

## Taiwan

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1950.

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

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

Note: The social insurance system consists of a flat-rate benefit under the national pension program and earnings-related benefits under the labor insurance program.

In 2005, a system of supplementary individual accounts (Labor Pension Fund) was established that is mandatory for all new entrants to the labor force and workers that changed employers since July 1, 2005. Workers who entered the labor force before 2005 had the option (from 2005 to 2010) to remain covered under the old labor insurance program or switch to the Labor Pension Fund. Those who made no choice remain in the old system. For those who switched, the value of the accrued rights under the old system was transferred to the new system.

In 2008, a new National Pension System began for individuals not covered by any other public pension system.

#### Coverage

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

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

Voluntary coverage for self-employed persons; employees in firms with fewer than five employees in industry and commerce, mines, and plantations; certain employers; employees older than age 65 working in covered employment; and involuntarily unemployed persons with at least 15 years of coverage.

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

**Labor pension fund (individual account):** Employed citizens of Taiwan, and employed spouses from Mainland

China, Hong Kong, Macau, and foreign countries covered under the Labor Standards Act.

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

Special system for private-school employees.

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

#### Source of Funds

##### Insured person

**National pension program:** 4.5% of the monthly insured amount.

Disabled and low-income insured persons pay no contributions or pay 2.25% or 3.75% of the monthly insured amount, depending on the degree of disability or total family income.

The monthly insured amount is NT\$17,280.

**Labor insurance program (social insurance):** 1.7% of gross monthly earnings (1.8% in 2015, gradually rising to 2.4% by 2027).

The minimum monthly earnings used to calculate contributions are NT\$19,273.

The maximum monthly earnings used to calculate contributions are NT\$43,900.

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

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

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

There are no minimum monthly earnings used to calculate contributions.

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

**Old-age basic guarantee (social assistance):** Citizens not enrolled in the National Pension System.

**Disability basic guarantee (social assistance):** Citizens not enrolled in the National Pension System.

##### Self-employed person

**National pension program:** 4.5% of the monthly insured amount.

Disabled and low-income insured persons pay no contributions or pay 2.25% or 3.75% of the monthly insured amount, depending on the degree of disability or total family income.

The monthly insured amount is NT\$17,280.

*Labor insurance program (social insurance):* 5.1% of gross monthly income (5.4% in 2015, gradually rising to 7.2% by 2027).

There are no minimum monthly earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are NT\$43,900.

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

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

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

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

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

### Employer

*National pension program:* None.

*Labor insurance program (social insurance):* 5.95% of monthly payroll (6.3% in 2015, gradually rising to 8.4% by 2027).

The maximum monthly earnings used to calculate contributions are NT\$43,900.

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

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

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

There are no minimum monthly earnings used to calculate contributions.

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

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

### Government

*National pension program:* 3% of the monthly insured amount.

For disabled and low-income insured persons, 7.5%, 5.25%, or 4.125% of the monthly insured amount, depending on the degree of disability or total family income.

The monthly insured amount is NT\$17,280.

*Labor insurance program (social insurance):* 0.85% of employee earnings (0.9% in 2015, gradually rising to 1.2% by 2027); 3.4% of income for self-employed persons (3.6% in 2015, gradually rising to 4.8% by 2027); the cost of administration.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are NT\$43,900.

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

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

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

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

### Qualifying Conditions

#### Old-age pension

*National pension program:* Age 65 and registered in the program.

*Labor insurance program (social insurance):* Age 60 (rising to age 61 in 2018 and gradually rising to age 65 by 2026) with at least 15 years of coverage.

Employment and contributions must cease.

*Early pension:* A reduced pension is possible from age 55 (rising to age 56 in 2018 and gradually rising to age 60 by 2026).

*Deferred pension:* The pension may be deferred until age 65 (rising to age 66 in 2018 and gradually rising to age 70 by 2026).

A lump sum is paid with less than 15 years of coverage.

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

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

A lump sum is paid with less than 15 years of contributions.

*Old-age basic guarantee (social assistance):* Citizens aged 65 and older as of 2008; and residents of Taiwan for more than six months each year for the last three years.

#### Disability pension

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

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

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

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

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

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

*Disability basic guarantee (social assistance):* Citizens aged 65 and older as of 2008; have been residents of Taiwan for more than six months each year for the last three years, and assessed with a severe or extremely severe disability and a total permanent incapacity for work.

### Survivor pension

*National pension program:* The deceased received or was entitled to receive an old-age or disability pension at the time of death.

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

The monthly insured amount is NT\$17,280.

Eligibility ceases for widow(er)s on remarriage.

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

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

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

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

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

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

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

## Old-Age Benefits

### Old-age pension

*National pension program:* The monthly pension is 0.65% of the monthly insured amount multiplied by the number of years of coverage plus NT\$3,500, or 1.3% of monthly insured amount multiplied by the number of years of coverage, whichever is greater.

The monthly insured amount is NT\$17,280.

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

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

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

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

Persons insured before January 1, 2009, may opt for a lump-sum old-age benefit instead of a monthly old-age pension at retirement.

*Lump-sum old-age benefit:* A lump sum of one month of the insured's average covered earnings in the highest 60 months of coverage is paid for each year of contributions.

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

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

A lump sum based on the account balance is paid for less than 15 years of contributions.

*Old-age basic guarantee (social assistance):* NT\$3,500 a month is paid.

## Permanent Disability Benefits

### Disability pension

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

The monthly insured amount is NT\$17,280.

The minimum disability pension is NT\$4,700.

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

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

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

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

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

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

**Disability basic guarantee (social assistance):** NT\$4,700 a month is paid.

### Survivor Benefits

#### Survivor pension

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

The monthly insured amount is NT\$17,280.

The minimum pension is NT\$3,500.

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

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

The monthly insured amount is NT\$17,280.

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

**Labor insurance program (social insurance):** 1.55% of the deceased's monthly average covered earnings in the highest 60 months of coverage multiplied by the number of years of coverage is paid when an actively insured person dies; 50% of the old-age or disability pension the deceased received or

was entitled to receive is paid when an old-age or disability pensioner dies.

The minimum pension is NT\$3,000.

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

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

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

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

### Administrative Organization

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

Social Affairs Department, Ministry of the Interior (<http://www.moi.gov.tw>) coordinates the national pension program.

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

## Sickness and Maternity

### Regulatory Framework

**First law:** 1950.

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

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

### Coverage

**Cash sickness and maternity benefits:** Employees in firms with five or more employees in industry and commerce, mines, and plantations; wage-earning public-sector employees; public-utility employees; fishermen; and certain self-employed persons who are members of occupational unions.

Voluntary coverage for employees in firms with fewer than five employees in industry and commerce, mines, and plantations; certain employers; employees older than age 65

in covered employment; and involuntarily unemployed persons with at least 15 years of coverage.

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

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

### Source of Funds

#### Insured person

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

*Medical benefits:* Contributions for income earners are based on 4.91% of the insured's monthly reported earnings, according to six categories of workers and 52 wage classes, multiplied by 30% or 60%, depending on the category. The result is multiplied by one plus the number of dependents, up to three.

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

The minimum monthly earnings used to calculate contributions for medical benefits are NT\$18,780.

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

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

The monthly minimum wage is NT\$18,780 (2012).

#### Self-employed person

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

*Medical benefits:* 4.91% of the insured's monthly reported earnings multiplied by one plus the number of dependents, up to three.

The minimum monthly earnings used to calculate contributions for medical benefits are NT\$18,780.

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

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

The monthly minimum wage is NT\$18,780 (2012).

#### Employer

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

*Medical benefits:* Contributions for income earners are based on 4.91% of the insured's monthly reported earnings, according to six categories of workers and 52 wage

classes, multiplied by 35%, 60%, or 70%, depending on the category. The result is multiplied by one plus the average number of dependents (0.7 since January 2007).

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

The minimum monthly earnings used to calculate contributions for medical benefits are NT\$18,780.

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

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

The monthly minimum wage is NT\$18,780 (2012).

#### Government

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

*Medical benefits:* Contributions for income earners are based on 4.91% of the insured's monthly reported earnings, according to six categories of workers and 52 wage classes, multiplied by 10% to 70%, depending on the category. The result is multiplied by one plus the average number of dependents (0.7 since January 2007).

Contributions for non-income earners are based on the average monthly premium for certain categories of workers, multiplied by 40%, 70%, or 100%, depending on the category. The result is multiplied by one plus the number of dependents.

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

The minimum monthly earnings used to calculate contributions for medical benefits are NT\$18,780.

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

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

The monthly minimum wage is NT\$18,780 (2012).

### Qualifying Conditions

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

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

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

### Sickness and Maternity Benefits

**Sickness benefit:** 50% of the insured's average covered earnings in the six months before the incapacity began is

paid after a three-day waiting period for up to six months with up to one year of contributions; up to 12 months with more than one year of contributions.

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

### **Workers' Medical Benefits**

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

There is no limit to duration.

The government provides free maternity medical care.

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

**Exemptions from cost sharing:** 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.

### **Dependents' Medical Benefits**

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

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

### **Administrative Organization**

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

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

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

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1950.

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

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

### **Coverage**

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

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

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

### **Employer**

**Cash benefits:** 0.03% to 1% of monthly payroll, according to the industry's assessed risk (the average rate is 0.21%) plus 0.06% of monthly payroll for on- and off-duty accidents. The on- and off-duty rate for employers with more than 70 employees is adjusted annually according to the company's claims rate.

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

### **Government**

**Cash benefits:** The cost of administration.

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

### **Qualifying Conditions**

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

### **Temporary Disability Benefits**

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

### **Permanent Disability Benefits**

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

If assessed with a permanent disability with no work capacity, an additional lump sum based on the assessed degree of

disability and 20 months of the insured's average monthly covered earnings in the last six months before the disability began is paid.

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

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

### **Workers' Medical Benefits**

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

There is no limit to duration.

### **Survivor Benefits**

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

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

**Survivor grant:** A lump sum of 40 months of the deceased's average covered earnings in the last six months before death is paid.

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

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

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

### **Administrative Organization**

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

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

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

## **Unemployment**

### **Regulatory Framework**

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

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

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

### **Coverage**

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

Exclusions: Self-employed persons, civil servants, teachers, military personnel, and people from Mainland China, Hong Kong, Macau, and foreign countries (who are not married to Taiwanese citizens).

### **Source of Funds**

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

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

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

**Government:** 0.1% of employee earnings and the cost of administration.

### **Qualifying Conditions**

**Unemployment benefit:** Must have at least one year of coverage within the three years prior to unemployment, must be involuntarily unemployed, must be currently registered at a public employment office as being capable and willing to work, must not have declined a suitable job offer, and must not be in vocational training.

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

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

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

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

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

### ***Unemployment Benefits***

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

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

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

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

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

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

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

### ***Administrative Organization***

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

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