

Benefit/Payment Rights

Calculation methods:

- ⊙ Lump sum old-age benefits and death benefits are based on the insured's **insurance salary as of the month in which the event occurred.**
- ⊙ Monthly old-age benefits and survivors' pension benefits are based on the insured's **average insurance salary of 10 years prior to the event.**
- ⊙ Parental leave allowances, maternity benefits, dependents' funeral allowances and disability benefits are based on the insured's **average insurance salary of 6 months prior to the event.**

Claim deadline: the time frame of 10 years since the date of an applicable event

Benefit/payment eligibility and standards for the benefit/payment categories:

Benefit/payment category	Benefit/payment eligibility	Benefit/payment standards		
		Category	Disability is caused when performing official duties or military service	Disability is caused by diseases or injuries (not in the performance of official duties or military service)
Disability Benefits	The insured's diseases or accidental injury-caused disability must meet the conditions specified in the List of the Criteria for the Provision of Disability Benefits under the Government Employee and School Staff Insurance.	Total disability	36 months	30 months
		Semi-disability	18 months	15 months
		Partial disability	8 months	6 months
Old-Age Benefits	The insured are entitled to old-age benefits upon their retirement, dismissal or voluntary discharge with 15 years and more of insured duration when they reach the age of 55 or above, excluding those who re-enroll in Government Employee and School Staff Insurance within 30 days after canceling their insurance.	Lump sum old-age benefits: Pension payment based on years of service (before legal amendments on May 31, 1999): 1–10 years: 1 month for every full year of service 11–15 years: 2 months for every full year of service 16–19 years: 3 months for every full year of service 20+ years: 36 months Calculation method post-legal amendments: 1.2 months for every full year of service. For insured individuals who met the various service year requirements stipulated in the Government Employee and School Staff Act both before and after its amendment and who choose to receive a lump sum old-age benefits, payment for the years before the amendments were made is capped at 36 months. For years served after the amendments, an additional 1.2 months shall be paid for each full year of service, with the combined pre-and post-amendment old-age benefits capped at 42 months; however, the old-age benefits for those who opt for preferential savings schemes in addition to the lump sum old-age benefits is capped at 36 months.		
	Old-age benefits eligibility: For individuals insured by private schools or individuals not insured by private schools who are entitled to monthly retirement/severance/military discharge benefits and preferential savings schemes that are not stipulated by law (excluding political appointees and elected public servants) who meet the following conditions: 1. With 30+ years of insurance contributions and age 55 or above. 2. With 20+ years of insurance contributions and age 60 or above.			

	<p>3. With 15+ years of insurance contributions and a age 65 or above.</p>	<p>Monthly old-age benefits:</p> <p>The pension of those with more than one year of participation in insurance is calculated at a rate of between 0.75% and 1.3%. Monthly old-age benefits will be paid for up to 35 years. Those who enrolled in Government Employee and School Staff Insurance after July 1, 2023 will receive a monthly pension payment for up to 40 years. The sum total of a retiree's monthly old-age benefits after their retirement/resignation/military discharge may not exceed 80% of twice their final insured salary amount while employed. If the sum total exceeds this number, the monthly old-age benefits shall be reduced, or the insured may choose not to receive monthly old-age benefits and instead receive a lump sum old-age benefits.</p>
<p>Death Benefits</p>	<p>Death benefits eligibility: For insured individuals who die in the performance of their official duties, from a disease, or from an accident.</p> <hr/> <p>Survivor's pension eligibility: For beneficiaries of insured individuals working in private schools or resigned from public schools [who are not entitled to monthly retirement/severance/military discharge benefits or preferential savings schemes (excluding political appointees and elected public servants)] who meet the following conditions:</p> <ol style="list-style-type: none"> 1. Spouse: <ol style="list-style-type: none"> a. Over the age of 55, not remarried, and married to the decedent for at least two years. b. Severely disabled and unable to make a living, not remarried, and married to the decedent for at least two years. 2. Children: <ol style="list-style-type: none"> a. Minors b. Adults who are severely disabled and unable to make a living 	<p>Lump-sum death benefit:</p> <p>Death while performing official duties:</p> <p>Less than 20 years of insurance contributions: 36 months</p> <p>Over 20 years of insurance contributions: 48 months</p> <p>Death resulting from diseases or accidents:</p> <p>Less than 20 years of insurance contributions: 30 months</p> <p>20–30 years of insurance contributions: 36 months</p> <p>30–35 years of insurance contributions: 42 months</p> <p>35+ years of insurance contributions: 48 months</p>

	3. Parents: Over the age of 55 with a monthly income not exceeding the civil servant 280 salary points.	Survivor's pension benefit: For each year of insurance, the payment is calculated at a rate of 0.75%, up to a maximum of 30% .
Dependents' Funeral Allowances	Eligibility: Death of the insured's parents, spouse, or registered children under the age of 25.	Parents and spouse: 3 months Registered children aged 12–25 years: 2 months Registered children under the age of 12 years: 1 month
Parental Leave Allowances	Where the insured has enrolled in this program for more than a year and raises a child less than 3 years of age, he/she may apply for parental leave and remain insured.	Monthly childcare allowance: From the day of parental leave, each month shall be paid 60% (an additional 20% is subsidized by the government starting from July 1, 2021) of the average monthly insurance salary in the previous 6 months, with a maximum of 6 installments. If the parental leave is less than 6 months, then the allowance shall be paid pursuant to actual months during the parental leave. For the odd days less than a month, the allowance shall be paid proportionally.
Maternity Benefits	Insured female individuals: 1. Childbirth or premature birth during the effective period of insurance. 2. Pregnancy during the effective period of insurance and thus having childbirth or premature birth within one year after termination the effectiveness of the insurance. ※ Those eligible for other social insurance maternity benefits or national subsidies due to their status as military/public service/education personnel, may only make one claim.	2-month benefits pursuant, with additional allowance given (from June 12, 2015 onwards) if the insured's childbirth or premature childbirth involves multiple infants.