



Occupational Injury/Disease Benefits

職業傷病給付(英文)

Please note if the insured 's eligibility meets the following conditions when applying for the benefits related to occupational injuries/diseases :

- The insured suffers from occupational injury/disease and meets the provisions of “Review Standards for the Insured of Labor Insurance to Suffer Injury/Disease due to Task Execution” that require outpatient, emergency room or hospitalization.
- The insured suffers occupational injury/disease during the validity of insurance and requires outpatient or hospitalization within 1 year after the suspension of coverage.
- In case the insured suffers occupational injury/disease during the validity of insurance, the insured requires outpatient or hospitalization during the participation of labor insurance after the cancellation of the policy according to “Laid-Off Insured Continuing Participating in Labor Insurance and Insurance Benefits Guidelines” and “Guidelines for Occupational Accident Worker Cancelling Policy and Continuing Participating in Labor Insurance during the Medical Treatment Period.”
- In case the insured suffers from occupational injury or occupational disease, the insured shall present the occupational injury/disease medical treatment form to apply for diagnosis from the National Health Insurance Medical Affairs Service Institution for the exemption of partial self-paid medical expenses according to the provision of National Health Insurance and the preference of half of the meal cost in the 30 days of hospitalization.

Injury/Disease Benefits

- In case the insured suffers from common injury or disease who could not work during the hospitalization and medical treatment period, thus failing to acquire previous salary, the insured pay apply for benefits of common injury/disease starting from the 4th day of hospitalization.
- In case the insured suffers injury or occupational disease due to task execution, and the insured could not work to acquire original salary during outpatient and hospitalization, the insured may apply for occupational injury/disease benefits starting from the 4th day which the insured could not work.
- Common injury and common disease benefits shall be based on 50% of the average monthly insured salary in 6 months before the insured encounters the accident. The benefits will be distributed from the 4 day the insured is hospitalized and could not work, every half month and up to 6 months. Nonetheless the insured having participated in the insurance reaching 1 year of seniority before reaching the injury/disease, the insured will be paid up to 6 months with a cumulative period of 1 year.
- The occupational injury and occupational disease benefits are based on 70 % of the average monthly insured salary in 6 month prior to the accident, and distributed from the 4th day which the insured could not work. In case the insured could not be healed in 1 year, the benefits will be cut down to half of the average monthly insured salary with a cumulative 2 years of distribution.

Disability Benefits

- In case the insured suffers common injury, common disease, occupational injury or occupational disease and the symptoms remain constant after treatment, the insured may apply for disability benefits when diagnosed by the special contracted hospital of National Health Insurance as permanently disabled and meets the disability benefit standards.
- According to the provisions of disability benefits standard, the level of worker disability is divided into 15 levels, with 15th level being the lowest level and distributed with 30 days. The highest level is the 1st level and distributed with 1,200 days. In case the insured becomes disabled due to occupational injury or occupational disease, the insured shall be paid with 50% of

the number of days according to the days of common accident benefits, namely the lowest is 45 days and the highest is 1,800 days.

Death Benefits

- Death benefits include the death of the insured and the death of families.
- In case of the death in the insured, five month of funeral allowance based on the average monthly insured salary in 6 months before the month of death. In the event of surviving spouse, children, parents, grandparents, or grandchildren under the insured foster, sisters and brothers of the insured, the surviving family allowance is distributed according to the seniority of insurance in 10 to 30 months. In case the insured dies from occupational injury or occupational disease, 40 months of surviving family allowance will be distributed.
- In the event of the death in the insured's parents, spouse or children, the insured may apply for 1.5 ~ 3 month of family's funeral allowance.

Other Funds under Act for Protecting Workers of Occupational Accidents

In the event of occupational accident after the implementation of Act for Protecting Workers of Occupational Accidents, workers, regardless of participating in labor insurance, may apply for the following funds according to the provisions prescribed under the Act :

- Living allowance for occupational disease, physical disability and occupational training.
- Device and caregiver funds.
- Disability and death funds.
- Workers participating in labor insurance may apply for additional funds below:
- Living allowance for occupational disease after retirement.
- Renewal insurance funds