by the provisions of Labor Pension Act. In case of non-payments upon the employee's request for arrears of wages, pensions, or severance pay owed by employers, the fund can temporarily cover the payments, but the employer shall repay the amount to the fund within a specified timeframe.

To strengthen the security and stability of the employees' lives and economic welfare, in July 1984 the Labor Standards Act was enacted;

Table 10. No.of Units and Persons Availing of Wage Arrears Payment and Amount (2009-2025)




Article 28 stipulates expressively that employees who are entitled to claim their arrears of wages under the labor contract within six months prior to suspension, liquidation or bankruptcy declaration of the employer's business from the wage arrears payment fund. To further protect employees' rights and to reduce labor disputes, on February 4, 2015, the amendment to Article 28 expanded the scope of payments the fund covers, with the fund now covering retirement pension and severance pay required by the provisions of Labor Standards Act, and the severance pay required by the provisions of Labor Pension Act (the total amount shall be no more than 6 months of average wage).

The collection of the fund began in November, 1986, and it shall be collected by 0.05% of total labor insurance salary. From July 1996, after a certain amount was accumulated in the fund, the rate was lowered to 0.025% to reduce the financial burden of employers. This system has made significant contribution to the protection of workers' lives and stability of our society.

# Parental Leave Wage Subsidy

To fully implement the policy of "Helping the Parents to Parent -the Government's Commitment "the Ministry of Labor has established and announced the "Regulations Governing the Parental Leave Wage Subsidy" on June 4, 2021. The parental leave wage subsidy shall be granted to assist the insured persons under the Employment Insurance Act, elevating their life quality and strengthening their economic safety during the period of parental leave. The BLI shall be responsible to implement the Regulations Governing the Parental Leave Wage Subsidy, which shall take effect on July 1, 2021.

## I.Applicable Subjects and Eligibility

The Regulations shall be applicable to the insured persons who have applied for parental leave allowances in accordance with Article 11, Paragraph 1, Subparagraph 4 and Article 19-2 of the Employment Insurance Act.

## II.Subsidy Standard

The parental leave wage subsidy shall be 20% of the average monthly insurance salary, which is the basis for calculating the parental leave allowance. The wage subsidy shall be paid along with the parental leave allowance. It is not necessary to file a separate application.

# Pregnancy Checkup Leave Wage Subsidy

To fully implement the government policy of "A Worry-Free Pregnancy ", the Ministry of Labor has established and announced the "Regulations Governing the Pregnancy Checkup Leave Wage Subsidy" on June 4,2021. While safeguarding the rights and interests of the workers in taking pregnancy checkup leaves, the government also grants pregnancy checkup leave wage subsidy to the employers offering such paid leaves. The purpose is to reduce the financial burden of the employers and build up harmonious labor relation. The BLI shall be responsible to implement the Regulations Governing the Pregnancy Checkup Leave Wage Subsidy, which shall take effect on July 1, 2021.

On January 18, 2022, amendments of Article 15 of the Act of Gender Equality in Employment (It is now renamed as the Gender Equality in Employment Act) were implemented stipulating that after employers have paid the required salary for pregnancy checkup leave, employers may apply to the central competent authority for subsidies if the leave has exceeded 5 days. The central competent authority shall entrust the BLI for the process of the aforementioned subsidy affair. The Ministry of Labor had also announced the amendments of the Directions for Pregnancy Checkup Leave Wage Subsidies on the same day and revised the name to “Directions for Wage Subsidies of Pregnancy Checkup Leave, Pregnancy Checkup Accompaniment and Paternity Leave” which was taken into effect on the day of the announcement.

## I.Applicable Subjects and Eligibility

The Regulations shall be applicable to the employees who are covered by the Gender Equality in Employment Act, as well as the employers who grant paid pregnancy checkup leaves to their employees for the sixth and seventh days of the leave (Employers who are required to grant paid pregnancy checkup leaves under other regulations shall not be applicable to the Regulation).

## II.Subsidy Standard

The subsidy shall be granted based on the total salary actually paid by the employer to the employee for the sixth and seventh days of the pregnancy checkup leave.

# Wage Subsidies of Pregnancy Checkup Accompaniment and Paternity Leave

On January 18, 2022, amendments of Article 15 of the Act of Gender Equality in Employment (It is now renamed as the Gender Equality in Employment Act) were implemented stipulating that after employers have paid the required salaries for pregnancy checkup accompaniment and paternity leave, employers may apply to the central competent authority for subsidy if the leaves have exceeded 5 days. The central competent authority shall entrust the BLI for the process of the aforementioned subsidy affair. The Ministry of Labor had also announced the amendments of the Directions for Pregnancy Checkup Leave Wage Subsidies on the same day and revised the name to “Directions for Wage Subsidies of Pregnancy Checkup Leave, Pregnancy Checkup Accompaniment and Paternity Leave” which was taken into effect on the day of the announcement.

## I.Applicable Subjects and Eligibility

The Regulations shall be applicable to the employers who hire employees covered by the Gender Equality in Employment Act, and grant paid pregnancy checkup accompaniment and paternity leaves to their employees for the sixth and seventh days of the leave (Employers who are required to grant paid pregnancy checkup accompaniment and paternity leaves under other regulations shall not be applicable to the Regulation).

## II.Subsidy Standard

The subsidy shall be granted based on the total salary actually paid by the employer to the employee for the sixth and seventh days of the pregnancy checkup accompaniment and paternity leave.

# Worker Maternity Subsidy Program

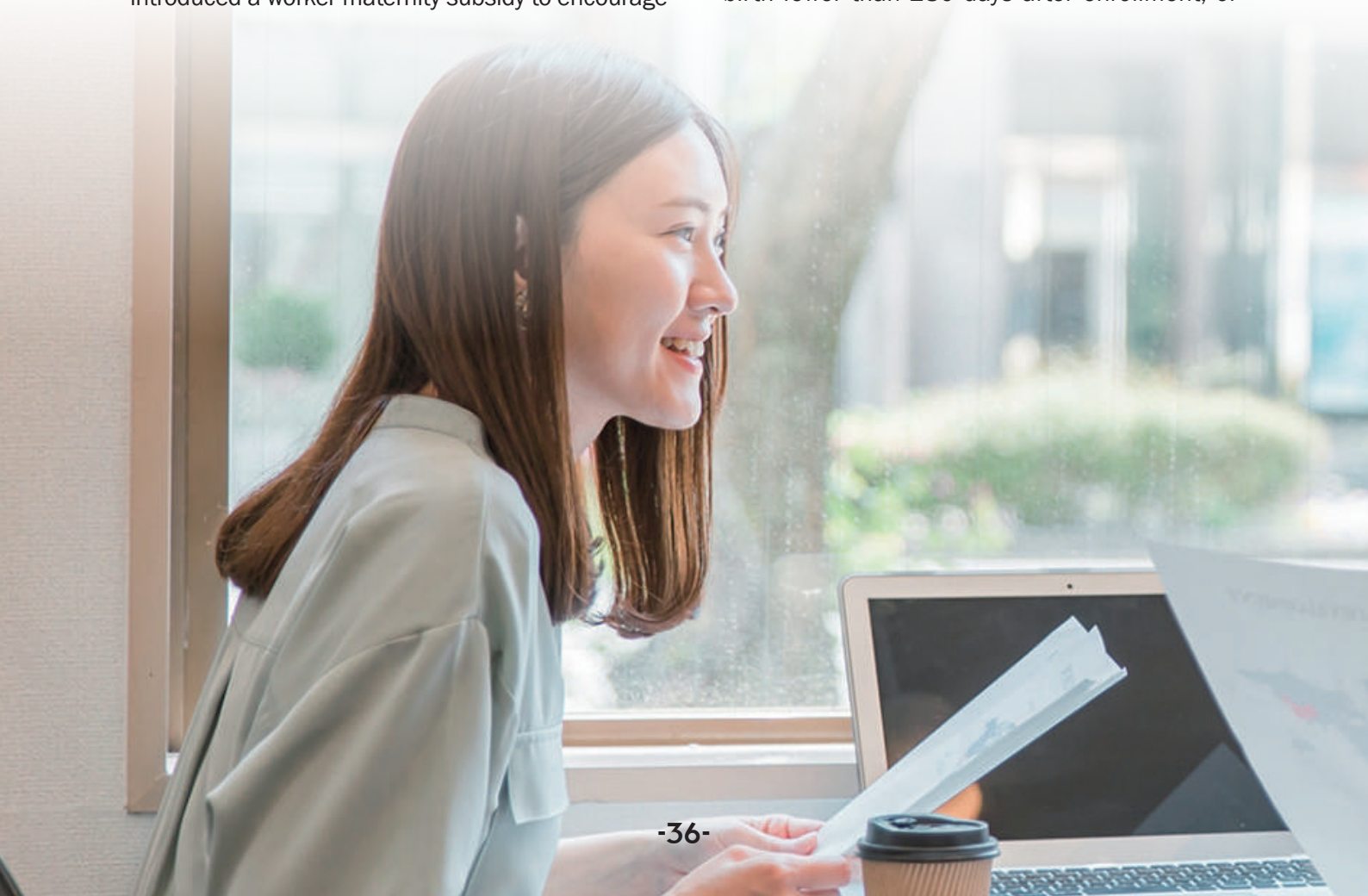
In order to implement the Measures that Counter Falling Fertility Rate, the Ministry of Labor has introduced a worker maternity subsidy to encourage childbirth and ease the financial burden of child-rearing on families. Therefore, the Directions Governing Maternity Subsidies for Workers were enacted and promulgated on December 2, 2025, with the Bureau of Labor Insurance designated as the implementing authority. The directions took effect on January 1, 2026.

## I. Applicable Subjects

Female R.O.C. nationals as well as foreign nationals married to R.O.C. nationals, and people of Mainland China, Hong Kong, and Macao married to R.O.C. nationals, who give birth or have a premature birth on or after January 1, 2026 (inclusive), and meet one of the following eligibility requirements:

A. Applicants shall apply for maternity benefits pursuant to the Labor Insurance Act.

B. The birth or premature delivery must have occurred while Labor Insurance coverage was active, but the worker must not meet the enrollment duration requirements for the Labor Insurance maternity benefits (i.e., having given birth fewer than 280 days after enrollment, or



having had a premature delivery fewer than 181 days after enrollment), and the worker must not be eligible for maternity benefits under any other social insurance program, nor eligible for a maternity subsidy based on military, civil service, or public school employee status.

## II. Subsidy Standard

Those who meet the eligibility requirements for the Directions Governing Maternity Subsidies for Workers will receive an increased government maternity subsidy of up to NTD100,000. The subsidy shall be paid along with the maternity benefits. It is not necessary to file a separate application.

# Daily Parental Leave Employer Incentive Program

In order to encourage employers to support employees who apply for parental leave on a daily basis pursuant to Article 2, Paragraph 3, Subparagraph 2 of the Regulations for Implementing Parental Leave Without Pay for Raising Children, the Ministry of Labor has established a fixed-amount incentive for qualifying employers. Therefore, the Implementation Directions Governing Incentives for Employers to Offer Parental Leave in Family-Friendly Workplaces were enacted and promulgated on December 10, 2025, with the Bureau of Labor Insurance designated as the implementing authority. The directions took effect on January 1, 2026.

## I. Applicable Subjects and Eligibility

Employers with fewer than 30 employees are eligible; public schools, government agencies (institutions), and state-owned enterprises are excluded. The employee must have completed a period of daily parental leave for each child before the child reaches age 3, with each leave period lasting fewer than 30 days.

## II. Incentive Amount

A fixed amount of NTD1,000 per person per day will be issued based on the number of eligible employees, with a maximum of 30 days per child.



Chapter Three

# Profile of Delegated Businesses



# Farmer Health Insurance Program

Farmer health insurance is the BLI's first commissioned business. The program was implemented on a trial basis beginning in 1985 and was formally implemented in 1989.

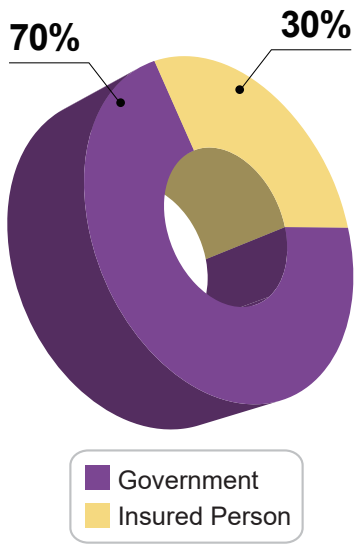
## I.Insured Units and Insured Persons

Members of farmer associations as referred to in Article 12 of the Farmer Association Act or farmers over 15 years old who are not members of farmer association, engaged in agricultural work in accordance with the provisions of the Examination Guidelines on the Application of Farmer Health Insurance Recognition Standards and Qualifications and qualified for joining in the program after being examined by farmer associations, farmers can join in the program via the basic-level farmer associations to which they belong to shall be the insured establishments. With effect from June 14, 2003, individuals who are already receiving old-age benefits from other related social insurance programs shall not be entitled to apply for farmer health insurance as a non-member of the farmer association. With effect from February 1, 2013, regardless of whether they apply as a member or non-member of the farmer association, all applicants must meet the qualification of not having received old-age benefits from any other related social insurance programs to be eligible for farmer health insurance. Starting from January 25, 2022, veterans of 50 years of age or younger who have received the military personnel insurance benefits but have not received the military personnel pension or retirement pay may apply for farmer health insurance if they engage in agricultural work.

## II.Premium Rates and Monthly Insured Amount

From March 1, 1995, approved by the Executive Yuan, the premium rate for farmer health insurance was set at 2.55% with the monthly insured amount of NTD10,200. 30% of the premium is paid by the insured with the remaining 70% paid by the government. The monthly premium payable by the insured person shall be NTD78. With effect from February 10, 2023, the monthly insured amount has been adjusted to NTD20,400 (Of which, the additional premium incurred due to the adjustment of monthly insured amount for the insured persons shall be subsidized by the central competent authority). The monthly premium payable by the insured person shall remain at NTD78.

Farmer Health Insurance Payment Premium Ratio




## III.Insurance Benefits

Insurance benefits of farmer health insurance consist of three kinds of cash benefits, including maternity benefits, disability benefits and funeral grant.

### A. Maternity Benefits

From February 10, 2023 onward, when an insured person or the spouse of an insured person has childbirth or premature delivery after the insured person participates in the program, he/she is entitled to claim maternity benefits equivalent to three months of his/her monthly insured amount of NTD20,400.

For twin birth or above, the sum shall be increased in proportion. Additionally, pursuant to the Directions for Additional Subsidy on Maternity Benefit of Farmer Health Insurance, female insured persons who give birth or have a premature delivery on or after January 1, 2026, and who receive maternity benefits under the Farmers' Health Insurance Act, shall receive a supplemental grant, bringing the total to NTD100,000 per birth. In cases of plural births, the benefit is increased proportionately.

### B. Disability Benefits

If an insured person suffers from injury or sickness with current symptoms remaining stable after the termination of treatment, no improvement is expected even continuing the treatment, the insured person is diagnosed as being permanently disabled by qualified national health insurance specially contracted hospitals, and meet the regulations in the disability benefits payment standards, he/she could apply for disability benefits. There are fifteen levels defined for disability classification, with effect from February 10, 2023, the amount of disability benefits shall be 50% of the "Daily Insured Amount (NTD680) * Number of Days Payable".

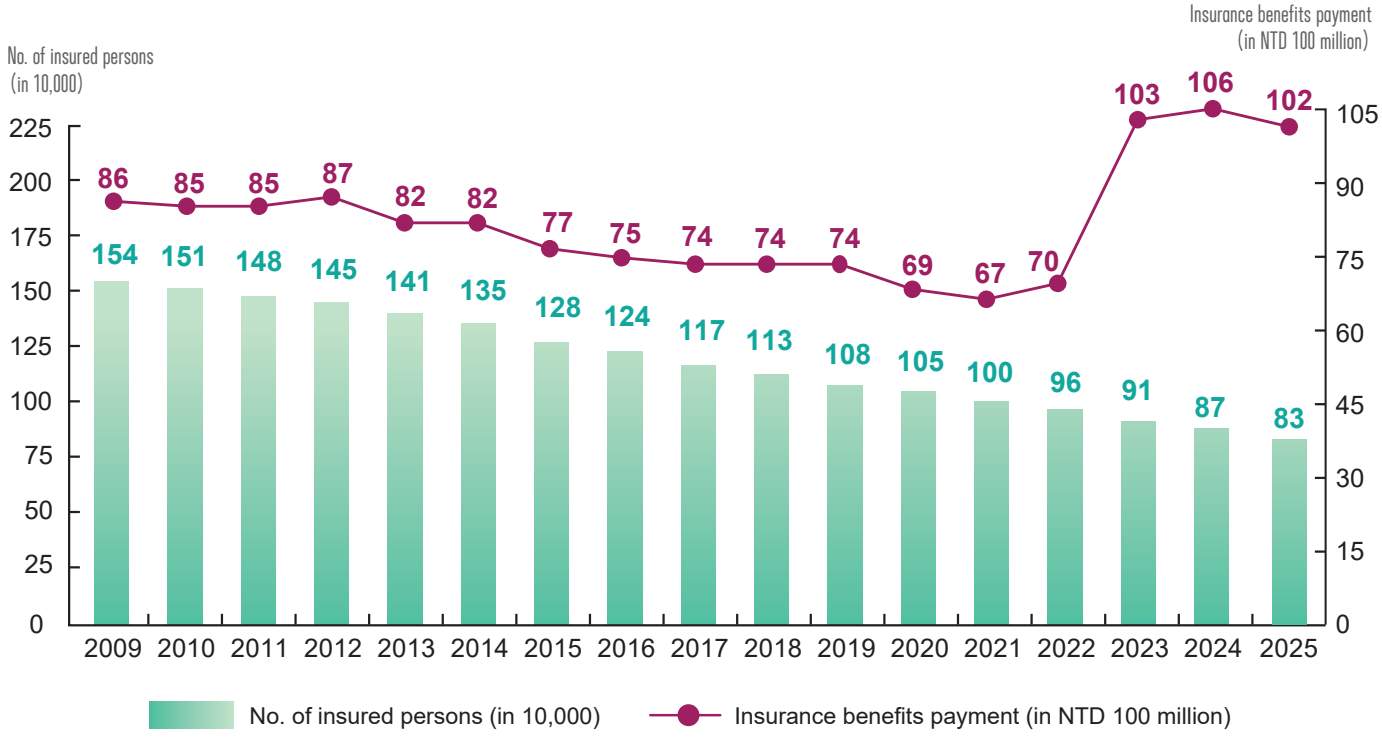
### C. Funeral Grant

With effect from February 10, 2023, if an insured person dies when he/she is validly covered by the farmer health insurance, a funeral grant equal to 15 times of the monthly insured amount (NTD20,400) shall be paid.

## Farmer Occupational Accident Insurance Program

The farmer occupational accident insurance was implemented on a trial basis beginning on November 1, 2018. At the initial stage, the pilot run shall be applicable to the "occupational injuries" with relatively clear cause and effect

Table 11. Trends in the No. of Insured Persons and Benefits Payment of Farmer Health Insurance (2009-2025)



relationship. On August 7, 2019 and May 1, 2021, improvement measures including expanding the scope of the insured and increasing injury benefits were completed. On September 10, 2021, occupational disease was also included as an insurance benefit item of the farmer occupational accident insurance. From 2023 to 2025, the law was amended multiple times, including adjustments to injury or sickness benefits, increases to medical care benefits, and expansion of the scope of recognized occupational diseases.

## I. Insured Units and Insured Persons

The insured persons of the farmer health insurance who are actually engaged in agricultural works or the individuals who have received the old-aged benefits of other related social insurances, though not join in the farmer health insurance, and are qualified as Category 3 insured persons under the national health insurance or the nationals who possess the expertise for agricultural production and are involved in regional agricultural production may, at his/her own discretion, apply to join the farmer occupational accident insurance according to the "Regulations Governing the Pilot Operation of the Farmer Occupational Accident Insurance" and through the basic-level farmer association at the place of his/her household registration. The insurance will take effect when the application has been reviewed and approved by the farmer association. For those who have enrolled in the farmer occupational accident insurance on basis of his/her status as an insured person of the farmer health insurance, a Category 3 insured person of the national health insurance, or as an individual involved in regional agricultural production, they shall not continue participating in the farmer occupational accident insurance once they have withdrawn from the farmer health insurance, or are no longer qualified as a Category 3 insured person of the national health insurance, or are not involved in regional agricultural production. Starting from December 1, 2023, participation in the farmer occupational accident insurance is mandatory for all new applicants of farmer health insurance.

## II. Premium Rates and Monthly Insured Amount

The premium rate for the pilot operation of the farmer occupational accident insurance launched on November 1, 2018 is 0.24% with the monthly insured amount is NTD10,200. 60% of the premium is paid by the insured with the remaining 40% paid by the government. The monthly premium payable by the insured is NTD 15. With effect from February 10, 2023, the monthly insured amount was adjusted to NTD 20,400 with a premium rate of 0.19%, which would normally bring the monthly premium to NTD 23. However, it is stipulated that the increase in premiums resulting from this adjustment will be subsidized by the central competent authority until the end of November 2026. Therefore, the monthly premium payable by the insured remains NTD 15 during this period.



## III.Insurance Benefits

Insurance benefits of farmer occupational accident insurance include occupational injury or occupational sickness benefits, medical care allowances, disability benefits and funeral grant.

### A. Occupational Injury or Occupational Sickness Benefits

(A) Qualification

When covered by the farmer occupational accident insurance, the insured person becomes incapable of working due to occupational injuries or occupational sicknesses incurred when practically engaged in farming and consequently suffers from the loss or reduction of income, the insured person, when receiving medical care, shall be entitled to occupational injury or occupational sickness benefits from the fourth day after being incapacitated for work under medical care.

(B) Payment Standards

For occupational injuries or occupational sicknesses occurring after September 1, 2024, in the first two months, occupational injury or occupational sickness benefits will be paid according to the insured amount for the month in which the insured accident occurs; starting from the third month, 70% of the insured amount for the month in which the insured accident occurs will be paid for a maximum of 2 years in total. For occupational injuries or sicknesses occurring before August 31, 2024, previous regulations of 70% of the monthly insured amount paid in the first year and 50% in the second year shall continue to apply.

### B. Medical Care Allowances

For occupational injuries or diseases occurring on or after November 6, 2025, the allowance amount shall be NTD100 per day for outpatient medical care and NTD1,200 per day for hospitalization medical care. On receiving the claim from the insured person for the “Occupational Injury or Occupational Sickness Benefit”, the BLI shall proactively examine the payment of medical care benefits based on the approved number of days for the “Occupational Injury or Occupational Sickness Benefits”. It is not necessary to file a separate application. For occupational injuries or diseases occurring before November 5, 2025, the allowance amount shall be NTD50 per day for outpatient medical care and NTD900 per day for hospitalization medical care.

### C. Disability Benefits

When covered by the farmer occupational accident insurance, the insured person suffers from occupational injury or occupational sickness because of his/her actual engagement in agricultural tasks and no further improvement in his/her condition is expected after medical treatment, the insured person may apply for disability benefits of farmer occupational accident insurance if he/she has been diagnosed as permanently disabled by a NHI-designated medical institute and has met the disability payment standard set forth in the farmer health insurance program. With effect from February 10, 2023, the benefit amount shall be further increased by 50% on basis of the following: 50% of the “Daily Insured Amount (NTD680) * Number of Days Payable”.

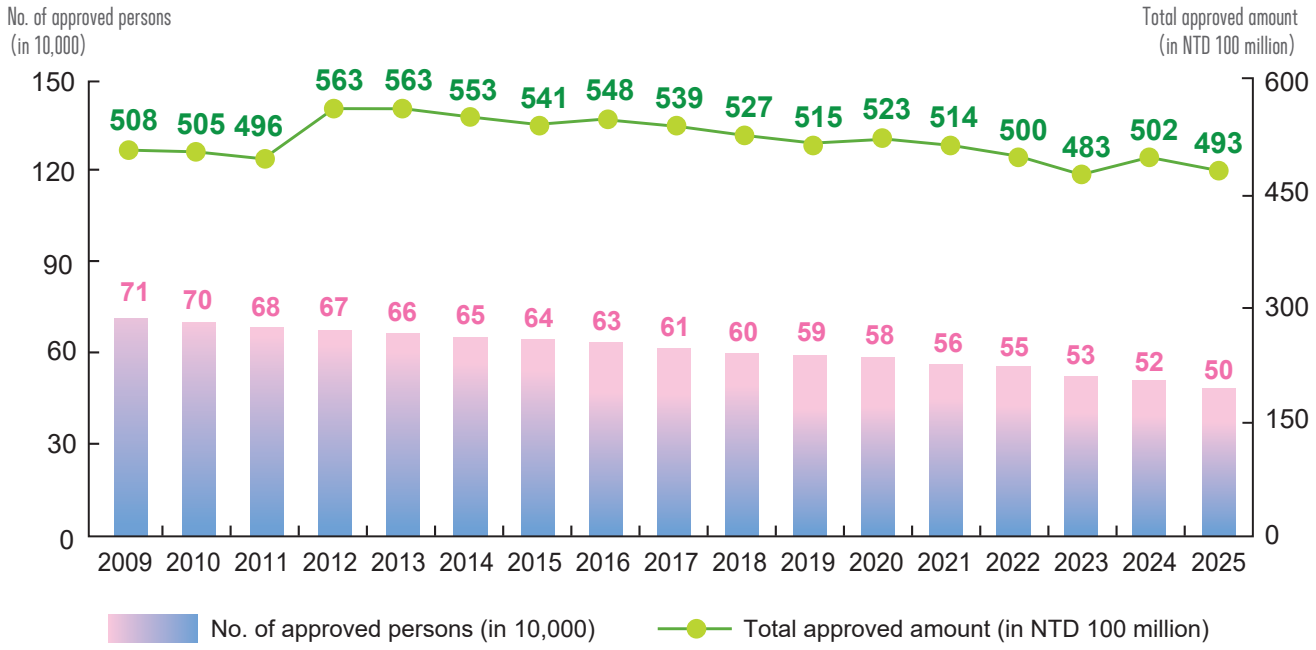
### D. Funeral Grant

With effect from February 10, 2023, if an insured person dies due to occupational injuries or sickness occurred when he/she is actually engaged in agricultural activities, a funeral grant equal to 30 times of the monthly insured amount (NTD20,400) shall be paid.

## Welfare Allowance for Elderly Farmers Program

In order to further ensure the welfare of elderly farmers and improve their living conditions, the Temporary Act for the Welfare Allowance for Elderly

Table 12. Profile of Welfare Allowance for Elderly Farmers (2009-2025)




Farmers Program was promulgated in 1995. The COA (which was revamped as the MOA) announced the Application and Distribution Measures of the Welfare Allowance for Elderly Farmers in the same year and delegated the business to the BLI. Eligible farmers over the age of 65 can receive welfare allowance for elderly farmers. In November, 1998, the coverage has been expended to include elderly fishermen. From January 1, 2013, means test was implemented. On July 16, 2014, the amendment has passed on the eligible insurance coverage years to receive the welfare allowance for elderly farmers, which has extended from 6 months to 15 years. Moreover, insurance applicants must have registered addresses in Taiwan and must have resided in Taiwan for more than 183 days annually within last 3 consecutive years to be eligible. As for the sources of funding for the welfare allowance for elderly farmers, in municipal areas, 50% of the cost used to be funded by the central competent authority and the other 50% by the municipal government. However, since January 2006, the increased allowances due to the revision of the law shall be fully absorbed by the central government. In provincial areas, the total amount of the program is shared by the central government.

Note: The historical payment amounts of the Welfare Allowance for Elderly Farmers began at NTD 3,000 in June 1995. This amount was subsequently increased to NTD 4,000, NTD 5,000, NTD 6,000, NTD 7,000, NTD 7,256, and NTD 7,550 respectively in January 2004, January 2006, July 2007, January 2012, January 2016, and January 2020. In January 2024, the allowance was further increased to NTD 8,110

## Farmer Pension Program

The farmer pension program was implemented on January 1, 2021, with payments from both the government and the farmers. The payments shall be deposited into the farmers' Individual pension accounts set up by the BLI. Participating farmers are entitled to claim monthly pension payment out of the principal and accrued dividend when they attain the age of 65 to ensure their economic security of old life.

## I. Applicable Subjects and Contributing Units

Farmers under the age of 65 who are actually engaged in agricultural work and have not received old-age benefits under the relevant social insurance programs may voluntarily apply to make contributions to the Farmer Pension. This applies to individuals insured under Farmer Health Insurance, or those insured under Labor or National Pension Insurance who do not have an employer making Labor Pension contributions for them in accordance with the law. Applicants shall submit their applications to the base-level farmers' association or fishermen's association where the farmer's household registration is located. When farmers' or fishermen's associations review and determine that an applicant conforms to the qualification requirements for making contributions, they shall, on the same day, notify the BLI to begin payments into the Farmer Pension.

In addition, starting from January 25, 2022, young veterans who are actually engaged in agricultural work, have received military insurance retirement benefits, and participate in Farmer Health Insurance pursuant to Article 5-1 of the Farmers' Health Insurance Act, as well as those who meet relevant regulations under Labor Insurance or National Pension Insurance starting from August 1, 2026, may contribute to the Farmer Pension, exempt from the restriction of not having received old-age benefits under relevant social insurance programs.

## II. Contribution Amount and Payment Ratio

The total monthly contribution jointly paid by farmers and the competent authority shall be calculated by multiplying the monthly minimum wage (as announced by the Ministry of Labor, effective January 1, 2026, which is NTD 29,500) by twice the payment ratio. The payment ratio shall be decided by farmers within the range of 1% to 10%, and shall be an integer. Of the total monthly contribution, the farmer shall bear 40%, and upon payment by the farmer, the competent authority shall bear the remaining 60%.

## III. Claim of the Farmer Pension Payment

### A. Claim for Monthly Pension Payment

Farmers who have made payments to the farmer pension fund are entitled to claim pension payments when they attain the age of 65. The calculating method for the amount that a farmer can collect from the farmers' pension shall be based on the principal and accumulated income in the individual farmers' pension account, with the amount calculated on the basis of average life expectancy based on the pension life table as well as the interest rate, and shall be paid out each month.

### B. Advanced Pension Payment

A farmer under the age of 65 may claim advanced pension payment if he/she suffers from physical/mental disabilities and meets the requirements set forth in Article 16, Paragraph 1 of the Farmer Pension Act, provided that he/she has contributed to the farmers pension. In this case, the farmer may decide at his/her own the number of years for pension payment.

### C. Claim for Pension Payments by Heirs or Designated Claimant

If a farmer died before claiming pension payments, or if he/she had already started collecting payments from his/her pension account but died before reaching the average life expectancy or the limit to the number of years for receiving the pension, the remaining amount in the individual farmer's pension account shall be collected by the heirs of the farmer or the designated claimant.

# National Pension Program

The national pension insurance program was launched on October 1, 2008.

## I.Insured Persons

According to the National Pension Act, people aged above 25 and under 65, with their household registered in ROC and are qualified for one of the following conditions, when not joining labor insurance, farmer health insurance, civil servant insurance or military personnel insurance program, should take part in the national pension program and become insured persons:

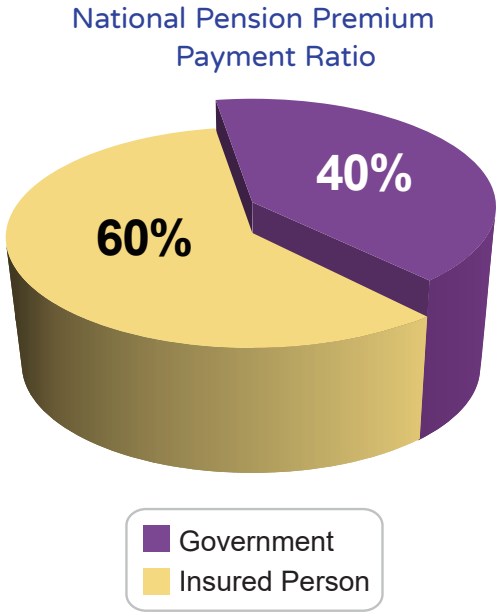
A. Not recipients of related old-age benefits of labor insurance, pension payments of civil servant insurance or retirement payments of military personnel insurance program.

B. Not recipients of old-age benefits of labor insurance, or those who have already claimed old-age benefits of labor insurance before December 31, 2008 (regardless of the number of insured years or the amount received), and who have pension payments of civil servant insurance or retirement payments of military personnel insurance but the number of total insured years is less than 15 years, or the amount of the lump-sum payment is less than NTD500,000.

C. Those who have already claimed old-age benefits of labor insurance from January 1, 2009 to September 30, 2023, and who have received old-age benefits of labor insurance, pension payments of civil servant insurance, or retirement payments of military personnel insurance but the number of total insured years is less than 15 years, or the amount of the lump-sum payment is less than NTD500,000.

Fifteen years after the implementation of the National Pension Act, i.e., on and after October 1, 2023, those who receive the old-age benefit under any related social insurance program, will not be allowed to enroll in the national pension program.

## II.Premium Rates and Monthly Insured Amount




In 2026, the premium rate for the insurance program is 10.5%, and the monthly insured amount is NTD21,103. Insured persons shall pay 60% of the premium and the central competent authority shall pay for the remaining 40%. For low-income insured persons, middle-to-low-income insured persons or those with incomes below specific standards or those who have disability identification, can get higher subsidization for the amount of the premium from the central competent authority or even fully subsidized.

Note:

Starting from June, 2020, “Middle-to-low-income insured persons” are eligible to receive subsidies



National Pension Program

- Old-Age Pension Benefits
- Old-Age Basic Guaranteed Pension Payments
- Indigenous People Payments
- Maternity Benefits
- Disability Pension Payments
- Disability Basic Guaranteed Pension Payments
- Survivor Pension Payments
- Funeral Benefits

## III.Insurance Benefits

Benefits include Old-Age Pension Benefits, Maternity Benefits, Disability (Basic Guaranteed) Pension Payments, Survivor Pension Payments, and Funeral Benefits, furthermore Old-Age Citizens' Welfare Allowances and Old-Age Indigenes' Welfare Allowances given before the implementation of the National Pension are integrated into the Old-Age Basic Guaranteed Pension Payments and Indigenous People Payments, continuously to be handled by the BLI.

### A. Old-Age Pension Benefits

People who are currently insured by the national pension insurance program or who once participated in the program, no matter how many years they have participated in the program, can claim old-age pension benefits when they reach the age of 65. The pension will be granted monthly from the month an insured person qualifies until the month he/she is dead.

### Calculation formula –

**Method A = ( Monthly insured amount ×insurance coverage years ×0.65% ) + NTD4,049**

**Method B = ( Monthly insured amount ×insurance coverage years × 1.3% )**

※ The insured person who has overdue premiums of more than 10 years, has simultaneously received other related social welfare allowances or old-age pension payments from other related social insurance can't choose the Method A.

### B. Old-Age Basic Guaranteed Pension Payments

People who were aged 65 or above at the time of the implementation of this Act can receive old-age basic guaranteed pension payments. The payment has been NTD4,049 per month since January 1, 2024.

## C. Indigenous People Payments

Qualified indigenous people aged 55 or above are entitled to claim indigenous people payments until the month before they turn 65 years old. The payment has been NTD4,049 per month since January 1, 2024.

## D. Maternity Benefits

Insured persons who give birth or have a premature delivery while coverage is active, or who become pregnant while coverage is active and give birth or have a premature delivery within one year after coverage termination due to the same pregnancy, shall receive a one-time maternity benefit equivalent to two months of the monthly insured salary. For births or premature deliveries occurring on or after January 1, 2026, the government will provide a supplemental maternity subsidy, bringing the total to NTD100,000. In case of a plural birth resulting from childbirth, the payment shall be increased proportionately.

## E. Disability Pension Payments

The insured persons who sustain injuries or sickness during the period participating in the national insurance program, are the holders of severe or extremely severe disability identification, and have been evaluated by medical organizations for disability appraisal as no capability to work, can claim disability pension payments.

### Calculation formula –

**Monthly insured amount × insurance coverage years × 1.3%**

※ The insured person, however, shall receive a basic guaranteed amount of NTD5,437 subject to that he/she doesn't have overdue premiums of more than 10 years, and has not received relevant social welfare allowance.

## F. Disability Basic Guaranteed Pension Payments

The insured persons who have had severe or extremely severe disability identification before they participate in the national pension insurance program, are certified as no capability to work by medical organizations for disability appraisal and the relevant exclusion rules are not applicable to the individual's situation, can claim disability basic guaranteed pension payments during the validation of national pension insurance (aged before 65). The payment is NTD5,437 per month from January 1, 2024.

## G. Survivor Pension Payments

When the insured persons have one of the following conditions, and have spouses, children, parents, grandparents, grandchildren, brothers or sisters left behind, the qualified relatives are entitled to claim survivor pension payments.

(A) Die during the effective period of national pension insurance (aged before 65).

(B) Die during the period of receiving old-age pension benefits or disability (basic guaranteed) pension payments.

(C) Aged 65 but die before receiving old-age pension benefits.



### Calculation formula –

1. **Die during the effective period of insurance: Monthly insured amount × insurance coverage years × 1.3%**
2. **Die during the period of receiving old-age pension benefits or disability (basic guaranteed) pension payments: 50% of old-age pension benefits or disability (basic guaranteed) pension payments**
3. **Aged 65 but die before receiving old-age pension benefits: Monthly insured amount × insurance coverage years ×1.3%x 50%**

※ If the pension amount calculated is less than NTD4,049, NTD4,049 will be granted.

※When there are more than one relative listed on the same order, 25% more of the standard survivor pension payments will be granted for every extra relative. The maximum extra payments will be 50% of the standard payments.

## H. Funeral Benefits

Funeral benefits will be the lump sum of 5 times the monthly insured amount when the insured persons die during the effective period of insurance (less than 65 years of age).

# Maternity Subsidies for Uninsured Individuals Program

In order to implement the Executive Yuan's "Measures that Counter Falling Fertility Rate 2.0", provide a family-friendly birthing environment and improve the birth rate of R.O.C. newborns whose mothers are not enrolled in the National Pension Insurance or other social insurance programs, the Ministry of Health and Welfare formulated and promulgated the "Directions for Maternity Subsidies for Insured Persons Under the National Pension Insurance and Mothers of Newborns With ROC Nationality Who Are Not Covered by Other Social Insurance Programs" on November 13, 2025, with the Bureau of Labor Insurance designated as the implementing authority. These Directions ensure that mothers who are ineligible for social insurance maternity benefits or maternity subsidies under military personnel insurance, civil servant insurance or teacher insurance (including unemployed individuals under 25 who do not qualify for the National Pension Insurance, and unemployed foreign spouses without employment-based social insurance coverage) can all receive the maternity subsidy. The Directions took effect on January 1, 2026.

## I. Qualification

If a mother gives birth, including in cases of premature birth, on or after January 1, 2026, and the newborn is registered or initially registered with a household in Taiwan, but the mother is not enrolled in labor insurance, farmer health insurance, civil servant and teacher insurance, military insurance, or the national pension insurance, she is eligible to receive this birth allowance.

## II. Amount of Benefit

(1) Those who meet the eligibility requirements can apply for a birth allowance of NTD100,000. In cases of plural births, the benefit is increased proportionately.

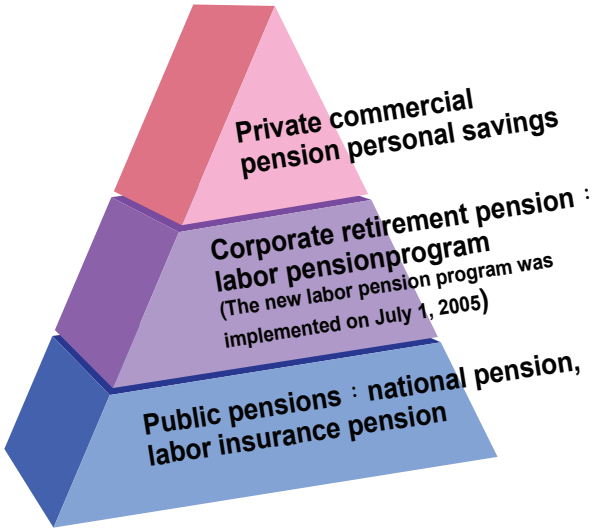
(2) The insured person should choose one benefit to apply when also meet the qualification for maternity benefit conditions of related social insurances.

Chapter Four

# Safeguards for Laborers' Old-Age Lives



Taiwan is currently faced with the prospects of decreasing childbirth, population aging, and reducing household living resources; therefore, how to enhance elderly economic security for laborers has become an important issue. The elderly economic security model includes three levels. The first level is the basic public pension, like the national pension and labor insurance pension programs, which belong to the social security system mandatorily implemented by the country. The second level is the corporate pension, which is the pension given by employers to their employees, such as the old and new labor pension programs. Both the corporate and public pension programs have the effects of saving and risk sharing. The third level is the commercial pension, which is the annuity insurance paid by individuals from private insurance companies. It primarily enables individuals to save for their retirement to make up for the inadequacies of social insurance and corporate pension. After the new labor pension, national pension, and labor insurance pension programs continued to be implemented, the framework of basic economic security for laborers' elderly lives has been founded. Currently, the seniority pay rate of labor insurance pension is 1.55%. Take an insured person who has 30 insurance coverage years for example: he/she will be eligible for an income replacement rate as high as 46.5% upon retirement. Plus the income substitution rate provided by the second level of labor pension, the total income replacement rate has already exceeded the standard of 55% recommended by the International Labor Organization (ILO).




# Establishment of the Labor Pension Program

The Labor Pension Act (new program), which was implemented on July 1, 2005, is supported by two pillars of "individual labor pension accounts" and "annuity insurance". All employers are required to contribute labor pension (at least 6% of workers' monthly wages) into individual labor pension accounts and workers can voluntarily deposit 6% (or less). Workers own labor pension accounts; the coverage years and pension are cumulative, not affected by their changing jobs or the closure of companies. The features of the new labor pension program are as follows:

## I. Labor Pension Can be Accumulated Continuously Throughout the Working Period

For workers who choose and apply to the new labor pension program, the pension contributed by employers during workers' working period is cumulative and portable.

## II. Clear Overview of Pension Costs for Employers

Employers should contribute 6% (or more) of workers' monthly wages to their labor pension accounts. With clear-cut accounting of pension costs, this would also help avoid labor disputes over pension-related issues such as severance and dismissal of employee.

## III. Workers Who Contribute Voluntarily Enjoy Tax Incentives

Workers may contribute voluntarily additional labor pension within 6% of their monthly wages, and the voluntarily paid pension is not included in the tax on the annual income. As for employers who actually engage in labor work, self-employed persons, workers not designated under the Labor Standards Act and commissioned workers and workers choosing to continue to be covered by the pension regulations of the Labor Standards Act may voluntarily contribute their labor pension within 6% of their monthly wages or operational income, and the labor pension voluntarily

contribution is not included in the tax on the annual salary and wage or the annual income from professional practice.

### IV.Labor Pensions Have Minimum Guaranteed Dividends

The dividends from the labor pension fund may not be lower than the dividends paid for two-year-fixed-term-deposit from local banks. When workers eventually receive their pension payments, in addition to the principal accumulated from all monthly contributions. At a minimum, a guaranteed return calculated based on a bank's two-year fixed deposit interest rate is provided.

## Establishment of the National Pension Program

The implementation of the national pension program on October 1, 2008 fills the gap within the social insurance system; provides basic economic security for citizens who are facing old age, have given birth, have a severe disability or encounter death accident; and ensures the life stability for their dependents. In addition, the establishment of the national pension program also has the following major impacts on our social security system:

I.From occupation-based insurance to insurance for all citizens; filling the gap within the social insurance system.

II.From policy-based allowances to institutional benefits.

III.Aligned with the labor insurance pension program, the national pension program has taken into account welfare resources of the society, thereby avoiding the duplicate allocation of resources and maximizing efficacy.

## Establishment of the Labor Insurance Pension Program

Before the labor insurance pension program launched in January 1, 2009, the labor insurance program adopted a lump-sum payment approach; this makes money claimed more vulnerable to inflation or unwise investments. Furthermore, according to the statistics of the Ministry of Interior, in 2007, the average life expectancy of 60-year-old nationals was about 22 years, but the average age of insured persons claiming old-age benefits in a lump sum was 57.76 years old, and only a little more than NTD1.07 million was paid per case on average, which was not enough for old employees and their dependents to live on. The labor insurance pension program implemented on January 1, 2009 adopts a defined payment system, which will also be adjusted according to the Consumer Price Index, resulting in more comprehensive protection for Taiwan's senior laborers. The features of the labor insurance pension program are as follows:

### I.Wide Range of Options

With the merging implementation of the pension and lump-sum payment, if laborers have insurance coverage years before the implementation of the pension program, they and their dependents can opt for either pension or lump-sum payment when claiming disability, old-age or survivor benefits.

### II.Comprehensive Protection

When an insured person turns old, disabled, or dies, he/she and his/her dependents can claim relevant pension benefits.

### III.Connection between Labor Insurance Pension and National Pension

Insured persons who have participated in the labor insurance program for less than 15 years, but reached 15 years after the national pension coverage years are added, are also eligible to claim labor insurance pension benefits for their labor insurance coverage years.

### IV.Adopt the "60-month maximum" Calculation Method

Pension payments are calculated by averaging the highest 60 monthly insurance salaries, which is beneficial for senior citizens or women returning to workplaces who are facing reduced incomes.

### V.Defined Payment System

It has the advantages of reallocating incomes as well as reducing the effects of inflation.



# Conclusion

Guided by the principles of "service, convenience, efficiency and innovation," the Bureau of Labor Insurance administers social security programs with a focus on improving service quality and strengthening administrative effectiveness. Through diverse public-friendly service measures and digital innovation, and by integrating cross-agency resources and data, the Bureau is steadily building a smarter, more convenient, and forward-looking social security system to proactively respond to social change and the needs of the public. Going forward, the Bureau will continue to safeguard workers' rights and interests, strengthen the social safety net, enhance public governance effectiveness, and protect the rights and well-being of the people.