

勞保給付－失能給付常見問答

Labor Insurance Benefits – Permanent Disability Benefits FAQ

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1	<p>失能給付的請領資格及給付標準各如何？</p> <p>What are the qualifications to claim permanent disability benefits and related payment standards?</p>	<p>請領資格：被保險人遭遇傷害或罹患疾病，經治療後，症狀固定，再行治療仍不能期待其治療效果，經全民健康保險特約醫院診斷為永久失能，並符合失能給付標準規定者。</p> <p>Eligibility: Where an insured party is injured or falls ill and after treatment the symptoms are fixed, with no expectation of improvement from further treatment, where a permanent disability is diagnosed by a national health insurance contracted hospital and the individual meets the permanent disability benefits standards.</p> <p>(1)失能年金：</p> <p>(1) Permanent disability pension:</p> <p>A. 經審定失能狀態符合失能給付標準附表所定失能狀態列有「終身無工作能力」者，共計 20 項。</p> <p>A. Where a disability is evaluated as meeting the “lifelong inability to work” permanent disability conditions listed in the appended permanent disability benefit standards table, 20 items.</p> <p>B. 為請領失能年金給付，經審定失能程度符合第 1 至 7 等級，並經個別化專業評估工作能力減損達 70 %以上，且無法返回職場者。</p> <p>B. In order to be eligible for permanent disability pension benefits, the degree of permanent disability must be evaluated as falling within categories 1-7. In addition, an individualized professional evaluation must determine that the individual has suffered an impairment equivalent to 70 percent or higher of work capability and is unable to return to the workplace.</p> <p>(2)失能一次金：</p> <p>(2) Lump-sum permanent disability benefits:</p> <p>A. 失能狀態符合失能給付標準附表規定，但未達「終身無工作能力」之給付項目者，共計 200 項。</p> <p>A. Where a disability meets the regulations of the appended permanent disability benefit standards table but not “lifelong inability to work” benefit items; 200 items.</p> <p>B. 失能狀態符合「終身無工作能力」之給付項目者，且於 98 年 1 月 1 日勞保年金施行前有保險年資者，</p>

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		<p>亦得選擇一次請領失能給付。</p> <p>B. Where a disability conforms to the “lifelong inability to work” benefit items and an individual had years of insurance prior to the implementation of the labor insurance pension on January 1, 2009, claiming lump-sum permanent disability benefits is an option.</p> <p>給付標準：</p> <p>Payment standards:</p> <p>(1)按勞工保險失能給付標準及其附表所定之失能項目、失能等級及給付日數審核辦理。</p> <p>(1) A review will be conducted of permanent disability grades and approved days of payment based on the labor insurance permanent disability payment standards and the appended permanent disability items.</p> <p>(2)失能項目：依勞工保險失能給付標準及其附表，以身體失能部位不同計分：精神、神經、眼、耳、鼻、口、胸腹部臟器、軀幹、頭臉頸、皮膚、上肢、下肢等 12 個失能種類、220 個失能項目、15 個失能等級。</p> <p>(2) Permanent disability items: Based on the labor insurance permanent disability payment standards and appended permanent disability items, there are 12 permanent disability classifications, 220 permanent disability items and 15 permanent disability grades, with points awarded based on which part of the body is disabled: mind, neurology, eyes, ears, nose, chest and abdomen organs, torso, head/face/neck, skin, upper limbs, lower limbs.</p> <p>(3)平均月投保薪資及平均日投保薪資之計算：</p> <p>(3) Calculating average monthly insured salary and average daily insured salary:</p> <p>A. 失能年金：按被保險人加保期間最高 60 個月之月投保薪資平均計算。</p> <p>A. Permanent disability pension: Calculated as the average monthly insured salary of an insured party during the insurance period over a maximum of 60 months.</p> <p>B.失能一次金（含職業傷病失能補償一次金）：按被保險人發生保險事故（即診斷永久失能日期）之當月起前 6 個月之實際月投保薪資平均計算；平均日投保薪資以平均月投保薪資除以 30 計算之。</p> <p>B. Lump-sum permanent disability benefits (including occupational injury or disease disability compensation): calculated as the average actual insured monthly salary of the insured party in the six months prior to an insured accident (from the date the permanent disability is</p>

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		<p>diagnosed); average daily insured salary is calculated as average monthly insured salary divided by 30.</p> <p>C. 被保險人同時受僱於 2 個以上投保單位者，其普通事故保險給付之月投保薪資得合併計算，不得超過勞工保險投保薪資分級表最高一級。但連續加保未滿 30 日者，不予合併計算。</p> <p>C. If an insured party is simultaneously employed by two or more insurance entities, his/her ordinary accident insurance benefit monthly insured salary is calculated as a combination of the two, but cannot exceed the highest grade of the labor insurance insured salary grade table. The two are not combined for individuals who have been insured for fewer than 30 consecutive days.</p> <p>(4) 給付額度：</p> <p>(4) Payment:</p> <p>A. 失能年金：</p> <p>A. Permanent disability pension:</p> <p>a. 依被保險人之保險年資計算，每滿 1 年，發給平均月投保薪資之 1.55%（即平均月投保薪資 × 年資 × 1.55%）。</p> <p>a. Calculated as 1.55% of average monthly insured salary for each full year the insured party is insured (average monthly insured salary x years insured x 1.55%).</p> <p>b. 金額不足新台幣 4,000 元者，按新台幣 4,000 元發給。</p> <p>b. When the total amount is less than NT\$4,000, a payment of NT\$4,000 will be made.</p> <p>c. 被保險人具有國民年金保險年資者，已繳納保險費之年資，每滿 1 年，按其國民年金保險之月投保金額 1.3% 計算發給（即國保之月投保金額 × 繳費年資 × 1.3%）。</p> <p>c. When the insured party has National Pension Insurance and already paid insurance premiums for a number of years, the amount is calculated as 1.3% of National Pension Insurance average monthly insured salary for the number of years insured (average National Pension Insurance monthly insured salary x years paying insurance premiums x 1.3%).</p> <p>d. 合併勞工保險失能年金給付及國民年金保險身心障礙年金給付後，金額不足新台幣 4,000 元者，按新台幣 4,000 元發給。</p> <p>d. If after combining labor insurance permanent disability pension benefit and national pension insurance</p>

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		<p>mental/physical disability pension payments the total is less than NT\$4,000, a payment of NT\$4,000 will be made.</p> <p>e. 因職業傷害或罹患職業病失能者，另一次發給 20 個月職業傷病失能補償一次金。</p> <p>e. Individuals disabled as a result of an occupational injury or illness will also receive a 20-month lump sum occupational disability compensation payment.</p> <p>f. 保險年資未滿 1 年者，依實際加保月數按比例計算；未滿 30 日者，以 1 個月計算。</p> <p>f. Payments to individuals insured for less than one year will be calculated based on the actual number of months insured in the year. Payments to individual insured for fewer than 30 days will be calculated as one month.</p> <p>g. 眷屬補助：</p> <p>*加發眷屬補助：請領失能年金給付者，同時有符合規定之配偶或子女時，每一人加發依第 53 條規定計算後金額 25%之眷屬補助，最多加計 50%。</p> <p>*停發眷屬補助：眷屬資格不符時，其眷屬補助應停止發給。</p> <p>g. Dependent benefits:</p> <p>*Additional dependent benefits: When individuals who claim permanent disability pension have a spouse or children who are also eligible to claim, each individual will receive 25 percent of dependent benefits calculated based on the provisions of Article 53, with a maximum of 50%.</p> <p>*Cessation of dependent benefits: If dependents are ineligible their dependent benefits will be stopped.</p> <p>B.失能一次金：</p> <p>B. Lump sum disability payment:</p> <p>因普通傷害或罹患普通疾病失能者，最高第 1 等級，給付日數 1,200 日，最低第 15 等級，給付日數 30 日。因職業傷害或罹患職業病失能者，增給 50%，即給付日數最高為 1,800 日，最低為 45 日。</p> <p>Individuals who are disabled as a result of an ordinary accident or illness and fall within grade one will receive benefits for 2,300 days, while those in grade 15 receive benefits for 30 days. Individuals who are disabled as the result of an occupational injury or illness receive an additional 50%, which is a maximum of 1,800 days and minimum of 45 days of benefits.</p>

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2	<p>申請失能給付需要檢送那些文件？</p> <p>What documents are required when applying for permanent disability benefits?</p>	<p>被保險人請領失能給付者，應備下列書件（可郵寄或送件至本局申請）：</p> <p>Insured parties who claim permanent disability benefits should submit the following documentation (to be posted or delivered to the bureau as part of an application):</p> <p>勞工保險失能給付申請書及給付收據。</p> <p>※申請書依規定應洽投保單位蓋章，惟被保險人於退保後一年內診斷永久失能，得依勞工保險條例第 20 條第 1 項規定自行提出申請，或投保單位有歇業、解散、撤銷、廢止、受破產宣告或其他情事，未能蓋章者，得說明原因自行請領。</p> <p>勞工保險失能診斷書（由被保險人洽請醫療院所診斷出具，並於出具後 5 日內逕寄本局，被保險人則檢送『勞工保險失能診斷書逕寄勞動部勞工保險局證明書』）。</p> <p>Labor insurance permanent disability benefit application form and payment receipts.</p> <p>※ In accordance with regulations, the application form should be affixed with the official seal of the insurance entity. However, insured parties diagnosed with a permanent disability within one year of suspending their insurance are required to submit an application themselves pursuant to the provisions of Paragraph 1, Article 20 of the Labor Insurance Act. Alternatively, when an insurance entity is unable to affix an official seal because it has gone out of business, been dissolved, had its operating license revoked, been shut down, been declared insolvent or other reasons, the situation should be explained as part of an application.</p> <p>Labor insurance permanent disability diagnosis document (the insured party should ask a hospital to issue this document and provide it to the bureau within five days of it being issued. The insured party should receive a “certificate attesting to the receipt of a labor insurance permanent disability diagnosis document from the Bureau of Labor Insurance, Ministry of Labor”).</p> <p>(1)應由全民健康保險特約醫院或診所診斷出具。</p> <p>(1) The diagnosis document must be issued by a National Health Insurance contracted hospital or clinic.</p> <p>(2)精神失能者須由精神科專科醫師診斷出具。神經失能者須由神經科、神經外科或復健科專科醫師診斷出具。膀胱機能失能者須由泌尿科專科醫師診斷出具。</p>

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		<p>(2) Those with mental disabilities must be diagnosed by a doctor in the psychiatric department. Individuals with neurological disabilities must be diagnosed by a doctor in the neurology, neurosurgery or rehabilitative medicine departments. Those with bladder function disabilities must be diagnosed by a doctor in the urology department.</p> <p>(3) 依據勞工保險失能給付標準附表規定，勞工保險被保險人因眼、耳、咀嚼嚥下及言語機能、胸腹部臟器（機能失能）、脊柱畸形或運動失能、皮膚失能、上肢機能、下肢機能申請失能給付時，其失能診斷書應由「衛生福利部醫院評鑑優等以上、醫院評鑑合格之醫學中心或區域醫院、醫院評鑑及教學醫院評鑑合格」之全民健康保險特約醫院出具。但澎湖縣、金門縣、連江縣等離島之被保險人申請失能給付時，不在此限。</p> <p>(3) In accordance with the provisions of the appended labor insurance permanent disability payment standards table, when an individual with labor insurance applies for disability benefits as a result of eye, ear, chewing and swallowing or language function impairment, chest and abdomen organs (functional disability), spinal deformity, mobility disability, skin disability, upper or lower lib disability, his/her disability diagnosis document should be issued by a National Health Insurance contacted hospital “with a hospital accreditation from the Ministry of Health and Welfare of excellent or higher, medical center or regional hospital with hospital accreditation of conforming, or facilities with a hospital accreditation or teaching hospital accreditation of conforming.” However, this does not apply to applications for permanent disability benefits from insured parties resident in the offshore islands of Penghu County, Kinmen County or Lienchiang County.</p> <p>(4) 在本條例施行區域外者，得由原應診醫院出具。 （上述空白表格可電洽本局 02-23961266 轉分機 3666 綜合索表組或逕洽本局各地辦事處索取。） 勞工保險失能年金加發眷屬補助申請書及給付收據（限請領年金給付且有符合加發眷屬補助條件之配偶或子女者填具） 經醫學檢查者，附檢查報告及相關影像圖片（如脊柱畸形或運動失能者須附正、側面 X 光照片或光碟片）。</p> <p>(4) For those in areas where this Act is not implemented, diagnosis documents should be issued by the original diagnosing hospital.</p>

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		<p>(for a blank copy of the aforementioned form call the bureau's General Document Department at 02-23961266 EXT 3666 or pick one up at a local office).</p> <p>A labor insurance permanent disability pension and additional dependent benefits application form and payment receipts (limited to those applying for pension benefits with a spouse or children who conform to the terms of the dependent benefits regulations).</p> <p>Those who undergo a medical examination should attach the medical report and related images (for example those with spinal deformities or mobility disabilities should include frontal and lateral X-rays or a disc containing such images).</p>
3	<p>被保險人可以在那裡索閱勞保失能給付標準之相關資料？</p> <p>Where can an insured party obtain information on labor insurance disability benefit payment standards?</p>	<p>可向本局各地辦事處索取，或由本局全球資訊網（網址：http://www.bli.gov.tw）之「業務專區」／點選「勞工保險」之「給付業務」／點選「失能給付」之「相關規定」／點選「失能給付標準」下載。</p> <p>Information can be obtained from various Bureau of Labor Insurance offices across Taiwan or downloaded by going to the “Dedicated Business Section” of the bureau’s official website and clicking “Benefits” under “Labor Insurance,” then and clicking “Related Rules” under “Disability Benefits” and clicking “Disability Benefit Payment Standards.”</p>
4	<p>98 年 1 月 1 日新修正之勞工保險條例施行後，失能給付是否只能按月領取？</p> <p>After the implementation of the newly revised Labor Insurance Act on January 1, 2009, can disability benefits only be claimed monthly?</p>	<p>被保險人因傷病符合失能給付標準或為身心障礙者權益保障法所定之身心障礙，且經評估為終身無工作能力者（即符合下列規定之一者），得按月請領失能年金給付。</p> <p>If as a result of an injury or illness an insured party meets the disability benefit payment standards or is disabled as defined in the People with Disabilities Rights Protection Act and is evaluated as being lifelong work incapacity (conforming to one of the following rules) he/she can claim a monthly permanent disability pension.</p> <p>(1) 經審定失能狀態符合失能給付標準附表所定失能狀態列有「終身無工作能力」者，共計 20 項。</p> <p>(1) When an evaluation determines that a disability complies with one of the 20 “lifelong work incapacity” items listed in the disability benefit payment standards table.</p> <p>(2) 為請領失能年金給付，經審定失能程度符合第 1 至 7 等級，並經個別化專業評估工作能力減損達 70 % 以上，且無法返回職場者。</p> <p>(2) In order to draw a permanent disability pension, degree of incapacitation must be evaluated as falling</p>

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		<p>within categories 1-7, an individualized professional assessment of work capability determine that impairment is 70 percent or more and the individual be unable to return to the workplace.</p> <p>被保險人失能狀態符合失能給付標準，但未符合前述第 1 項之被保險人，仍係一次發給失能給付。</p> <p>符合前述第 1 項之(1)之被保險人，如於 98 年 1 月 1 日前有保險年資者，亦得選擇一次請領失能給付。</p> <p>If an insured party has a disability that meets the disability benefit payment standards but not the terms of Paragraph 1 above, disability benefits will be paid as a lump sum. Insured parties who meet the terms of Paragraph 1 (1) above are and have been insured for years prior to January 1, 2009, can also choose to receive a one-off lump sum disability payment.</p>
5	<p>被保險人請領失能年金給付，如有配偶及子女，是否可加發眷屬補助？加發條件為何？</p> <p>If an insured party claims a permanent disability pension are his/her spouse and children eligible for a dependents allowance? If so, what are the conditions for the issuance of such an allowance?</p>	<p>是的。因考量失能達終身不能從事工作之被保險人，如果是家庭主要的經濟支柱，一旦遭遇事故，原本賴其維生之配偶或子女的生活都會受到影響，所以請領失能年金給付者，如有符合條件的配偶或子女，還可申請「眷屬補助」，每 1 人加發 25%，最多加 50%。</p> <p>Yes they are eligible. After taking into consideration insured parties who are unable to work for a lifetime, if they are the main breadwinner of a family then as soon as the accident occurs the lives of a spouse or children dependent on them is impacted, so when those who claim a permanent disability pension have a spouse or children who meet the necessary conditions, they can apply for a “dependent allowance,” with each individual receiving 25% and a maximum of 50%.</p> <p>加發眷屬補助條件如下：</p> <p>The conditions for the issue of a dependents allowance are as follows:</p> <p>配偶：符合下列情形之一者：</p> <p>Spouse: Must meet one of the following conditions:</p> <p>(1)年滿 55 歲，且婚姻關係存續 1 年以上。但如無謀生能力或有扶養下列規定之子女者，不在此限。</p> <p>(1) Aged 55 or older and have been married for one year or longer. However, this does not apply if they have no earning capacity or care for children who meet the following conditions:</p> <p>(2)年滿 45 歲，婚姻關係存續 1 年以上，且每月工作收入未超過投保薪資分級表第一級。</p> <p>(2) Aged 45 or older and have been married for one year</p>

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		<p>or longer, whose monthly work salary does not exceed category 1 in the insured salary grading table.</p> <p>子女：符合下列情形之一者（養子女須有收養關係 6 個月以上）： Children: Must be in compliance with one of the following conditions (adopted children must have had an adoptive relationship of six months or more):</p> <p>(1) 未成年。 (1) Minors</p> <p>(2) 無謀生能力。 (2) No earning capacity</p> <p>(3) 25 歲以下，在學，且每月工作收入未超過投保薪資分級表第一級。 (3) 25 years old or under, still at school and earning a monthly salary that does not exceed category 1 in the insured salary grading table.</p>
6	<p>勞保被保險人年逾 60 歲，加保 20 年餘，因腦溢血經治療後呈植物人狀態，可否分別請領老年年金及失能年金給付？ If the labor insurance party is 60 years old or more, and has been insured for 20 years or longer, and falls into a vegetative state after being treated for a cerebral hemorrhage is he/she still eligible to claim old-age pension and permanent disability pension?</p>	<p>依照勞工保險條例第 65 條之 3 規定，各種年金給付僅能擇一請領，即被保險人僅能就老年年金或失能年金給付擇一請領，不得同時具領。 In accordance with the provisions of Article 65-3 of the Labor Insurance Act, if an individual is eligible to claim multiple pension benefits, he/she must choose one. In other words, the insured party must choose to claim either old-age pension or permanent disability pension and cannot claim both.</p>
7	<p>被保險人因重度失能，是否不論領取失能給付一次金或失能年金給付，日後死亡均不得再行請領死亡給付？ If an insured party suffers a severe disability, regardless of whether he/she claims a lump sum disability payment or permanent disability pension, in the event of death are they ineligible to claim death benefits?</p>	<p>被保險人失能狀態符合失能給付標準附表所定失能狀態列有「終身無工作能力」者，如於 98 年 1 月 1 日前有保險年資，經選擇領取失能給付一次金，日後死亡時，其受益人不得再行請領遺屬年金或遺屬津貼。惟如選擇領取失能年金給付，日後死亡時，則得由其受益人選擇請領遺屬年金（按失能年金給付標準半數發給）或一次請領失能給付扣除已領失能年金給付總額之差額。 When the disability of an insured party is one of the “lifelong work incapacity” disabilities listed in the disability benefit payment standards table then if the insured party had insurance for at least one year prior to January 1, 2009, and chooses to receive a lump sum disability payment, when the individual dies his/her</p>

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		beneficiaries cannot claim a survivor's pension or survivor's allowance. However, if the insured party chose to receive a permanent disability pension, when he/she dies, his/her beneficiaries can apply to receive a survivors' pension (to be issued as half the amount of the permanent disability pension benefits payment standards) or a lump sum minus the total amount of permanent disability pension already paid.
8	<p>勞保被保險人曾參加國民年金保險，於請領失能給付時是否可以併計國民年金保險之年資？其給付金額應如何計算？</p> <p>If an insured party has previously taken part in National Pension Insurance (NPI), when he/she claims disability benefits are their number of years with NPI included in the calculation? And if so how are their total benefits calculated?</p>	<p>勞保被保險人因傷病致失能符合失能年金給付規定時，如具有國民年金保險年資者，已繳納國民年金保險費之年資，每滿1年，按其國民年金保險之月投保金額1.3%計算發給。如合併勞工保險失能年金給付及國民年金保險身心障礙年金給付後，金額不足新台幣4,000元者，按新台幣4,000元發給。</p> <p>If an individual with labor insurance becomes eligible for a permanent disability pension after being injured or falling ill, already has years of National Pension Insurance (NPI) and paid the NPI premium for several years, 1.3 percent of the monthly insurance premium will be paid for every year insured. If after combining labor insurance permanent disability pension and NPI Mental/Physical Disability Pension Benefit it comes to less than NT\$4,000, a payment of NT\$4,000 will be made.</p> <p>勞保被保險人失能狀態符合失能給付標準，但未達「終身無工作能力」之給付項目，而（或）請領失能一次金給付者；或失能狀態符合「終身無工作能力」之給付項目，於98年1月1日勞保年金施行前有保險年資，選擇一次請領失能給付者，不得併計國民年金保險年資。</p> <p>If the disability of an individual with labor insurance meets the disability benefit payment standards but not the "lifelong work incapacity" benefit items and (or) claims a lump sum disability payment; or where the disability does meet the "lifelong work incapacity" benefit items and they were insured for years prior to the implementation of the labor insurance pension on January 1, 2009, those who choose to receive a lump sum disability payment will not have their number of years with NPI included in the calculation.</p>
9	<p>勞保被保險人因車禍撞斷8顆牙齒，可否申請失能給付？</p> <p>If an individual with labor insurance is in a traffic accident</p>	<p>勞保被保險人如因意外傷害致牙齒缺損5齒以上(不含假牙)，經治療終止後，症狀固定，再行治療仍不能期待治療效果，並經全民健康保險特約醫診斷為永久失能時，得洽請上述醫院開具失能診斷書逕寄本局，並自行檢具勞工保險失能給付申請書及給付收據</p>

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	and loses 8 teeth is he/she eligible to apply for disability benefits?	<p>連同勞工保險失能診斷書逕寄勞動部勞工保險局證明書等，經由投保單位向本局申請失能給付。</p> <p>If an individual with labor insurance has an accident that results in the loss of five or more teeth (not including false teeth) after the completion of treatment when the situation has stabilized and any further treatment offers no expectation of improvement and a National Health Insurance contracted medical facility offers a diagnosis of permanent disability, the aforementioned facility should be asked to send a provide a diagnosis document and the labor insuring entity will submit that together with a labor insurance disability application and payment receipts to the Bureau of Labor Insurance as part of an application for disability benefits.</p>
1 0	<p>胸腹部臟器器官移植是否可領失能給付？</p> <p>Can one claim disability benefits for the transplant of chest or abdomen organs?</p>	<p>心臟移植者，給付標準為第 7 等級。</p> <p>Heart transplant recipients: Category 7 payment standards</p> <p>肺臟移植者，給付標準為第 7 等級。</p> <p>Lung transplant recipients: Category 7 payment standards</p> <p>肝臟移植者，給付標準為第 9 等級。</p> <p>Liver transplant recipients: Category 9 payment standards</p> <p>腎臟移植者，給付標準為第 9 等級。</p> <p>Kidney transplant recipients: Category 9 payment standards</p>
1 1	<p>洗腎病人是否可以請領失能給付？</p> <p>Can patients receiving kidney dialysis claim disability benefits?</p>	<p>二側腎臟無機能且須終身定期透析治療者，給付標準為第 7 等級。</p> <p>Individuals with a non functioning kidneys who require lifelong regular dialysis treatment are subject to category 7 payment standards</p>
1 2	<p>女性被保險人因罹患子宮肌瘤致切除子宮時已年逾 45 歲，可否請領失能給付？</p> <p>Can an insured woman who is 45 years old or more and has to have a hysterectomy as a result of a uterine myoma claim disability benefits?</p>	<p>一、查勞工保險失能給付標準附表業經勞動部於 111 年 3 月 30 日修正發布，並自 111 年 4 月 1 日起發生效力。此次修正規定已刪除女性被保險人請領生殖器失能年齡限制。</p> <p>1. The amended version of the Labor Insurance Disability Benefit Payment Standards Table was issued by the Ministry of Labor on March 30, 2022 and came into effect on April 1, 2022. This removed age limits on insured women claiming sexual organ incapacitation benefits.</p> <p>二、依失能給付標準附表規定，器質性失能，應於器官切除出院之日審定等級，是 111 年 4 月 1 日修正發布生效後(含當日)診斷失能者，按修正後之附表辦理，修正發布生效前已申請失能給付或已診斷失能</p>

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		<p>者，依修正前之附表審核。</p> <p>2. In accordance with the provisions of the Labor Insurance Disability Benefit Payment Standards Table, organ related disabilities should be evaluated on the day the patient checks out of hospital after having an organ removed. After the revised rules came into effect on April 1, 2022 (inclusive) individuals diagnosed as disabled, will be processed in accordance with the provisions of the revised table, whereas those who applied for disability benefits or were diagnosed as disabled before the new table comes into force will be processed in accordance with the provisions before the amendments were introduced.</p> <p>三、被保險人於加保生效期間因傷病割除兩側卵巢或子宮，且於 111 年 4 月 1 日(含當日)以後診斷失能者，可適用修正後之附表規定，得洽請全民健康保險特約醫院開具失能診斷書逕寄本局，另檢具勞工保險失能給付申請書及給付收據連同『失能診斷書逕寄勞動部勞工保險局證明書』等，經由投保單位向本局申請失能給付。但被保險人如於 111 年 3 月 31 日(含當日)前切除子宮且診斷失能時已逾 45 歲者，因不符合修正前之生殖器失能規定，不得申請失能給付。</p> <p>3. If during the validity of the insurance an insured woman has her ovaries removed or a hysterectomy as a result of injury or illness and is diagnosed as disabled on or after April 1, 2022, the amended provisions apply. A National Health Insurance contracted hospital should be asked to provide a permanent disability diagnosis document to be sent to the bureau by the insuring entity together with a labor insurance disability benefit application, payment receipts and a “disability diagnosis document certified by the Bureau of Labor Insurance” as part of an application for permanent disability benefits. However, if the insured party has a hysterectomy on or before March 31, 2022 and at the time of the disability is 45 years old or more, she is ineligible under the provisions of the non-amended rules to apply for disability benefits.</p>
1 3	<p>被保險人申請失能給付是否應退保？</p> <p>When an insured party applies for disability benefits are they required to suspend their insurance?</p>	<p>被保險人如領取失能給付標準附表之失能狀態中列有「終身無工作能力」項目之失能給付，或經個別化專業評估為終身無工作能力，請領「失能年金給付」者，本局自實際診斷永久失能之日起逕予退保。</p> <p>If an insured party claims disability benefits based on a “lifetime inability to work” disability item listed in the disability benefit payment standards table or is</p>

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		designated as having a lifetime inability to work by an individualized professional assessment and claims a “Permanent Disability Pension,” the bureau will remove the individual from the insurance program from the day on which he/she was diagnosed as permanently disabled.
1 4	<p>勞保被保險人退保後經診斷確定罹有職業病且診斷永久失能者，得否請領職業災害保險給付？</p> <p>If after an insured party suspends their insurance they are confirmed as having an occupational related illness and diagnosed as being permanently disabled can he/she claim occupational accident insurance benefits?</p>	<p>保被保險人認為於加保有效期間因工作所致，於退保後經診斷確定為職業病，且診斷永久失能者，可請領職業病失能給付。惟需於診斷實際永久失能之日起 5 年內提出申請，同一疾病以請領 1 次為限。</p> <p>If an insured party believes he/she developed an occupational illness as a result of work while their insurance was still valid but is only diagnosed as permanently disabled after suspending the insurance, they are entitled to claim occupational illness disability benefits. However, an application must be filed within five years of the permanent disability diagnosis and only one claim can only be made for any illness.</p> <p>【說明】：</p> <p>101 年 12 月 19 日總統華總一義字第 10100279771 號令公布修正「勞工保險條例第 30 條」條文，依中央法規標準法第 13 條規定，自 101 年 12 月 21 日起生效施行。另依行政院勞工委員會 101 年 12 月 25 日勞保 2 字第 1010140557 號函示略以：</p> <p>【Explanation】：</p> <p>On December 19, 2012, the amended “Article 30 of the Labor Insurance Act” was promulgated in Presidential Order Hua-tsung Yi-tzu No. 10100279771 and came into force on December 21, 2012 in accordance with the provisions of Article 13 of the Central Regulation Standard Act. In addition, on December 25, 2012, the Council of Labor Affairs under the Executive Yuan issued Laopaoertzu No. 1010140557 providing the following interpretation:</p> <p>(1) 上開條文修正生效後發生之保險給付請求權，應依修正後之規定辦理，其請求權時效為 5 年。</p> <p>(1) Claims for insurance benefits after the aforementioned article was amended and came into effect should be processed in accordance with the amended regulations, with the right to claim limited to a maximum of five years.</p> <p>(2) 101 年 12 月 21 日條文修正生效時，保險給付請求權時效尚未逾 2 年者，為保障請領人請領保險給付之權益，依修正後之規定，其請求權時效自得請領之</p>

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		<p>日起因 5 年間不行使而消滅。</p> <p>(2) In order to protect the right to claim insurance benefits of those whose right to file a claim has not exceeded two years, after the amended provisions came into force on December 21, 2012 the right to claim benefits disappears in five years if no claim is made.</p> <p>(3) 101 年 12 月 21 日條文修正生效前，保險給付請求權時效已逾 2 年未提出申請，或因罹於時效經本局核定不予給付者，依法律不溯及既往原則，應依修正前之規定，其保險給付請求權因 2 年間不行使而當然消滅。</p> <p>(3) Before the amended provisions came into force on December 21, 2012, those whose right to file a claim had exceeded two years and did not file a claim, or cases not approved by the bureau because of the statute of limitations and the principle of the non-retroactivity of laws, should be processed in accordance with the provisions before the law was amended their right to make a claim for insurance benefits naturally disappearing if no such claim is made within two years.</p>
1 5	<p>什麼是失能年金給付個別化專業評估機制？</p> <p>What is the permanent disability pension individualized professional evaluation mechanism?</p>	<p>失能年金給付個別化專業評估是以被保險人身體損傷程度為基礎，先計算身體各損傷部位的全人損傷百分比，再考量被保險人診斷失能後未來工作收入能力、職業及年齡等因素，綜合評估整體工作能力減損百分比。</p> <p>The permanent disability pension individualized professional evaluation mechanism is based on the degree of physical injury experienced by the insured party. A calculation is first made as to what proportion of the body is injured relative to the whole body. A consideration is then made as to the future earning power of the insured party after the disability diagnosis, occupation and age, to come up with a general assessment as to the percentage by which the individual's ability to work has been impaired.</p>
1 6	<p>為什麼要增訂「個別化專業評估機制」？有無法令依據？</p> <p>Why has an “individualized professional evaluation mechanism” been added? Does it have a legal basis?</p>	<p>先進國家社會保險失能認定方式，分為「身體損傷程度」及「工作能力喪失程度」二大模式。歷來我國勞保失能給付多採身體損傷程度認定，未考量工作能力喪失程度，致遭批評認定不夠客觀。</p> <p>In advanced countries the social insurance determination of disability focuses on “degree of physical injury” and “degree of work incapacity.” Over the years, labor insurance disability benefits in the ROC have focused on “degree of physical injury” and not considered “degree</p>

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		<p>of work incapacity,” which has led to criticisms of it being insufficiently objective.</p> <p>98年1月1日修正施行的勞保條例規定，中央主管機關應建立個別化之專業評估機制，作為失能年金給付之依據，並應於條例修正公布後5年施行（即102年8月13日）。</p> <p>The amended Labor Insurance Act enacted on January 1, 2009, requires the Central Competent Authority to establish an “individualized professional evaluation mechanism” as a basis for the determination of permanent disability pensions, to be implemented within five years of the amendments being announced (August 13, 2013).</p>
17	<p>個別化專業評估機制何時施行？施行前同一失能狀況已領一次金，是否能透過評估機制改領年金給付？</p> <p>When was the individualized professional evaluation mechanism implemented? If an individual claimed a disability lump sum payment before it was implemented can he/she use the evaluation mechanism to switch to a permanent disability pension?</p>	<p>個別化專業評估機制施行日期為102年8月13日。102年8月12日前已提出申請失能給付，並經本局核付入帳者，因法律不溯及既往，不得變更改領年金給付。但申請後尚未經本局核定者，為保障被保險人請領年金給付權益，得以書面向本局申請變更。</p> <p>The individualized professional evaluation mechanism was implemented on August 13, 2013. Owing to the non-retroactivity of the law, applications for disability benefits on or before August 12, 2013 approved for an account by the bureau cannot be changed or switched to a permanent disability pension. However, if an application was submitted but not yet approved by the bureau, in order to protect the rights of the insured party to claim a pension a written request to change can be made to the bureau</p>
18	<p>個別化專業評估機制施行後，失能給付的申請方式有無不同？如何申請個別化專業評估？</p> <p>After the implementation of the individualized professional evaluation mechanism how is the disability benefit application any different? How does one apply for individualized professional evaluation?</p>	<p>沒有不同，但請填送新版的失能給付申請書。</p> <p>The application is the same, but applicants should fill in the new permanent disability application form.</p> <p>因應個別化專業評估機制的施行，本局已修訂新版（104.10）「勞工保險失能給付申請書及給付收據」，載明相關規定及流程說明，為免保險權益受損，日後請領失能給付，請填送新版的失能給付申請書，如欲請領「年金」，請勾選「按月領取失能年金給付」，由於核付後即不得再行變更，務請審慎考慮並選擇。</p> <p>In response to the implementation of the individualized professional evaluation mechanism, the Bureau of Labor Insurance drafted a new version of the “Labor Insurance Disability Benefit Application Form and Payment Receipts” (October 2015) which clearly details related regulations and processes to ensure insurance benefits</p>

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		<p>are not adversely impacted. In the future when claiming disability benefits please fill in the new application form. If you want to claim a “pension” tick the section titled “monthly payment of permanent disability pension.” Once approved this cannot be changed so consider your options carefully before making a choice.</p> <p>個別化專業評估不需由被保險人另行提出申請，只要在給付申請書上勾選「按月領取失能年金給付」，經本局審查後，必需進行個別化專業評估者，本局會收集相關資料送請專業醫院進行評估，評估結果僅供本局審查失能年金給付使用，不得作為其他用途。</p> <p>Individualized professional evaluations do not require the insured party to submit a separate application, merely for the applicant to tick the section titled “monthly payment of permanent disability pension” on the application form. Once approved by the bureau those required to undergo individualized professional evaluation will have their related information sent to a professional hospital for evaluation. The results of the evaluation are used by the bureau to review permanent disability pension payments and cannot be used for any other purpose.</p>
19	<p>是不是請領「失能年金給付」都要進行個別化專業評估？</p> <p>Does everyone who receives a “permanent disability pension” have to undergo an individualized professional evaluation?</p>	<p>不一定。</p> <p>Not necessarily</p> <p>失能程度屬於失能給付標準附表「終身無工作能力」的失能項目（共 20 項），無需進行評估，仍可依原規定請領失能年金給付。其餘失能後無法返回職場工作且整體失能程度符合第 1 至 7 等級者，欲請領失能年金的話，則需進行個別化專業評估，屆時本局將向醫院調閱病歷，並函請被保險人補具職業別及工作內容說明、檢測報告等資料併同敘明相關權益，俟文件齊備後再送專業醫院評估。也就是透過個別化專業評估的施行，將可擴大請領年金給付的範圍與對象，增進勞工權益。</p> <p>Degree of disability is one of the 20 “Lifetime Work Incapacity” disability items listed in the Disability Benefit Payment Standards Table and does not require an evaluation to claim a permanent disability pension based on the original regulations. In other instances, when an individual becomes disabled, is unable to return to work, overall degree of disability falls within categories 1-7 and they want to claim a permanent disability pension, an individualized professional evaluation must be conducted. Thereafter, the bureau will review hospital</p>

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		<p>medical records, write to the insured party requesting further information on their profession and work duties as well as a test report while also detailing their related rights. Once this information has been provided it will be sent to a professional hospital for review. In other words, following the implementation of individualized professional evaluations the scope and number of people able to claim a permanent disability pension is expanded, thereby enhancing labor rights.</p> <p>(勞工保險局委託辦理勞工保險失能年金給付個別化專業評估作業要點第2點)</p> <p>(point 2 of the operational guidelines on the Bureau of Labor Insurance being commissioned to arrange labor insurance permanent disability pension individualized professional evaluations)</p>
20	<p>經過個別化專業評估後，是不是就一定可以按月領年金？</p> <p>After an individualized professional evaluation is conducted is one certain to receive monthly pension payments?</p>	<p>不一定。</p> <p>Not necessarily</p> <p>個別化專業評估後，必需同時符合下列3要件，才可以領取年金給付，否則被保險人所請失能給付將逕按一次金發給：</p> <p>Following an individualized professional evaluation one must simultaneously meet the three following conditions to be eligible to receive monthly pension payments, otherwise the disability benefits claimed by the insured party will be paid in one lump sum.</p> <p>整體失能程度達到失能給付標準第1至7等級。</p> <p>經個別化專業評估整體工作能力減損達70%以上。</p> <p>因失能致無法返回職場工作。</p> <p>(失能給付標準第4條第1項第2款、個別化專業評估作業要點第2點)</p> <p>Where the overall degree of disability falls within categories 1-7 of the disability benefit payment standards</p> <p>Where a individualized professional evaluation determines impairment in overall work ability to be 70% or more</p> <p>Where a disability that makes it impossible to return to work</p> <p>(Subparagraph 2, Paragraph 1, Article 4 of the Disability Benefit Payment Standards and Point 2 of the individualized professional evaluation operational guidelines)</p>

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2 1	<p>如果想透過個別化專業評估領年金，但已寄送了舊表格，可以更換申請失能年金嗎？</p> <p>If an applicant wants to claim a pension by taking an individualized professional evaluation but sends in an old application form can he/she change and apply for a permanent disability pension?</p>	<p>可以。在本局核付入帳前，得以書面說明改申請失能年金給付。</p> <p>Yes. Before the bureau approves an account a written request can be sent in to change a claim and seek a permanent disability pension</p> <p>如果填寄了舊版失能給付申請書且漏未勾選申請一次金或年金，亦未在核付入帳前更改申請失能年金者，本局會先行發給失能一次金，惟失能程度符合第7等級以上者，核定給付時，會一併說明相關評估規定，被保險人如於審議時效內改申請失能年金，本局會改按個別化專業評估規定辦理。</p> <p>If an applicant fills in the old disability benefit application form without ticking the lump sum or pension payment option, or changes an applies for a disability pension prior to an account being created, the bureau will first issue a lump sum disability payment. However, when an individual's degree of disability falls within category 7 or higher when benefits are approved related evaluation regulations will also be detailed. If the insured party changes the application to that for a disability pension within the valid period of the review, the bureau will process the application based on the individualized professional evaluation.</p>
2 2	<p>進行個別化專業評估需多久時間？年金何時開始發給？</p> <p>How long does an individualized professional evaluation take? When is the pension issued?</p>	<p>進行個別化專業評估前，本局需先收集病歷、檢測報告、職業工作內容及失能診斷書件等資料，再送專業醫院評估，由於部分資料需洽請其他機關提供，相關作業時間約2個月左右（例如：向就診醫院調閱病歷資料約需3~4週、醫院進行評估約需2~3週，也有部分案件需補送工作史等資料或複檢）。</p> <p>Before an individualized professional evaluation is conducted, the bureau first collects information on the individual's medical history, test reports, professional duties and disability diagnosis documents which are then sent to a professional hospital for review. Because some of this information needs to provided by other agencies the process takes about 2 months (for example, it takes about 3-4 weeks to secure a medical history from the diagnosing hospital and 2-3 weeks for another hospital to conduct a review. Moreover, in some cases a supplementary work history or new tests might be necessary).</p> <p>醫院將評估結果回覆本局後，符合年金規定者，會自申請當月起，按月發給，不因審查作業時間不同而有差別。</p>

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		<p>After the bureau receives the results of the hospital evaluation, those applicants eligible to claim a permanent disability pension will receive monthly payments starting the month of the application. This is not impacted by the different lengths of time reviews takes.</p> <p>(個別化專業評估作業要點第 3 點、條例第 65 條之 1 第 2 項) (Point 3 of the individualized professional evaluation operational guidelines, Paragraph 2, Article 65-1 of the Law Article)</p>
2 3	<p>經個別化專業評估後相關權益會有差別嗎？失能年金給付金額如何計算？</p> <p>Is there any difference in related rights after an individualized professional evaluation? How is the amount of permanent disability pension calculated?</p>	<p>不會。 No</p> <p>不論是屬於失能給付標準附表「終身無工作能力」的失能項目，或是經個別化專業評估而領取失能年金給付，給付金額的計算方式及相關權益都一樣。</p> <p>Whether it is a “lifelong work incapacity” disability item listed in the Permanent Disability Payment Standards table or a disability pension after an individualized professional evaluation the calculation of the amount paid and related rights are the same.</p> <p>失能年金給付金額＝最高 60 個月的平均月投保薪資 × 保險年資 × 1.55%；給付金額不足 4,000 元時，按 4,000 元發給；如果有符合加發眷屬補助條件的子女或配偶，每一人加發 25%，最多加發 50%。</p> <p>Maximum permanent disability pension = 60 months of average monthly insured salary x number of years insured x 1.55%; Where payment is less than NT\$4,000, a total of NT\$4,000 will be paid; If an applicant has a spouse or children who are eligible to claim a dependents allowance, each will receive 25% with a maximum of 50% issued.</p> <p>如果身體已有局部失能，再次發生傷病後，經全人損傷程度評估結果，符合失能年金給付要件時，按失能年金給付金額之 80% 發給（即每月扣減 20% 已局部失能之金額），至原已局部失能一次金給付金額之半數扣減完畢後，發給全額失能年金給付。</p> <p>If an individual is already partially disabled and further injured or falls ill, after a full degree of injury evaluation, when eligible for permanent disability pension benefits, 80% of the permanent disability pension will be paid (the 20% monthly deduction is the amount already paid for the partial disability), until 50% of the lump sum paid for</p>

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		<p>the partial disability is deducted at which point the full disability pension is paid.</p> <p>(條例第 53 條第 2 項、第 54 條之 2 第 1 項、第 55 條第 2 項) (Paragraph 2, Article 53, Paragraph 1, Article 54-2, Paragraph 2, Article 55 of the Law Article)</p>
2 4	<p>領取失能年金給付期間，是否還能繼續加保？還能領老年給付嗎？</p> <p>Can one remain insured while receiving a disability pension or continue to claim old age benefits?</p>	<p>不可以。 No.</p> <p>不論是失能程度屬於失能給付標準附表「終身無工作能力者」，或是經個別化專業評估後符合年金給付條件者，領取失能年金給付時，兩者都必需退保，不得繼續加保。</p> <p>Whether the degree of disability is a “lifelong work incapacity” listed in the Disability Benefit Payment Standards Table or a disability pension is awarded after an individualized professional evaluation, individuals are required to suspend their insurance and cannot remain insured.</p> <p>領取失能年金給付者既已無繼續工作，如果同時符合請領失能、老年或死亡給付條件，僅能擇一請領。</p> <p>Individuals claiming a permanent disability pension no longer work, but if at the same time they also qualify to claim disability, old age or death benefits they can only claim one.</p> <p>(條例第 57 條、第 65 條之 3、失能給付標準第 4 條第 1 項) (Article 57 and Article 65-3 of the Law Article, Paragraph 1, Article 4 of the Disability Benefit Payment Standards)</p>
2 5	<p>什麼人才可以請領失能年金給付？</p> <p>What sort of people can claim a permanent disability pension?</p>	<p>如果被保險人遭遇傷害或罹患疾病，或為身心障礙者權益保障法所定之身心障礙者，且經評估為終身無工作能力，就可以請領失能年金給付。</p> <p>If an insured party is injured, falls ill or is disabled as defined in the People with Disabilities rights Protection Act and evaluated as having “lifelong inability to work” he/she can claim a permanent disability pension.</p>
2 6	<p>失能年金給付如何計算？</p> <p>How is a permanent disability pension calculated?</p>	<p>(一)、給付標準</p> <p>平均月投保薪資×年資×1.55%。 最低保障 4,000 元。</p> <p>如果是發生職災經評估為終身無工作能力者，除了發給年金外，另加發 20 個月「職災失能一次金」。</p> <p>(1) Payment standards</p>

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		<p>Average monthly insured salary x 1.55% Guaranteed minimum of NT\$4,000 If an occupational injury is evaluated as leaving an individual with a lifelong inability to work, they will receive not only a pension but also a 20 month “occupational injury permanent disability lump sum payment.”</p> <p>(二)、舉例：假設張女士經評估為終身無工作能力，保險年資 20 年又 6 個多月，平均月投保薪資 32,000 元。 ※每月可領失能年金金額：$32,000 \times (20 + 7/12) \times 1.55\% = 10,208$ 元。 ※如果張女士為職災事故，另加發：$32,000 \times 20$ 個月 = 64 萬元。</p> <p>(2) For example: Miss Chang is evaluated as having a lifelong inability to work and has had insurance for 20 years and more than 6 months, with an average monthly insured salary of NT\$32,000. * The monthly permanent disability pension she can claim is: $32,000 \times (20 + 7/12) \times 1.55\% = \text{NT}\\$10,208$. * If Miss Chang suffers an occupational injury she also receives $32,000 \times 20$ months = NT\$640,000.</p>
27	<p>如果被保險人在參加勞保期間發生重度失能，符合請領失能年金給付，如果曾經參加國保 5 年，可不可以合併計算？</p> <p>If an insured party suffers a severe disability while participating in labor insurance and meets the conditions to claim a permanent disability pension, if he/she previously had National Pension Insurance for 5 years can the two be calculated together?</p>	<p>勞保被保險人經評估為終身無工作能力並請領失能年金給付者，如具有國保年資，得依勞、國保各保險規定分別核計「勞保失能年金」及「國保身心障礙年金」。</p> <p>If an individual with labor insurance is evaluated as having a lifelong inability to work, is eligible to receive a permanent disability pension and previously had national pension insurance, calculations of the “labor insurance permanent disability pension” and “national insurance disability pension” will be made based on the separate rules for labor insurance and national pension insurance.</p> <p>舉例：假設吳先生經評估為終身無工作能力，勞保年資 20 年，平均月投保薪資 32,000 元；另有國保年資 5 年，月投保金額 18,282 元（104 年 1 月 1 日起，國保月投保金額調整為 18,282 元）。</p> <p>For example: If Mr. Wu is evaluated as having a lifelong inability to work and has paid labor insurance for 20 years, with an average monthly insured salary of NT\$32,000 and national pension insurance for 5 years with a monthly premium of NT\$18,282 (on January 1, 2015, the national pension insurance monthly premium</p>

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		<p>was increased to NT\$18,282).</p> <p>※每月可領「勞保失能年金」金額：$32,000 \times 20 \times 1.55\% = 9,920$ 元。</p> <p>※The monthly labor insurance permanent disability pension that can be claimed is: $32,000 \times 20 \times 1.55\% = \text{NT\\$}9,920$.</p> <p>※每月可領「國保身心障礙年金」金額：$18,282 \times 5 \times 1.3\% = 1,188$ 元。</p> <p>※The monthly “national insurance disability pension” that can be claimed is: $18,282 \times 5 \times 1.3\% = \text{NT\\$}1,188$.</p> <p>※每月合計：11,108 元。</p> <p>※Total monthly payment = NT\$11,108.</p>
28	<p>勞保普通失能給付線上申辦作業相關 Q&A</p> <p>Q&A on online applications for labor insurance ordinary permanent disability pension</p>	<p>(1)勞保普通失能給付線上申辦作業是什麼時候開始上線？</p> <p>(1) When did online applications for labor insurance ordinary permanent disability benefits start?</p> <p>答：自 110 年 7 月 28 日開始上線。</p> <p>A: July 28, 2021.</p> <p>(2)如何線上申辦勞保普通失能給付？</p> <p>(2) How does one apply online for labor insurance ordinary permanent disability benefits?</p> <p>答：</p> <p>A:</p> <p>1.被保險人線上申辦勞保普通失能給付：</p> <p>1. Online applications for labor insurance ordinary permanent disability benefits by insured parties:</p> <p>a.請於勞保局全球資訊網「線上申辦」/「e 化服務系統」/「個人申報及查詢」將內政部核發之自然人憑證插入讀卡機，鍵入密碼、身分證號及出生日期登入後，選擇「申辦作業」/「勞保普通失能給付申辦」功能，即可開始依指示鍵入申請資料。</p> <p>a. Go to the official website of the Bureau of Labor Insurance “Online applications” / “E Services System” / “Individual Applications and Inquiries” and insert your Ministry of the Interior issued Citizen Digital Certificate into the card reader, type in your password, National ID No. and date of birth. After logging in, select the “Applications” / “Labor Insurance ordinary Permanent Disability Benefits Application” function and input application information as directed.</p>

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		<p>b.被保險人確認完成個人申辦，即可通知所屬投保單位於規定期間內（即申請完成日起5個工作天內）進行線上申辦確認（被保險人如同時在兩個以上投保單位加保者，由其選定之投保單位進行確認）。</p> <p>b. If an insured party confirms he/she has completed an individual application they should contact the insuring entity within the stipulated time period (within five working days of completing the application) to conduct online application conformation (if the insured party is simultaneously insured by two insuring entities he/she should select one to make the confirmation).</p> <p>c.被保險人申請時如已退勞保，確認完成個人申辦即可，無須再由投保單位進行確認。</p> <p>c. If the insured party has already withdrawn from labor insurance, he/she should confirm the individual application was completed themselves there is no requirement for the insuring entity to make the confirmation.</p> <p>2.投保單位線上為所屬被保險人進行「勞保普通失能給付申辦確認」作業：</p> <p>2.Insuring entities make an online “labor insurance ordinary permanent disability benefit application confirmation” for insured parties.</p> <p>a.投保單位初次線上進行勞保普通失能給付申辦確認功能者，應先由單位之授權管理者至勞保局全球資訊網 e 化服務系統/「憑證註冊與指派作業」/「指派作業」/「授權指派作業」，新增投保單位經辦人之「勞保普通失能給付申辦確認」權限。</p> <p>a. The first time an insuring entity uses the online “labor insurance ordinary permanent disability benefit application confirmation” function, an authorized manager from the entity must access the Bureau of Labor Insurance official website E Services System / “Authorized Registration and Assigned Operations” / “Assigned Operations” / “Authorized Assigned Operations,” to confirm the limits of the newly added insuring entity manager’s “labor insurance ordinary permanent disability benefit application confirmation” authority</p> <p>b.經投保單位授權指派使用網路進行勞保普通失能給付申辦確認之經辦人以其本人之自然人憑證登入</p>

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		<p>「投保單位網路申報及查詢作業」，選擇「給付申辦作業」/「勞保普通失能給付申辦確認」，即可針對查詢畫面所列申辦案件進行確認。申辦案件經完成確認後，不得取消確認，本局於翌日受理審查。</p> <p>b. The manager dispatched by the insuring entity to confirm a labor insurance ordinary permanent disability benefit application online should use his/her personal citizen digital certificate to log onto the “Insuring Party Online Application and Inquiry Operations,” where they should select “Benefit Application Operations” / “Labor Insurance Ordinary Permanent Disability Benefits Confirmation” to confirm application cases listed in the inquiry page. After the application is confirmed the confirmation cannot be cancelled and the bureau will start its review the next day.</p> <p>c. 投保單位經辦人如逾期未完成申辦確認（須自被保險人完成申辦當日起 5 個工作天內進行確認），本局將逕予受理審查。</p> <p>c. If the manager from the insurance entity completes application confirmation after the deadline (confirmation must be confirmed within five working days of an insured party making an application) it will still be directly processed by the bureau.</p> <p>3. 如欲了解上開相關申辦操作說明，可至勞保局 e 化服務系統 / 下載專區 / 操作手冊下載，即有「勞保普通失能給付個人申辦操作說明」、「勞保普通失能給付申辦確認操作說明」電子檔供下載。</p> <p>3. To better understand the above related application procedures go to the Bureau of Labor Insurance E Services System / Download Section / Operational Handbook Download to download the electronic files “Labor Insurance Ordinary Permanent Disability Benefits Individual Application Procedure Explanation” and “Labor Insurance Ordinary Permanent Disability Benefits Application Confirmation Procedure Explanation.”</p> <p>(3) 被保險人於線上申辦勞保普通失能給付成功後，是否還須另寄申請書件或補送失能診斷書逕寄勞保局證明書等附件到勞保局？</p> <p>(3) After an insured party successfully applies online for ordinary labor insurance permanent disability benefits is it also necessary to send an application form or a supplementary permanent disability diagnosis document</p>

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		<p>directly to the Bureau of Labor Insurance?</p> <p>答：</p> <p>A:</p> <p>1.不需要，網路或書面申請只要選擇一項辦理即可，已完成網路申辦之被保險人，即無需再另寄申請書件到本局，如重複送件反而會因須併案審查，而增加核付作業時間。</p> <p>1.No. Applicants should choose to apply either online or in writing. Insured parties who have completed an online application are not required to also post an application form to the bureau. Indeed, such repetition of documents requires further review and doing so is likely to slow down the review process.</p> <p>2.被保險人洽請符合層級規定之全民健康保險特約醫療院所醫師診斷出具失能診斷書，並於線上申請時鍵入失能診斷書出具醫院名稱並完成線上申辦，則不需要另寄送失能診斷書逕寄勞保局證明書到本局。</p> <p>2.If an insured party asks a doctor at a National Health Insurance contracted medical facility, pursuant to regulations on hierarchy, to draft a permanent disability diagnosis document and when applying online includes the name of the hospital that issued the diagnosis document when completing the application, he/she is not required to separately send the permanent disability diagnosis document to the bureau.</p> <p>3.如果被保險人係申請普通失能年金暨加發眷屬補助，惟眷屬非本國籍或未於國內設籍或已遷出國外，或有 20 歲以上，未滿 25 歲子女係就讀國外學校或非線上申辦所列教育部大專院校清單之學校者，本局會在收件後另以書面通知補送眷屬相關身分證明文件或在學證明等資料。</p> <p>3.If an insured party applies for an ordinary permanent disability pension and additional dependent benefits but the dependents are not Republic of China (ROC) nationals, do not have household registration in the ROC, have moved out of the ROC or are children aged 20-25 who attend school overseas or attend a school not listed on the Ministry of Education's list of approved institutions listed as part of an online application, when the bureau receives the application it will send a written notification asking for related certified ID documents or certificate of enrollment for the dependents.</p>

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		<p>(4)被保險人透過網路申辦勞保普通失能給付，如何知道該申請案件已申辦成功？</p> <p>(4)When an insured party applies online for ordinary permanent disability benefits how does he/she know the application has been filed successfully?</p> <p>答：於鍵入完成進行「確認」後，系統會出現申辦完成畫面，並產生收件（申請）時間，即表示案件已申辦成功。另被保險人可點選「列印申辦證明」。事後如需補印，可至「申辦作業/勞保普通失能給付申辦/進入申辦作業」，在查詢結果之操作區點選「列印申辦證明」。</p> <p>A: After an applicant fills in an application form and presses “confirm” the system displays an “application completed” screen and generates a document (application) time received, which indicates the application has been successfully filed. The insured party can also click “Print Application Certificate.” If thereafter the applicant needs a further printout he/she should go to “Applications” / Labor Insurance Ordinary Permanent Disability Benefit Applications / Start Application” and in the inquiry results operations area click “Print Application Certificate.”</p> <p>(5)被保險人於線上申辦勞保普通失能給付完成後，才發現資料鍵入錯誤（如申請給付項目、帳號等）欲更正或欲撤回申請時，應如何處理？</p> <p>(5) If an insured party discovers he/she inputted the wrong information (benefit items, account number etc.) only after completing an online application for ordinary permanent disability benefits, how do they make revisions or withdraw the application?</p> <p>答：</p> <p>A:</p> <p>1.申請資料鍵入當日(已退保者)或投保單位尚未完成確認前，發現資料鍵入錯誤時，可以再次進入網路申辦作業，於資料查詢畫面點選「修改」按鈕，進入系統後即可更正資料內容。</p> <p>1.If on the day the application data is inputted (for those who have withdrawn from insurance) or before the insuring party has completed confirmation it is discovered that inaccurate information has been filed, access online application operations again and click the “amend” button on the data inquiry page. After accessing</p>

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		<p>the system make the necessary changes to the information.</p> <p>2.申請資料鍵入當日(已退保者)或投保單位尚未完成確認前,欲撤回申請時,可以再次進入網路申辦作業,於資料查詢畫面點選「刪除」按鈕,即可將該筆案件刪除。</p> <p>2.If on the day the application data is inputted (for those who have withdrawn from insurance) or before the insuring party has completed confirmation the applicant decides to withdraw the application, access online application operations again and click the “delete” button on the data inquiry page to delete the case.</p> <p>3.申請資料鍵入翌日(已退保者)或投保單位完成確認(或逾期未確認)以後才發現資料鍵入錯誤或欲撤回申請,因案件已進入審核程序,請於案件受理並產生網路受理編號後,另電洽本局職業災害給付組失能給付科承辦人詢問,電話(02)23961266 轉分機 2250。</p> <p>3.If the day after the application data is inputted (for those who have withdrawn from insurance) or after the insuring entity has completed confirmation (or fails to confirm within the set time period) it is found that some of the data provided was inaccurate or the applicant wants to withdraw the application, at this point the case is already in review processing so once it is being reviewed and an online review number has been generated call the person in charge of the Permanent Disability Benefits Section under the Occupational Injury Benefits Department at the Bureau of Labor Insurance at (02) 23961266 EXT 2250.</p> <p>(6)被保險人因罹患職業傷病致身體遺存永久失能,可否線上申辦勞保職災失能給付?</p> <p>(6) If an insured party is permanently disabled as a result of an occupational illness or injury can he/she apply online for labor insurance occupational disability benefits?</p> <p>答:不可以。因申請勞保職災失能給付,除填具失能給付申請書件外,須另檢附職業災害相關證明文件以憑審核,尚無法完全由線上申辦作業取代。被保險人如欲申請職災失能給付,請填寫紙本失能給付申請書件並檢附相關職災證明文件,經由投保單位辦理請領手續(已退保者,可自行申請)送本局辦理。</p> <p>A: No. Because when applying for labor insurance</p>

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		<p>occupational injury disability benefits an applicant is required to submit a permanent disability benefit application form, as well as occupational injury related certified documents for review, this cannot be completely replaced with an online application. If an insured part wants to apply for occupational permanent disability benefits please fill in a paper permanent disability benefits application form and append related certified occupational injury documents to be submitted to the bureau when the insuring entity files a benefit application (where the insured party has withdrawn from insurance the applicant should make the application in person).</p> <p>(7)被保險人帳戶有被扣押疑慮或給付款項欲匯入國外金融機構帳戶者，可否線上申辦勞保普通失能給付？</p> <p>(7) If an insured individual suspects their account could be subject to seizure or wants benefits to be paid into an account at an overseas financial institution, can he/she apply for online labor insurance ordinary permanent disability benefits?</p> <p>答：不可以。本局已全面採用迅速、安全的金融機構媒體轉帳方式，將給付款直接匯入申請人指定之國內金融機構或郵局帳戶，所以使用網路申辦勞保普通失能給付時，會要求鍵入國內金融機構帳戶資料，未鍵入者即無法申辦成功。如果被保險人有其他因素無法將給付款匯入金融機構或郵局的帳戶時，請填寫紙本申請書，並檢附相關證明文件送本局辦理。</p> <p>A: Yes. The bureau has adopted an across the board rapid, secure financial institution payment transfer method so benefits can be directly paid into accounts designated by applicants at domestic financial institutions or post offices. As such, when an individual applies online for labor insurance ordinary permanent disability benefits he/she will be asked to provide details of an account held at a domestic financial institution. Failure to do so will prevent a successful application. Where an insured party is unable to have benefits paid into an account at a domestic financial institution or post office for other reasons, submit a paper application form, with required certified documentation appended, to the Bureau of Labor Insurance.</p> <p>(8)被保險人透過網路申辦勞保普通失能給付是否較紙本申請快速？</p> <p>(8) Is it quicker to apply online for labor insurance</p>

序號	問題	回答
		<p>ordinary permanent disability benefits than submit a paper application form? 答：使用網路申辦勞保普通失能給付成功後，系統即直接受理產生受理編號，並於翌日產生相關申請書件送本局職業災害給付組失能給付科審查，相較於一般填寫紙本申請書，須經過郵件投遞、郵務寄送、本局收件、申請書受理鍵錄後再送失能給付科審查等流程，約可縮短 3~5 個工作日（如須補正、查證等作業之案件，所需工作日另計）。</p> <p>A: After applying online for labor insurance ordinary permanent disability benefits the system directly accepts the application and generates a processing number and on the following day sends the related application documents for review by the Permanent Disability Benefits Section under the Occupational Injury Benefits Department at the Bureau of Labor Insurance. This is 3-5 work days quicker than the standard filling in of a paper application form, which has to be posted and delivered, received by the bureau and the application document recorded, before being sent to the Permanent Disability Benefits Section for review (the number of work days is more if additions, corrections or verification of documents are required.</p> <p>(9)透過網路申辦有無時間限制？ (9) Are there any time limits with online applications?</p> <p>答：沒有時間限制，被保險人及投保單位全日 24 小時均可登入本局網站分別進行線上申辦作業及線上確認作業。</p> <p>A: There are no time limits. An insured party or insuring entity can log into the Bureau of Labor Insurance website to submit an online application or undertake online confirmation at any time.</p> <p>(10)被保險人透過網路申辦勞保普通失能給付，資料有無外洩可能？ (10) Is there any risk of information submitted by an insured party in an online application for labor insurance ordinary benefits being leaked?</p> <p>答：本局網站採 SSL 加密傳輸機制，被保險人敏感性資料欄位亦予以加密儲存。</p> <p>A: The bureau's website employs Secure Sockets Layer (SSL) security technology to encrypt and store sensitive information submitted by insured parties.</p>

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		<p>(11)被保險人使用網路申辦時，如出現網站無法登入、申請資料無法鍵入成功或有些操作上的細節等問題，該如何聯繫處理？</p> <p>(11) If an insured party is unable to log into the website, input personal information or encounters any other problem with the system when making an online application what should they do?</p> <p>答：請於上班時間 8:30-17:30 撥打下列諮詢專線： A: During work hours 8:30-17:30 call the following helplines:</p> <p>1.系統諮詢（如：網站無法登入）：(02)23961266 轉分機 3400。 1. System helpline (if you are unable to log into the website): (02)23961266 EXT 3400.</p> <p>2.操作方式諮詢：本局職業災害給付組失能給付科 (02)23961266 轉分機 1305。 2.Operations helpline: Permanent Disability Benefits Section under the Occupational Injury Benefits Department at the Bureau of Labor Insurance at (02) 23961266 EXT 1305.</p>
29	<p>勞保失能年金加發眷屬補助 線上申辦作業相關 Q&A Q&A on online applications for Labor Insurance Permanent Disability Pension Dependents Allowances</p>	<p>(1)勞保失能年金加發眷屬補助線上申辦作業是什麼時候開始上線？ (1) When did online applications for the labor insurance permanent disability pension dependents allowance start?</p> <p>答：自 110 年 7 月 28 日開始上線。 A: July 28, 2021.</p> <p>(2)如何線上申辦勞保失能年金加發眷屬補助？ (2) How does one apply online for a labor insurance permanent disability pension dependents allowance?</p> <p>答： A:</p> <p>1.被保險人請於勞保局全球資訊網「線上申辦」/「e 化服務系統」/「個人申報及查詢」將內政部核發之自然人憑證插入讀卡機，鍵入密碼、身分證號及出生日期登入後，選擇「申辦作業」/「勞保失能年金加發眷屬補助申辦」功能，即可開始依指示鍵入申請資料並完成申請。 1.Go to the official website of the Bureau of Labor</p>

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		<p>Insurance “Online applications” / “E Services System” / “Individual Applications and Inquiries” and insert your Ministry of the Interior issued Citizen Digital Certificate into the card reader, type in your password, National ID No. and date of birth. After logging in, select the “Applications” / “Labor Insurance Permanent Disability Pension Dependents Allowance” function and input application information as directed.</p> <p>2.如欲了解相關申辦操作說明，可至勞保局 e 化服務系統 / 下載專區 / 操作手冊下載，即有「勞保失能年金加發眷屬補助個人申辦操作說明」電子檔供下載。 2.To better understand related application procedures go to the Bureau of Labor Insurance E Services System / Download Section / Operational Handbook Download to download the electronic file “Labor Insurance Permanent Disability Pension Dependents Allowance Individual Application Explanation”</p> <p>(3)被保險人線上申辦勞保失能年金加發眷屬補助成功後，是否還須另寄申請書件到勞保局？ (3) After an insured party successfully applies online for Labor Insurance Permanent Disability Pension Dependents Allowance is it also necessary to send the application form directly to the Bureau of Labor Insurance?</p> <p>答：不需要，網路或書面申請只要選擇一項辦理即可，已完成網路申辦之被保險人，即無需再另寄申請書件到本局，如重複送件反而會因須併案審查，而增加核付作業時間。 A: No. Applicants should choose to apply either online or in writing. Insured parties who have completed an online application are not required to also post an application form to the bureau. Indeed, such repetition of documents requires further review doing and so is likely to slow down the review process.</p> <p>(4)被保險人線上申辦勞保失能年金加發眷屬補助，如何知道該申請案件已申辦成功？ (4) When an insured party applies online for Labor Insurance Permanent Disability Pension Dependents Allowance how does he/she know the application has been filed successfully?</p> <p>答：被保險人在鍵入完成進行「確認」後，系統會出現提示「申辦作業成功」的訊息。另被保險人可點選</p>

序號	問題	回答
		<p>「列印申辦證明」。事後如需補印，可至「申辦作業/勞保失能年金加發眷屬補助/進入申辦作業」，在查詢結果之操作區點選「列印申辦證明」。</p> <p>A: After an applicant fills in an application form and presses “confirm” the system displays an “application completed” message. The insured party can also click “Print Application Certificate.” If thereafter the applicant needs a further print out he/she should go to “Applications” / Labor Insurance Permanent Disability Pension Dependents Allowance / Start Application” and in the inquiry results operations area click “Print Application Certificate.”</p> <p>(5)被保險人線上申辦勞保失能年金加發眷屬補助完成後，才發現資料鍵入錯誤（如眷屬身分證號、出生日期等）欲更正或欲撤回申請時，應如何處理？</p> <p>(5) If after the insured party applies online for Labor Insurance Permanent Disability Pension Dependents Allowance it is found that some of the data provided was inaccurate (dependents National ID Nos, dates of birth etc.) how does he/she make revisions or withdraw the application?</p> <p>答：</p> <p>A:</p> <p>1.申請資料鍵入當日發現資料鍵入錯誤時，可以再次進入網路申辦作業，於資料查詢畫面點選「修改」按鈕，進入系統後即可更正資料內容。</p> <p>1 .If the mistake is discovered on the day the application data is inputted, access online application operations again and click the “amend” button on the data inquiry page. After accessing the system make the necessary changes to the information.</p> <p>2.申請資料鍵入當日即欲撤回申請時，可以再次進入網路申辦作業，於資料查詢畫面點選「刪除」按鈕，即可將該筆案件刪除。</p> <p>2.If on the day the application data is inputted the applicant decides to withdraw the application, access online application operations again and click the “delete” button on the data inquiry page to delete the case.</p> <p>3.申請資料鍵入翌日以後才發現資料鍵入錯誤或欲撤回申請，因案件已進入審核程序，請於案件受理並產生網路受理編號後，另電洽本局職業災害給付組失能給付科承辦人詢問，電話(02)23961266 轉分機</p>

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		<p>2250。</p> <p>3.If the day after the application data is inputted it is found that some of the data provided was inaccurate or the applicant wants to withdraw the application, at this point the case is already in review processing so once it is being reviewed and an online review number has been generated call the person in charge of the Permanent Disability Benefits Section under the Occupational Injury Benefits Department at the Bureau of Labor Insurance at (02) 23961266 EXT 2250.</p> <p>(6)被保險人未申辦勞保失能年金給付，可否線上申辦失能年金加發眷屬補助？</p> <p>(6) If an insured party has not applied for labor insurance permanent disability pension can he/she still apply online for a Labor Insurance Permanent Disability Pension Dependents Allowance?</p> <p>答：不可以。被保險人於領取勞保失能年金期間，或本局受理審核勞保失能年金案件期間，如有符合加發條件之眷屬，始可利用網路申辦失能年金加發眷屬補助。</p> <p>A: No. Only when an insured party is receiving a Labor Insurance Permanent Disability Pension or the bureau is processing an approved application and where there are dependents who are eligible to claim an additional Dependents Allowance can an online application for a Labor Insurance Permanent Disability Pension Dependents Allowance be filed.</p> <p>(7)眷屬未於國內設籍，被保險人可否利用網路申辦勞保失能年金加發眷屬補助？</p> <p>(7) In dependents do not have household registration in the Republic of China can an insured party apply online for Labor Insurance Permanent Disability Pension Dependents Allowance?</p> <p>答：可以，但眷屬未於國內設籍，本局無法透過戶政資料確認眷屬身分，須另檢送居留證及護照影本等身分證明文件，以利本局審核給付；又如相關證明文件係於國外製作者，其原文及中譯本需經我國駐外單位驗證。</p> <p>A: Yes, but if dependents do not have household registration in the Republic of China the Bureau of Labor Insurance is unable to use household registration data to confirm their identity so they are required to separately</p>

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		<p>submit photocopies of their Alien Resident Certificate and passport to facilitate review by the bureau. If related identity documents are produced overseas, the original language and Chinese translation must be verified by an ROC overseas mission.</p> <p>(8)被保險人透過網路申辦勞保失能年金加發眷屬補助是否較紙本申請快速？</p> <p>(8) Is it quicker for an insured party to apply online for a Labor Insurance Permanent Disability Pension Dependents Allowance than submit a paper application form?</p> <p>答：使用網路申辦勞保失能年金加發眷屬補助成功後，系統於翌日即產生相關申請書件送本局職業災害給付組失能給付科審查，相較於一般填寫紙本申請書，須經過郵件投遞、郵務寄送、本局收件、申請書受理鍵錄後再送失能給付科審查等流程，約可縮短3~5個工作日（如須補正、查證等作業之案件，所需工作日另計）。</p> <p>A: After applying online for Labor Insurance Permanent Disability Pension Dependents Allowance the next day the system sends the related application documents for review by the Permanent Disability Benefits Section under the Occupational Injury Benefits Department at the Bureau of Labor Insurance. This is 3-5 work days quicker than the standard filling in of a paper application form, which has to be posted and delivered, received by the bureau and the application document recorded, before being sent to the Permanent Disability Benefits Section for review (the number of work days is more if additions, corrections or verification of documents are required).</p> <p>(9)透過網路申辦有無時間限制？</p> <p>(9) Are there any time limits with online applications?</p> <p>答：沒有時間限制，被保險人全日 24 小時均可登入本局網站進行線上申辦作業。</p> <p>A: There are no time limits. An insured party can log onto the Bureau of Labor Insurance website to submit an online application at any time.</p> <p>(10)被保險人線上申辦勞保失能年金加發眷屬補助，資料有無外洩可能？</p> <p>(10) Is there any risk of information submitted by an insured party in an online application for a Labor</p>

序號	問題	回答
		<p>Insurance Permanent Disability Pension Dependents Allowance being leaked?</p> <p>答：本局網站採 SSL 加密傳輸機制，被保險人敏感性資料欄位亦予以加密儲存。</p> <p>A: The bureau's website employs Secure Sockets Layer (SSL) security technology to encrypt and store sensitive information submitted by insured parties.</p> <p>(11)被保險人使用網路申辦時，如出現網站無法登入、申請資料無法鍵入成功或有些操作上的細節等問題，該如何聯繫處理？</p> <p>(11) If an insured party is unable to log into the website, input personal information or encounters any other problems with the system when making an online application what should they do?</p> <p>答：請於上班時間 8:30-17:30 撥打下列諮詢專線：</p> <p>A: During work hours 8:30-17:30 call the following helplines:</p> <p>1.系統諮詢（如：網站無法登入）：(02)23961266 轉分機 3400。</p> <p>1.System helpline (if you are unable to log onto the website): (02)23961266 EXT 3400.</p> <p>2.操作方式諮詢：本局職業災害給付組失能給付科 (02)23961266 轉分機 1305。</p> <p>2.Operations helpline: Permanent Disability Benefits Section under the Occupational Injury Benefits Department at the Bureau of Labor Insurance at (02) 23961266 EXT 1305.</p>