

Government Employee and School Staff Insurance(GESSI)

The Government Employee Insurance system went into effect in September, 1958, under the supervision of the Ministry of Civil Service. It aimed to promote the work efficiency of the government employees by ensuring and improving their livelihood and welfare. The Central Trust of China (CTC) acted as the Insurer before June, 2007. After the merger of CTC and Bank of Taiwan on July 1, 2007, the latter acting as the insurer, assumed the operation of this insurance system.

Before the inauguration of National Health Insurance on March, 1, 1995, this insurance system included six medical care programs, which are listed as below.

- Government Employee Insurance (GEI)
- Insurance for Teaching and Administrative Staffs of Private Schools (ITASPS)
- Retired Government Employee Insurance (RGEI) (for retirees and persons who were laid off without pensions before June 30, 1985)

The above three also included cash benefits programs.

- Health Insurance for Government Employees' Dependents (HIGED)
- Health Insurance for Dependents of Teaching and Administrative Staffs of Private School (HIDTASPS)
- Health Insurance for Retired Employees and Their Dependents of Government Organizations and Private Schools (HIRETDGOPS)

However, after the launch of National Health Insurance, CTC only took charge of the operations of cash benefits of GEI, ITASPS, and RGEI programs. All the administration of medical care benefits has been transferred to the Bureau of National Health Insurance.

In view that GEI and ITASPS programs have the same director, insurer, insurance privilege, insurance liability and the same benefits' items, methods and conditions, as well as in order to simplify insurance regulations, integrate the various existing insurance systems, combine the insurance principles and pursue economical interests, the Ministry of Civil Service proposed to its

supervisory agency. Hence, the Examination Yuan together with the Executive Yuan requested the Legislative Yuan to approve to consolidate GEI law and ITASPS regulations into the Government Employee and School Staff Insurance Law (the GESSILaw). The GESSILaw was passed in Three Readings by the Legislative Yuan on May 11, 1999, and was promulgated by the President on the 29th of the same month.

Existing Insurance Programs:

- Government Employee and School Staff Insurance (GESSI)
- Retired Government Employee Insurance (RGEI)

Government Employee and School Staff Insurance

I. Starting Date

September of 1958.

II. Property of Insurance

Compulsory.

III. Eligibility

1. Full-time, paid employees under the authorized personnel quota in government agencies established legally.
2. Full-time, paid staffs under the authorized personnel quota in public schools.
3. Paid officials under the authorized personnel quota in government agencies established legally.
4. Full-time, paid staffs under the personnel quota in private schools that are established by the Private School Act, are certified by the Competent Authority, and are registered as a juridical organization.

IV. Coverage

Benefits for Disability, Old Age, and Death, Dependents' Funeral Allowance, and Parental Leave Allowance (the last effective from August 1, 2009).

V. Insurance Salary

The insurance salary is based on the regulations set forth for government employees' monthly payroll. For private school staffs, the insurance salary is in accordance with the payroll system applicable to the same grading in the public schools of the same levels (see the list of the insurance salary standard).

V I. Premium Rate

The premium rate ranges between 4.5% and 9% of the monthly insurance salary, depending on the actual revenues and expenditures. The rate should be designated jointly by Examination Yuan and Executive Yuan.

The current premium rate is 7.15% . V II. Premium

1. Calculated by the premium rate and the monthly insurance salary.
2. Those who had participated in the GESSI or ITA SPS program before the Law was amended and have paid premiums for 30 years or more, or who are going to pay premiums for 30 years, the self-bearing premiums and premiums for National Health Insurance shall be paid by the government agencies or by private schools.
3. If the insured is drafted into military service with his position preserved, during this draft period, the government agencies shall pay the entire premiums for their employees, while the private schools shall pay for their staff.
4. For the insured who holds a Disability Certificate, the self-bearing premiums shall be exempted based on the following criteria
 - Severe or Profound Disabilities: self-bearing premium fully subsidized .
 - Moderate Disabilities: 1/2 subsidized.
 - Mild Disabilities: 1/4 subsidized.
5. Whereas the insured on no-pay leave voluntarily remains in the program , the premiums shall be based on the following conditions.
 - On Parental Leave: pursuant to Gender Equality in Employment Law , the insured shall pay the portion of self-bearing premium . In addition, the insured may opt to delay payments for three years or to continue to make monthly payments.
 - On Other No-pay Leave: the premiums should be fully borne by the insured.

V III. Shared Rate of Premium

1. For the insured who is an government employee:

- Percentage of self-bearing: 35%
- Percentage of government contribution: 65%

2. For the insured who is private school staff:

- Percentage of self-bearing: 35%
 - Percentage of government contribution: 32.5%
 - Percentage of school contribution: 32.5%
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Retired Government Employee Insurance

I. Starting Date

August of 1965.

II. Insurance Property

Voluntary.

III. Eligibility

Enrolled before and remained in the RGEI program on July 1, 1985.

IV. Coverage

Benefits for Disability, Old Age, and Death, and Dependents' Funeral Allowance.

Whereas the insured voluntarily withdraws, he/she should receive the Old Age benefit that he/she should have been entitled to.

V. Insurance Salary

Fixed at the insurance salary level at the time of retirement.

VI. Premium Rate

8%.

VII. Premium

1. 8% of the monthly insurance salary.
2. Those who have paid premiums for 30 years should be exempt from self-bearing premiums.

3. For the insured who holds a Disability Certificate, the self-bearing premiums shall be exempted based on the following conditions.

V III. Shared Rate of Premium

Rate of self-bearing portion: 100% .

Cash Benefits

During the effective period of insurance, in the events of disability, retirement, death of the insured or his/her dependents, parental leave (except for RGEI), the insured may request for cash payments within the time frame of 5 years since the date of an applicable event. Calculation of payments for disability, retirement, death, or dependents' funeral allowance shall be based on the insurance salary in the month of the event while the Parental Leave Allowance shall be based on 60% of the average insurance salary of 6 months prior to the event.

Disability Benefit

The definition of disabilities is based on the List of the Criteria for the Provision of Disability Benefit under the Government Employee and School Staff Insurance.

- If disability is caused when performing official duties or military service, a 36-month benefit would be payable for total disability, 18-month for semi-disability, and 8-month for partial disability.
- If disability is caused by diseases or injuries, a 30-month benefit would be payable for total disability, a 15-month for semi-disability and a 6-month for partial disability.

1. Old Age Benefit

The insured is entitled to the Old Age Benefit upon retirement, dismissal or if the insured resigns from his/her post and withdraws from the insurance after paying premiums for 15 years and reaches the age of 55. The criteria of application are stated as follows.

2. Death Benefit

In the event of death, the beneficiary or beneficiaries of the deceased are entitled to the Death Benefit pursuant to the following conditions.

- A 36-month benefit would be provided for death while performing official duties.
- A 30-month benefit would be provided for death resulting from diseases or accidents.

However, a 36-month benefit shall be paid if the insured has paid premiums for 20 years or more.

In case if the Old Age Benefit has been paid pursuant to GESSI, GEI, or ITASPS, the received amount shall be subtracted from the Death Benefit.

3. Dependents' Funeral Allowance

Where the insured's dependent dies from disease or in accident, the insured is entitled to the Funeral Allowance pursuant to the following conditions.

- In the event of the death of a parent or spouse, a 3-month Funeral Allowance shall be payable.
- In the event of the death of a child: a 2-month Funeral Allowance shall be payable if the child reaches 12 and is under 25 years of age, whereas a 1-month Funeral Allowance shall be payable if the child is less than 12 years of age and the birth of an infant has already been registered for more than one month.

If the child, spouse, or parents are all insured under this program, only one shall apply to such an allowance.

4. Parental Leave Allowance

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. The Parental Leave Allowance shall be paid pursuant to the following conditions.

- From the day of parental leave, each month shall be paid 60% 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.

If the insured raises 2 children or more at a time, he/she may only apply for one child's allowance at a time. If both the husband and wife are and remain insured under this program, they may apply separately for the Parental Leave Allowance of the same child in different period of time.