

Taiwan, China

Policies as of 1 January 2022. Updated via a country survey and desk review.

Currency: New Taiwan dollar (NT\$; TWD)

Profile structure

The profiles are organized in **six branches**:

- Old age, invalidity and survivors
- Health and long-term care benefits
- Sickness and maternity
- Accidents at work and occupational diseases
- Unemployment
- Family and household benefits

Each branch includes the **following categories**:

- Branch overview
- Regulatory framework
- Coverage
- Source of funds
- Benefit details
- Administrative organization

Old age, invalidity and survivors

Branch overview

Type of programme	Programme name	Additional information
Social insurance	Labor Insurance Program	The social insurance system consists of the National Pension Program (introduced in 2008 for individuals not covered by any other public pension system) and the earnings-related Labor Insurance Program.
Social insurance	National Pension Program	The social insurance system consists of the National Pension Program (introduced in 2008 for individuals not covered by any other public pension system) and the earnings-related Labor Insurance Program.
Individual account	Labor Pension Fund	In 2005, under the Labor Pension System, a government-sponsored individual account system (Labor Pension Fund) replaced the old employer-sponsored individual account labor pension system. The new system is mandatory for all new entrants to the labor force and for workers who changed employers since July 1, 2005, and voluntary for workers who entered the labor force before 2005. Those who made no choice before 2010 remain in the old system.
Social assistance		

Note: Taiwan's pension system consists of two social insurance programmes (the National Pension Program and the Labor Insurance Program), mandatory individuals accounts under the Labor Pension Fund, and a social assistance programme. A special system exists for civil servants, farmers, and military personnel.

Regulatory framework

Year	Law name and number	Amendments
1958 implemented in 1960	Labor Insurance Act	1968, 1973, 1979, 1988, 1995, 2000, 2001, 2003, 2008, 2009, 2011, 2012, 2013, 2014, 2015, and 2021
1984	Labor Standards Act	With amendments
2004 implemented in 2005	Labor Pension Act	2007, 2014, 2015, 2016, and 2019
2007 implemented in 2008	National Pension Act	2008, 2011, 2012, 2014, 2015, 2016, 2019, and 2020

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Labor Insurance Program (social insurance)	Employees aged 15 to 65 in firms with five or more employees in industry and commerce, mines, and plantations; wage-earning public-sector employees; public-utility employees; fishermen; and self-employed persons who are members of an occupational union.	Employees in firms with fewer than five employees in industry and commerce, mines, and plantations; certain self-employed workers who employ others; certain employees of firms engaged in labouring services; and involuntarily unemployed persons with at least 15 years of coverage.	Self-employed persons who are not members of an occupational union.	No, all legal residents are covered.
National Pension Program (social insurance)	Citizens of Taiwan, China, aged 25 to 65, in a registered household, and not covered by any other public pension system.	No possibility of voluntary coverage.	None	Yes, citizens only.
Labor Pension Fund (individual account)	Employed citizens of Taiwan who have entered the labour force or changed employers since 1 July 2005; employed spouses from Mainland China, Hong Kong, Macau, and foreign countries; and foreign nationals with permanent residence in Taiwan covered under the Labor Standards Act.	Self-employed persons and certain employees not covered under the Labor Standards Act.	None	Other.
Social assistance	Citizens of Taiwan not enrolled in the National Pension Program.			Yes, citizens only.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Labor Insurance Program (social insurance)				

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Employees (+)	<p>Covered person: 2.1% (gradually rising to 2.4% from 2022 to 2027).</p> <p>Employer: 7.35% (gradually rising to 8.4% from 2022 to 2027).</p>	<p>Gross monthly covered earnings.</p> <p>Minimum: NT\$25,250 a month.</p> <p>Maximum: NT\$45,800 a month.</p>	<p>1.05% (gradually rising to 1.2% from 2022 to 2027) of employee covered earnings; the cost of administration; contributes as an employer.</p>	<p>The monthly earnings used to calculate contributions are adjusted based on changes in the minimum wage. Contributions also finance "Labor Insurance Program" benefits listed under Sickness and maternity.</p>
Self-employed	<p>6.3% (gradually rising to 7.2% from 2022 to 2027).</p>	<p>Gross monthly income.</p> <p>Minimum: NT\$25,200 a month.</p> <p>Maximum: NT\$45,800 a month.</p>	<p>4.2% (gradually rising to 4.8% from 2022 to 2027) of income for self-employed persons; the cost of administration.</p>	<p>The monthly earnings used to calculate contributions are adjusted based on changes in the minimum wage. Contributions also finance "Labor Insurance Program" benefits listed under Sickness and maternity.</p>

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
National Pension Program (social insurance)				
Employees (+)	<p>Covered person: 5.7% of the monthly insured amount (in general); 0%, 2.85%, or 4.275% of the monthly insured amount depending on the degree of disability or total family income (disabled and low- to middle-income insured person).</p> <p>Employer: None.</p>		3.8% of the monthly insured amount (in general); 5.225%, 6.65%, or 9.5% of the monthly insured amount depending on the degree of disability or total family income (disabled and low-to middle-income insured person).	Contributions also finance "National Pension Program" benefits listed under Sickness and maternity.
Self-employed	5.7% of the monthly insured amount (in general); 0%, 2.85%, or 4.275% of the monthly insured amount depending on the degree of disability or total family income (disabled and low- to middle-income insured person).		3.8% of the monthly insured amount (in general); 5.225%, 6.65%, or 9.5% of the monthly insured amount depending on the degree of disability or total family income (disabled and low-to middle-income insured person).	Contributions also finance "National Pension Program" benefits listed under Sickness and maternity.
Labor Pension Fund (individual account)				
Employees (+)	<p>Covered person: Up to 6% (voluntary contributions).</p> <p>Employer: At least 6%.</p>	Monthly covered earnings. Minimum: NT\$1,500 a month. Maximum: NT\$150,000 a month.	None.	
Self-employed	Up to 6% (voluntary contributions).	Monthly covered earnings. Minimum: NT\$1,500 a month. Maximum: NT\$150,000 a month.	None.	
Social assistance				
All covered persons	None.		The government pays the total cost.	

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.

Old-age benefits

Old-age labor pension – Labor Insurance Program (social insurance)

Qualifying conditions

Age requirements	63	Legislated increases: Gradually rising by one year every two years until reaching age 65 in 2026.
Minimum qualifying period	15 years of coverage.	Legislated increases: None foreseen.
Other qualifying conditions	Insured persons with coverage prior to 1 January 2009, may opt for a one-time old-age benefit instead of the old-age labor pension (Labor Insurance Programme). Must be age 60 (men) or age 55 (women) with at least one year of coverage, age 55 with at least 15 years of coverage, age 50 with at least 25 years of coverage, or any age with at least 25 years of coverage with the same employer.	
Employment conditions	Employment and contributions must cease at retirement but new employment may begin while receiving the pension.	
Reduced requirements for persons in hazardous work, persons with disabilities, specific occupations, etc.	Age 55 if employed for more than 15 years in certain hazardous or arduous occupations.	

Benefit details

Benefit calculation rules	Wage-replacement rate	
Amount	0.775% of the reference earnings multiplied by the number of years of coverage plus NT\$3,000, or 1.55% of the reference earnings multiplied by the number of years of coverage, whichever is greater. If the insured opts for a one-time old-age benefit instead of an old-age labor pension, a lump sum of one month of the insured's average monthly covered earnings in the 36 months before retirement is paid for each year of contributions for the first 15 years plus two months for each year of contributions exceeding 15 years. The maximum one-time old-age benefit is 45 times (50 times if the insured continued to work beyond age 60) the monthly old-age labor pension the insured would have been entitled to receive.	
Minimum benefit	NT\$3,000	
Reference earnings for benefit calculation	The insured's average monthly covered earnings in the highest 60 months of coverage.	
Minimum reference earnings	NT\$25,250 (NT\$26,400 in 2023)	
Maximum reference earnings	NT\$45,800	
Benefit adjustments	Legally mandated. Adjusted when the cumulative increase in the consumer price index reaches 5%.	

Early pension

Name	Qualifying conditions	Amount
Early benefit	Age: 58 Legislated increases: Gradually rising by one year every two years until reaching age 60 in 2026. Employment conditions: Employment and contributions must cease at retirement but new employment may begin while receiving the pension.	The pension is reduced by 4% for each year it is claimed before the standard retirement age.

Deferred retirement

Name	Qualifying conditions	Amount
Deferred pension	The pension may be deferred until age 68 (gradually rising by one year every two years until reaching age 70 in 2026).	The pension is increased by 4% for each year of deferral after the standard retirement age.

Reduced benefit for insufficient contributions		
Name	Qualifying conditions	Amount
Lump-sum old-age benefit	Age 63 (gradually rising by one year every two years until reaching age 65 in 2026) with less than 15 years of coverage.	A lump sum of one month of the insured's average monthly covered earnings in the highest 60 months of coverage is paid for each year of contributions.

Old-age pension – National Pension Program (social insurance)		
Qualifying conditions		
Age requirements	65	Legislated increases: None foreseen.
Minimum qualifying period	One day of coverage.	Legislated increases: None foreseen.
Employment conditions	No work or earnings limits.	
Benefit details		
Amount	0.65% of the monthly insured amount multiplied by the number of years of coverage plus NT\$3,772, or 1.3% of the monthly insured amount multiplied by the number of years of coverage, whichever is greater.	
Maximum benefit	NT\$9,507	
Benefit adjustments	Legally mandated. Adjusted when the cumulative increase in the consumer price index reaches 5% (monthly insured amount). Adjusted every four years based on changes in the consumer price index (additional amount).	

Old-age labor pension – Labor Pension Fund (individual account)		
Qualifying conditions		
Age requirements	60	Legislated increases: None foreseen.
Minimum qualifying period	15 years of contributions.	Legislated increases: None foreseen.
Benefit details		
Benefit calculation rules	Defined-contribution (DC) benefit	
Amount	A monthly payment based on the insured's individual account balance, life expectancy, and other factors is paid. Account holders who qualify for an old-age labor pension (labor pension fund) can choose to receive a lump-sum old-age settlement instead.	
Early (complete) withdrawal		
Name	Qualifying conditions	Amount
Early benefit	<p>Age: Younger than age 60</p> <p>Legislated increases: None foreseen.</p> <p>Other qualifying conditions: At least 15 years of coverage, receives or is entitled to receive a disability pension under the National Pension Program or Labor Insurance Program, and meets certain other conditions.</p>	A monthly pension is paid.
Reduced benefit for insufficient contributions		
Name	Qualifying conditions	Amount
Labor Pension (lump sum benefit)	Age 60 with less than 15 years of contributions.	A lump sum based on the account balance is paid.

Old-age basic guarantee – Social assistance		
Qualifying conditions		
Age requirements	65	Legislated increases: None foreseen.

Minimum qualifying period	Resident of Taiwan for at least 183 days each year for the last three years.	Legislated increases: None foreseen.
Other qualifying conditions	Must not receive certain subsidies, pensions, or social allowances unless specific criteria are met.	
Means test	Asset and income test	Annual income must not exceed NT\$500,000; in addition, assets must not exceed NT\$5,000,000.
Benefit details		
Benefit calculation rules	Flat-rate amount	
Amount	NT\$3,772 a month.	
Benefit adjustments	Legally mandated. Adjusted every four years based on changes in the consumer price index.	

Invalidity benefits

Disability labor pension – Labor Insurance Program (social insurance)

Qualifying conditions

Qualifying conditions	Must be assessed with a severe mental or physical disability and a permanent total incapacity for work by a hospital designated by the National Health Insurance Administration in the Ministry of Health. Insured persons with coverage prior to 1 January 2009, may opt for a lump sum payment (Lump-sum disability benefit) instead of the disability labor pension.
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Employment conditions	Employment must cease.
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Benefit details

Benefit calculation rules	Wage-replacement rate
Amount	1.55% of the reference earnings multiplied by the number of years of coverage (disability labor pension). If the insured opts for a lump-sum disability benefit instead of a disability labor pension, 30 to 1,200 days of the insured's average covered earnings in the six months before the disability began is paid, depending on the assessed degree of disability.
Minimum benefit	NT\$4,000.
Reference earnings for benefit calculation	The insured's average monthly covered earnings in the highest 60 months of coverage.
Minimum reference earnings	No minimum.
Maximum reference earnings	No maximum.
Benefit adjustments	Legally mandated. Adjusted annually based on changes in the consumer price index.
Schedule of payments	Monthly.
Benefit duration	As long as conditions are fulfilled.

Benefit supplements or sub-benefits

Name	Qualifying conditions	Amount
Dependent's supplement	Paid for a dependent spouse aged 55 or older (no limit if disabled or raising children), or aged 45 to 54 with monthly income below a certain limit, who has been married to the insured for at least one year; and dependent children younger than age 18 (age 25 if a student, no limit if disabled).	25% of the disability pension is paid for each eligible dependent, up to 50%.

Reduced benefit for a partial disability

Name	Qualifying conditions	Amount
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Partial disability benefit	Paid if the insured is assessed with a severe mental or physical disability but is capable of some work.	A lump sum of 30 to 1,200 days of the insured's average covered earnings in the six months before the disability began is paid, depending on the assessed degree of disability (Lump-sum disability benefit).
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Disability pension – National Pension Program (social insurance)

Qualifying conditions		
Qualifying conditions	Must be assessed with a severe mental or physical disability and be incapable of work.	
Employment conditions	Employment must cease.	
Benefit details		
Amount	1.3% of the reference earnings multiplied by the number of years of coverage.	
Minimum benefit	NT\$5,065	
Maximum benefit	NT\$9,507	
Reference earnings for benefit calculation	The monthly insured amount.	
Benefit adjustments	Legally mandated. Adjusted every four years based on changes in the consumer price index.	
Schedule of payments	Monthly.	
Benefit duration	No limit	

Disability basic guarantee – Social assistance

Qualifying conditions		
Qualifying conditions	Must be assessed with a severe or extremely severe disability and total incapacity for work; and have lived in Taiwan, China, for at least 183 days each year for the last three years, subject to certain conditions.	
Means test	Income test	Income test: The beneficiary's annual income must not exceed NT\$500,000.; Asset test: assets must not exceed NT \$5,000,000. Additional benefit test: Must not receive social allowances.
Benefit details		
Benefit calculation rules	Flat-rate amount	
Amount	NT\$5,065	
Benefit adjustments	Legally mandated. Adjusted every four years based on changes in the consumer price index.	
Schedule of payments	Monthly.	
Benefit duration	As long as conditions are fulfilled.	

Survivor benefits

Survivor labor pension – Labor Insurance Program (social insurance)

Qualifying conditions		
Qualifying conditions	The deceased was in covered employment at the time of death, received or was entitled to receive an old-age or disability labor pension (Labor Insurance Programme) at the time of death, or had at least 15 years of contributions and had not claimed an old-age labor pension (Labor Insurance Programme) at the time of death. Survivors of insured persons with coverage prior to 1 January 2009, may opt for a lump sum payment instead of the survivor labor pension (Survivor allowance).	
Eligible survivors	In order of priority, a widow(er) and children, parents, grandparents, dependent grandchildren, and brothers and sisters.	
Remarriage conditions	The widow(er)'s pension ceases upon remarriage. Remarriage settlement: No settlement.	
Benefit details		
Benefit calculation rules	Wage-replacement rate	

Amount	1.55% of the reference earnings multiplied by the number of years of coverage (paid when an actively insured person dies); or 50% of the old-age or disability labor pension (Labor Insurance Programme) the deceased received or was entitled to receive (plus an additional 25% if there are more than 2 eligible dependents, up to an additional 50%). If the survivor opts for a lump-sum survivor allowance instead of a survivor labor pension, 30 months of the deceased's average monthly covered earnings in the six months before death is paid if the deceased had at least two years of contributions, 20 months with one to two years of contributions, or 10 months with less than one year of contributions.
Minimum benefit	NT\$3,000
Reference earnings for benefit calculation	The deceased's average monthly covered earnings in the highest 60 months of coverage.
Minimum reference earnings	No minimum.
Maximum reference earnings	No maximum.
Benefit adjustments	Legally mandated. Adjusted annually based on changes in the consumer price index.
Schedule of payments	Monthly.
Benefit duration	As long as conditions are fulfilled.

Funeral allowance – Labor Insurance Program (social insurance)

Qualifying conditions	
Qualifying conditions	Paid when an insured person or his or her parent, spouse, or child dies. The allowance is also paid if the death was the result of an occupational injury.
Eligible survivors	The person who pays for the funeral.
Benefit details	
Benefit calculation rules	Wage-replacement rate
Amount	When the insured dies, a lump sum of five times the reference earnings (10 times if the insured did not have any dependents or had a dependent spouse or child who did qualify for a survivor labor pension or survivor allowance). A lump sum of three times the reference earnings when the insured's parent or spouse dies, 2.5 times the reference earnings when the insured's child aged 12 or older dies, and 1.5 times the reference earnings when the insured's child younger than age 12 dies.
Reference earnings for benefit calculation	The insured's average monthly covered earnings in the six months before death.
Minimum reference earnings	No minimum.
Maximum reference earnings	No maximum.

Survivor pension – National Pension Program (social insurance)

Qualifying conditions	
Qualifying conditions	The deceased was in covered employment or received or was entitled to receive a social insurance (national pension programme) old-age or disability pension at the time of death. Survivors may receive only one survivor pension.
Eligible survivors	In order of priority, a widow(er) aged 55 or older and married to the deceased for at least one year, or aged 45 to 54, married to the deceased for at least one year, and with monthly income below the monthly insured amount; children younger than age 20 (age 25 if a full-time student with income less than the monthly insured amount; no limit with a total incapacity for work); parents aged 55 or older with a monthly income below the monthly insured amount; grandparents aged 55 or older with a monthly income below the monthly insured amount; dependent grandchildren; and dependent brothers and sisters.
Remarriage conditions	The widow(er)'s pension ceases upon remarriage. Remarriage settlement: No settlement.
Benefit details	
Amount	1.3% of the monthly insured amount multiplied by the number of years of coverage is paid when an insured person dies; 50% of the old-age or disability pension is paid when an old-age or disability pensioner dies. If there is more than one eligible survivor, 25% of the survivor pension is paid for each additional survivor, up to two additional

	survivors.
Minimum benefit	NT\$3,772
Maximum benefit	NT\$14,261
Benefit adjustments	Legally mandated. Adjusted every four years based on changes in the consumer price index.
Schedule of payments	Monthly
Benefit duration	No limit

Funeral benefit – National Pension Program (social insurance)

Qualifying conditions	
Qualifying conditions	The deceased was in covered employment at the time of death.
Eligible survivors	Person who paid for the insured's funeral.
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	A lump sum of five times the monthly insured amount.
Benefit adjustments	Legally mandated. Adjusted based on changes in the consumer price index.

Survivor Labor Pension – Labor Pension Fund (individual account)

Qualifying conditions	
Qualifying conditions	Paid when an insured person dies.
Eligible survivors	Widow(er) or child. If there is no widow(er) or child, other eligible survivors in order of priority are parents, grandparents, grandchildren, and siblings.
Benefit details	
Benefit calculation rules	Defined-contribution (DC) benefit
Amount	A lump sum based on the account balance. If the deceased received an old-age labor pension (Labor Pension Fund) at the time of death, and died before reaching the average life expectancy according to a schedule in law, a lump sum of the insured's remaining account balance is paid.

Administrative organization

Organization	Role in relation to programme	Related programmes
Department of Labor Insurance of the Ministry of Labor	General supervision and regulation; Programme administration.	Labor Insurance Program (social insurance)
Bureau of Labor Insurance of the Ministry of Labor	Programme administration and delivery; Collection of contribution.	Labor Insurance Program (social insurance), Labor Pension Fund (individual account), Social assistance
Department of Social Insurance of the Ministry of Health and Welfare	General supervision and regulation; Programme administration.	National Pension Program (social insurance), Social assistance

Health and long-term care benefits

Branch overview

Type of programme

Social insurance

Regulatory framework

Year	Law name and number	Amendments
1994 implemented in 1995	National Health Insurance Act	1999, 2001, 2002, 2003, 2005, 2010, 2011, 2017, 2020, and 2021

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Social insurance	Residents of Taiwan, including certain foreign nationals.	No possibility of voluntary coverage.	None.	No, all legal residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Social insurance				
Employees (+)	<p>Covered person: 4.69% (for income earners and based on six categories of workers and 48 wage classes) and multiplied by 30% or 60% (depending on category). The result is multiplied by one plus the number of dependents, up to three. An average monthly premium that varies by certain categories of workers (for non-income earners, military personnel, and war veterans) multiplied by 30% or 60%, depending on the category. The result is multiplied by one plus the number of dependents, up to three.</p> <p>Employer: 4.69% (for income earners and based on six categories of workers and 48 wage classes) and multiplied by 35%, 60%, or 70% (depending on category).</p>	<p>Insured's monthly reported earnings.</p> <p>Minimum: NT\$23,800 a month (adjusted based on changes in the minimum wage).</p> <p>Maximum: NT\$182,000 a month (adjusted based on changes in the minimum wage).</p>	<p>For income earners, 4.69% of the insured's monthly reported earnings, based on six categories of workers and 48 wage classes, multiplied by 0% to 70%, depending on the category. The result is multiplied by one plus the average number of dependents (0.58 as of January 2020). For non-income earners, military personnel, and war veterans, an average monthly premium that varies by certain categories of workers, multiplied by 40%, 70%, or 100%, depending on the category. The result is multiplied by one plus the number of dependents. The government also contributes as an employer.</p>	<p>Contributions also finance "Medical benefits (social insurance)" benefits listed under Accidents at work and occupational diseases.</p>
Self-employed	<p>4.69% multiplied by one plus the number of dependents, up to three.</p>	<p>Insured's monthly reported earnings.</p> <p>Minimum: NT\$23,800 a month (adjusted based on changes in the minimum wage).</p> <p>Maximum: NT\$182,000 a month (adjusted based on changes in the minimum wage).</p>	<p>For income earners, 4.69% of the insured's monthly reported earnings, based on six categories of workers and 48 wage classes, multiplied by 0% to 70%, depending on the category. The result is multiplied by one plus the average number of dependents (0.58 as of January 2020).</p>	<p>Contributions also finance "Medical benefits (social insurance)" benefits listed under Accidents at work and occupational diseases.</p>

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc).

Health benefits

Medical benefits – Social insurance

Qualifying conditions	
Qualifying conditions	Must be assessed with a nonwork-related injury or illness.
Eligible dependents	Eligible dependents include a nonemployed spouse, nonemployed parents or grandparents, and nonemployed children and grandchildren younger than age 20 (no limit if disabled). For low-income households, all relatives living with the insured.
Benefit details	
Services covered	Preventive and prenatal care, inpatient and outpatient hospital treatment, surgery, and medicine. The government provides free maternity medical care.
Approved service providers and service conditions	Public and private clinics and hospitals under contract with and paid directly by the National Health Insurance Administration.
Cost sharing	For ambulatory and emergency care at clinics or hospitals, flat-rate fees are assessed; for inpatient care for short-term illnesses, from 10% (for the first 30 days) to 30% (from the 61st day and thereafter); for inpatient care for chronic long-term illnesses, from 5% (for the first 30 days) to 30% (from the 181st day and thereafter). Preventive health care, certain catastrophic illnesses, ambulatory services in mountainous areas and remote islands, and all care for members of veteran or low-income households are exempt from cost sharing.
Benefit duration	No limit.
Services covered for dependents	The same as those for the main beneficiary.

Administrative organization

Organization	Role in relation to programme	Related programme(s)	Additional information
National Health Insurance Administration	Programme administration and delivery; Collection of contribution. Note: Contracts with private and public clinics and hospitals to provide medical care.	Social insurance	Managed by a Supervisory Board

Sickness and maternity

Branch overview

Type of programme	Programme name
Social insurance	Labor Insurance Program
Social insurance	National Pension Program

Note: A special system exists for civil servants, farmers, and military personnel.

Regulatory framework

Year	Law name and number	Amendments	Additional information
1958 implemented in 1960	Labor Insurance Act	1968, 1973, 1979, 1988, 1995, 2000, 2001, 2003, 2008, 2009, 2011, 2012, 2013, 2014, 2015, and 2021	
2011	National Pension Act (on cash benefits for maternity)	2015	Maternity benefits were introduced in the 2011 and 2015 amendments to the 2007 National Pension Act.

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Labor Insurance Program (social insurance)	Employed persons aged 15 to 65 in firms with five or more employees in industry and commerce, mines, and plantations; wage-earning public-sector employees; public-utility employees; fishermen; and self-employed persons who are members of an occupational union.	Employees in firms with fewer than five employees in industry and commerce, mines, and plantations; certain self-employed workers who employ others; certain employees of firms engaged in labouring services; and involuntarily unemployed persons with at least 15 years of coverage.	Self-employed persons who are not members of an occupational union.	No, all legal residents are covered.
National Pension Program (social insurance)	Citizens of Taiwan, China, aged 25 to 65, in a registered household, and not covered by any other public pension system.	No possibility of voluntary coverage.	None.	Yes, citizens only.

Source of funds

Programme name	Persons covered	Notes
Labor Insurance Program (social insurance)	Employees (+)	Financing is reported under "Labor Insurance Program" under Old age, invalidity and survivors.
Labor Insurance Program (social insurance)	Self-employed	Financing is reported under "Labor Insurance Program" under Old age, invalidity and survivors.
National Pension Program (social insurance)	Employees (+)	Financing is reported under "National Pension Program" under Old age, invalidity and survivors.
National Pension Program (social insurance)	Self-employed	Financing is reported under "National Pension Program" under Old age, invalidity and survivors.

Sickness benefits

Sickness benefit – Labor Insurance Program (social insurance)

Qualifying conditions

Qualifying conditions	Must be incapable of work due to a nonwork-related injury or illness, be hospitalized for at least four days, be unable to earn a normal salary, and provide medical certification.
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Benefit details

Benefit calculation rules	Wage-replacement rate
Amount	50% of the reference earnings.
Reference earnings for benefit calculation	The insured's average monthly covered earnings in the six months before the accident occurred or disability began.
Minimum reference earnings	No minimum.
Maximum reference earnings	No maximum.
Benefit duration	For up to 6 months with less than 1 year of contributions; up to 12 months with more than 1 year of contributions.
Waiting period	A three-day waiting period.

Maternity benefits

Maternity benefit – Labor Insurance Program (social insurance)

Qualifying conditions

Qualifying conditions	Must have at least 280 days of contributions before childbirth (181 days of contributions for a premature childbirth). The benefit cannot be combined with similar maternity benefits paid under a special system or the national pension programme maternity benefit.
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Benefit details

Benefit calculation rules	Wage-replacement rate
Amount	A lump sum of two months of the reference earnings. The benefit is increased for multiple births.
Reference earnings for benefit calculation	The insured's average monthly covered earnings in the last six months before childbirth.
Minimum reference earnings	No minimum.
Maximum reference earnings	No maximum.

Maternity benefit – National Pension Program (social insurance)

Qualifying conditions

Qualifying conditions	There is no minimum qualifying period.
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Benefit details

Benefit calculation rules	Flat-rate amount
Amount	A lump sum of twice the monthly insured amount. The benefit is increased for multiple births.
Benefit adjustments	Legally mandated. Adjusted when the cumulative increase in the consumer price index reaches 5% (monthly insured amount).

Administrative organization

Organization	Role in relation to programme	Related programmes
Department of Labor Insurance of the Ministry of Labor	General supervision and regulation; Programme administration.	Labor Insurance Program (social insurance)
Bureau of Labor Insurance of the Ministry of Labor	Programme administration and delivery; Collection of contribution.	Labor Insurance Program (social insurance), National Pension Program (social insurance)
Department of Social Insurance of the Ministry of Health and Welfare	General supervision and regulation; Programme administration.	National Pension Program (social insurance)

Accidents at work and occupational diseases

Branch overview

Type of programme	Programme name	Additional information
Social insurance	Labor Insurance Program	
Social insurance	Medical benefits	This is listed separately from cash benefits, because the financing is different.

Note: A special system exists for civil servants, farmers, and military personnel.

Regulatory framework

Year	Law name and number	Amendments
1958 implemented in 1960	Labor Insurance Act	1968, 1973, 1979, 1988, 1995, 2000, 2001, 2003, 2008, 2009, 2011, 2012, 2013, 2014, 2015, and 2021
2001 implemented in 2002	Act for Protecting Worker of Occupational Accidents	2018

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Labor Insurance Program (social insurance)	Employed persons in firms with five or more employees in industry and commerce, mines, and plantations; wage-earning public-sector employees; public-utility employees; fishermen; and self-employed persons who are members of an occupational union.	Employees in firms with fewer than five employees in industry and commerce, mines, and plantations; certain self-employed workers who employ others; and certain employees of firms engaged in labouring services.	Self-employed persons who are not members of an occupational union.	No, all legal residents are covered.
Medical benefits (social insurance)	Employed persons in firms with five or more employees in industry and commerce, mines, and plantations; wage-earning public-sector employees; public-utility employees; fishermen; and self-employed persons who are members of an occupational union.	Employees in firms with fewer than five employees in industry and commerce, mines, and plantations; certain self-employed workers who employ others; and certain employees of firms engaged in labouring services.	Self-employed persons who are not members of an occupational union.	No information.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Labor Insurance Program (social insurance)				
Employees (+)	Covered person: None. Employer: 0.04% - 0.92% (depending on the industry's assessed risk) + 0.07% (for on- and off-duty accidents). The average total rate is 0.20% of monthly payroll.	Monthly payroll. Minimum: NT\$25,250 a month Maximum: NT\$45,800 a month.	None.	The industry's assessed risk for employers with more than 70 employees is adjusted annually based on the company's claims rate.
Self-employed	0.066% - 0.558% (depending on the industry's assessed risk).	Gross monthly income. Minimum: NT\$25,250 a month Maximum: NT\$45,800 a month.	0.044% to 0.372% of gross monthly income for self-employed persons, depending on the industry's assessed risk; the cost of administration.	
Medical benefits (social insurance)				
Employees (+)				Financing is reported under social insurance under Health and long-term care benefits.
Self-employed				Financing is reported under social insurance under Health and long-term care benefits.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc).

Temporary work-injury benefits

Temporary disability benefit – Labor Insurance Program (social insurance)

Qualifying conditions	
Qualifying conditions	Must be incapable of work due to a work-related injury or occupational disease, be hospitalized or receiving outpatient care for at least four days, be unable to earn a normal salary, and provide medical certification.
Accidents during commute	Covered.
Benefit details	
Benefit calculation rules	Wage-replacement rate
Amount	70% of the reference earnings (for the first 12 months); 50% (thereafter).
Reference earnings for benefit calculation	The insured person's average monthly covered earnings in the last six months before the work-related injury occurred or occupational disease began.
Minimum reference earnings	No minimum.
Maximum reference earnings	No maximum.
Benefit duration	For up to 24 months.
Waiting period	A three-day waiting period.

Permanent work-injury benefits

Permanent disability benefit (lump-sum occupational disability benefit) – Labor Insurance Program (social insurance)

Qualifying conditions		
Qualifying conditions	Paid if assessed with a permanent disability. Must be unable to earn a normal salary, be receiving medical treatment, and provide medical certification. The permanent disability benefit is paid in addition to the social insurance (Labor Insurance Programme) disability labor pension and lump-sum disability benefit (see Old age, invalidity, and survivors).	
Accidents during commute	Covered.	
Benefit details		
Benefit calculation rules	Wage-replacement rate	
Amount	A lump sum based on the assessed degree of disability and 20 months of the reference earnings is paid.	
Reference earnings for benefit calculation	The insured's average monthly covered earnings in the last six months before the disability began.	
Benefit adjustments	Legally mandated. Adjusted annually based on changes in the consumer price index.	
Constant-attendance allowance		
Name	Qualifying conditions	Amount
Constant-attendance allowance	Paid if assessed with a total disability with no work capacity and in need of constant medical care or attendance of others to perform daily functions.	NT\$12,400 a month

Living allowance – Labor Insurance Program (social insurance)

Qualifying conditions		
Qualifying conditions	Paid to insured persons with a partial or total permanent disability (after receiving the permanent disability benefit). Must have an incapacity for work lasting at least four days, be unable to earn a normal salary, and be receiving medical treatment. The insured must provide medical certification.	
Accidents during commute	Covered.	
Benefit details		
Benefit calculation rules	See the calculation of pensions under the earlier branch(es).	
Amount	NT\$1,900 to NT\$8,700 a month, depending on the assessed degree of disability.	
Benefit duration	Until rehabilitation or death.	

Medical work-injury benefits

Occupational Accident Medical benefits – Medical benefits (social insurance)

Qualifying conditions		
Qualifying conditions	Provided for a work-related injury or occupational illness.	
Accidents during commute	Covered.	
Benefit details		
Services covered	Public and private clinics and hospitals under contract with and paid directly by the National Health Insurance Administration provide medical benefits, including inpatient and outpatient hospital treatment, surgery, and medicine.	
Cost sharing	The Bureau of Labor Insurance pays 50% of the insured's food costs for up to 30 days.	
Benefit duration	There is no limit to duration.	

Survivor's work-injury benefits

Survivor pension – Labor Insurance Program (social insurance)

Qualifying conditions	
Qualifying conditions	The insured had a work-related injury or occupational disease that resulted in death. The survivor pension is paid in addition to the social insurance (Labor Insurance Programme) survivor labor pension (see Old age, invalidity, and survivors).
Accidents during commute	Covered.
Eligible survivors	In order of priority, a widow(er) and children, parents, grandparents, dependent grandchildren, and brothers and sisters.
Remarriage conditions	The widow(er)'s pension ceases upon remarriage. Remarriage settlement: No settlement.
Benefit details	
Benefit calculation rules	Wage-replacement rate
Amount	A lump sum of 10 months of the deceased's reference earnings is paid. A lump sum of 40 months of the deceased's reference earnings is paid to survivors of insured persons with coverage prior to 1 January 2009, who opted for a Survivor allowance (see Old age, invalidity, and survivors).
Reference earnings for benefit calculation	The deceased's average monthly covered earnings in the last six months before death.
Benefit adjustments	Legally mandated. Adjusted annually based on changes in the consumer price index.

Survivor's supplement – Labor Insurance Program (social insurance)

Qualifying conditions	
Qualifying conditions	The insured died from a work-related injury or occupational disease. Must provide medical certification. There is an income test.
Accidents during commute	Covered.
Eligible survivors	A dependent spouse, children, or parents.
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	A lump sum of NT\$100,000.
Benefit adjustments	Legally mandated. Adjusted when the cumulative increase in the consumer price index reaches 5%.

Funeral allowance – Labor Insurance Program (social insurance)

See under Old age, invalidity, and survivors.

Missing person allowance – Labor Insurance Program (social insurance)

Qualifying conditions	
Qualifying conditions	Paid when an insured fisherman, aviation worker, seaman, or miner is declared missing due to a work-related accident.
Eligible survivors	In order of priority, a widow(er) and children, parents, grandparents, grandchildren, and brothers and sisters.
Remarriage conditions	The widow(er)'s pension continues upon remarriage.
Benefit details	
Benefit calculation rules	Wage-replacement rate
Amount	70% of the insured's reference earnings.
Reference earnings for benefit calculation	The insured's average monthly covered earnings in the six months before the date accident occurred.
Minimum reference earnings	No minimum.
Maximum reference earnings	No maximum.

Schedule of payments	Every three months.
Benefit duration	The benefit is paid for up to one year, or earlier if the insured is found or is declared dead.

Administrative organization

Organization	Role in relation to programme	Related programmes
Department of Labor Insurance of the Ministry of Labor	General supervision and regulation; Programme administration.	Labor Insurance Program (social insurance), Medical benefits (social insurance)
Bureau of Labor Insurance of the Ministry of Labor	Programme administration and delivery; Collection of contribution.	Labor Insurance Program (social insurance), Medical benefits (social insurance)

Unemployment

Branch overview

Type of programme	Programme name
Social insurance	Employment Insurance

Note: A special system exists for civil servants, teachers, and military personnel.

Regulatory framework

Year	Law name and number	Amendments
2002 implemented in 2003	Employment Insurance Act	2007, 2009, 2011, 2012, 2014, 2015, 2021, and 2022

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Employment insurance	Citizens of Taiwan employed in the private sector; certain public-sector employees; and spouses of Taiwanese citizens from Mainland China, Hong Kong, Macau, and foreign countries who have permission to work and remain in Taiwan.	No possibility of voluntary coverage.	Self-employed persons.	Other.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Employment insurance				
Employees (+)	Covered person: 0.2%. Employer: 0.7%.	Gross monthly earnings. Maximum: NT\$25,250	NT\$45,800	0.1% of employee earnings, the cost of administration, contributes as an employer.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc).

Unemployment benefits

Unemployment benefit – Employment insurance

Qualifying conditions

Qualifying conditions	Must have at least one year of coverage in the last three years before unemployment began, be involuntarily unemployed, and be currently registered at a public employment office as being capable and willing to work. The benefit is suspended if the beneficiary refuses a suitable job offer, counselling, or vocational training or fails to report to a public employment office once a month.
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Benefit details

Benefit calculation rules	Wage-replacement rate
Amount	60% of the reference earnings.
Reference earnings for benefit calculation	The insured's average monthly earnings in the last six months before unemployment began.

Minimum reference earnings	No minimum.	
Maximum reference earnings	No maximum.	
Benefit duration	Up to 6 months. May be extended for an additional three months if the insured is aged 45 or older or assessed with a mental or physical disability.	
Waiting period	A 14-day waiting period.	
Benefit supplements or sub-benefits		
Name	Qualifying conditions	Amount
Dependent's supplement	Paid for a non-working spouse or a child younger than age 20 (no limit if disabled).	10% of the unemployment benefit is paid with one dependent; 20% with two or more dependents.

Early reemployment allowance – Employment insurance		
Qualifying conditions		
Qualifying conditions	Paid if the beneficiary starts work before the maximum unemployment benefit payment period has expired and has more than three months of coverage since re-starting work.	
Benefit details		
Amount	A lump sum of 50% of the total unpaid remaining unemployment benefit.	
Benefit adjustments	Not legally mandated.	
Benefit duration	Up to 6 months.	
Extension	May be extended for an additional three months if the insured is aged 45 or older or assessed with a mental or physical disability.	

Vocational training living allowance – Employment insurance		
Qualifying conditions		
Qualifying conditions	Must be involuntarily unemployed, registered at a public employment service institution for re-employment, and have participated in full-time vocational training organized by the public employment service institution.	
Benefit details		
Benefit calculation rules	Wage-replacement rate	
Amount	60% of the reference earnings	
Reference earnings for benefit calculation	The insured's average monthly earnings in the last six months before unemployment began.	
Minimum reference earnings	No minimum.	
Maximum reference earnings	No maximum.	
Benefit duration	Up to 6 months.	
Benefit supplements or sub-benefits		
Name	Qualifying conditions	Amount
Dependent's supplement	Paid for a non-working spouse or a child younger than age 20 (no limit if disabled).	10% of the vocational training living allowance is paid with one dependent; 20% with two or more dependents.

Parental leave – Employment insurance		
Qualifying conditions		
Qualifying conditions	Must have at least one year of coverage and have applied for parental leave without pay before the child reaches age 3. Each eligible insured parent is entitled to separate benefits but only one allowance may be paid at a time.	
Benefit details		
Benefit calculation rules	Wage-replacement rate	

Amount	60% of the reference earnings plus a parental leave wage subsidy of 20% of the reference earnings (as of 1 July 2021).
Reference earnings for benefit calculation	The insured's average monthly earnings in the last six months before parental leave began.
Minimum reference earnings	No minimum.
Maximum reference earnings	No maximum.
Benefit duration	Up to 6 months.

National Health Insurance Premium Support – Employment insurance

Qualifying conditions	
Qualifying conditions	Paid to insured persons who receive the unemployment benefit or vocational training living allowance. The premium support is also paid to the insured's eligible dependents.
Benefit details	
Amount	The insured's and his or her dependents' portion of the National Health Insurance premium.
Benefit adjustments	Not legally mandated.
Benefit duration	The benefit is paid as long as the insured receives the unemployment benefit or vocational living allowance.

Administrative organization

Organization	Role in relation to programme	Related programmes
Department of Labor Insurance of the Ministry of Labor	General supervision and regulation; Programme administration.	Employment insurance
Bureau of Labor Insurance of the Ministry of Labor	Programme administration and delivery; Collection of contribution.	Employment insurance

Family and household benefits

Branch note

Under the 1980 Public Assistant Act, municipal governments provide benefits to persons affected by emergencies or disasters (Living Support, Medical Subsidy, Emergency Aid and Disaster Aid).

Annex: Reference values (e.g. minimum wages, etc.)

Full description	Periodicity	Amount (on January 2022)	Additional information
Monthly insured amount	Monthly	NT\$18,282	
Legal monthly minimum wage	Monthly	NT\$25,250	