

Notes Regarding Insurance Issues 保險相關事宜

1. National Health Insurance 全民健康保險

After you obtain the Alien Residence Certificate, you are required to carry health insurance and apply for National Health Insurance IC Card. However, the unemployed foreign spouse and children will not have health insurance until four months later, as required by the laws. As to health insurance questions, please check related information at the official website of National Health Insurance Bureau: <http://www.nhi.gov.tw/english/index.aspx> or call TEL: (07)323-3123.

在您取得外僑居留證後，您必須參加全民健康保險及辦理全民健保 IC 卡申請。而依法外籍配偶及子女取得居留證滿四個月後才可辦理全民健保並申請健保 IC 卡。有關全民健康保險問題可至中央健康保險局網站查詢，網址：<http://www.nhitb.gov.tw>；電話：(07)323-3123。

If you or your families want to apply for a NHI IC Card, please submit one 2-inch-long photo and clear copies of the Alien Residence Certificate to the Office of Human Resources. If your original NHI IC Card is damaged or missing, an additional handling fees of NT\$200 is needed.

如您或您的家人要申請健保卡，請繳交 2 吋半身照片一張及居留證清晰正反面影本至人力資源處。若您原來的健保卡毀損或遺失要重新辦理，另須繳交手續費新台幣 200 元。

Please note that your NHI premiums will be deducted from your salary in advance. For example, when you receive your salary of August on September 5, the deducted NHI premiums will include premiums of August and September. In your salary of September, the NHI premiums of October will be deducted in advance. Therefore, there will be no NHI premiums deduction in your salary of last month when you leave our school.

請注意您每月薪資將會預先扣除下月健保費用。換言之，當您 9 月 5 日收到 8 月份薪資時，將會扣除 8 月及 9 月的健保費用。而領取 9 月份薪資時，將會先扣除 10 月的健保費用。因此，當您最後離校時，最後一個月的薪資中將不會扣取任何健保費用。

2. Group Insurance 團體保險

The University provides group insurance for all faculty and employees. The coverage includes as follows.

學校為所有到職的教職員工提供團體保險，其保障內容如下：

Classification 等級 Benefit 險別	Insurance benefit	保 障 內 容
Term Life 一年定期壽險	All Eligible Employees NT\$1,500,000。	全體有資格參加員工 NT\$1,500,000。
New Critical Illness 新重 大疾病健康保險	All Eligible Employees NT\$300,000。	全體有資格參加員工 NT\$300,000。
Personal Accident 一年定期意外傷 害保險附約	All Eligible Employees NT\$1,200,000。	全體有資格參加員工 NT\$1,200,000。
New Hospital & Surgical 新醫療給付團體 健康保險	All Eligible Employees_ (a) Daily Room & Board NT\$2,000 (a) Hospital Services NT\$60,000 (a) Surgical Benefit NT\$100,000 (a) In Hospital Doctor Visit NT\$500 (a) is subject to a maximum of 365 days per disability. (b) Daily Hosp. Income NT\$2,000 (b) is subject to a maximum of 365 days per disability. <i>Insured employee can choose either benefit (a) or benefit (b), but not both.</i> All Eligible Employees Bone fracture compensation NT\$2,000	全體有資格參加員工 (一)每日住院費 (每日) NT\$2,000 (一)醫院各項雜費 (每次) NT\$60,000 (一)外科手術費 (每次) NT\$100,000 (一)醫師診查費 (每日) NT\$500 (二)住院費用補償 (每日) NT\$2,000 (一)項依收據於單項限額內實支實付。 (二)項依住院天數給付日額津貼。 (一)、(二)項保險給付，二者擇一使用。 ※ 同一次住院期間合計最多給付365 日為限。 全體有資格參加員工 骨折賠償保險金NT\$2,000
Medical Reimbursement 一 年定期意外傷害 醫療保險附約	All Eligible Employees NT\$20,000/per disability	全體有資格參加員工 NT\$20,000 每次事故最高限額
Cancer Medical 一 年定期癌症醫療保 險	All Eligible Employees Daily Hospital Income NT\$2,000 Surgical Benefit NT\$60,000 Post-Hospitalization NT\$2,000 Death Benefit NT\$500,000 Clinical Visit Benefit NT\$1,000 Cancer Treatment Benefit NT\$2,000	全體有資格參加員工 癌症住院醫療(每日) NT\$2,000 癌症手術治療 (每次) NT\$60,000 癌症出院後療養 (每日) NT\$2,000 癌症死亡 NT\$500,000 癌症門診醫療 (每日) NT\$1,000 癌症治療 (每日) NT\$2,000
Surgery Indemnity 住院手術醫療保險 附約	All Eligible Employees NT\$1,000/per unit	全體有資格參加員工 住院手術保險金 NT\$1,000/每單位

You may also choose to have your families insured at your expenses. Such amount will be deducted from your monthly salary. Yet, you'll have to apply for it within 1 month after you report for duty or you will have to wait until every August. You may see the coverage and premiums below.

您也可選擇為您的家人自費加保團體保險，並自您每月薪資中扣款。不過，必須在到職一個月內提出申請，否則必須等到每年八月才能再重新提出申請。保障內容及每月保費如下：

	Spouse 配偶		Children 子女	Parents 父母
	<input type="checkbox"/> Program 1	<input type="checkbox"/> Program 2	<input type="checkbox"/>	<input type="checkbox"/>
Term Life 一年定期壽險	NT\$1,500,000	NT\$500,000		
New Critical Illness 新重大疾病健康保險	NT\$300,000	NT\$100,000		
Personal Accident 一年定期意外傷害保險	NT\$1,200,000	NT\$1,000,000		
Medical Reimbursement 一年定期意外傷害醫療保險附約	NT\$20,000	NT\$20,000		
New Hospital & Surgical	(a) Daily Room & Board NT\$2,000 (a) Hospital Services NT\$60,000			
新醫療給付團體健康保險	(a) Surgical Benefit NT\$100,000 (a) In Hospital Doctor Visit NT\$500 (a) is subject to a maximum of 365 days per disability. (b) Daily Hosp. Income NT\$2,000 (b) is subject to a maximum of 365 days per disability. <i>Insured can choose either benefit (a) or benefit (b), but not both.</i> Bone fracture compensation NT\$2,000		√	
Cancer Medical 一年定期癌症醫療保險	Daily Hospital Income NT\$2,000 Death Benefit NT\$ 500,000 Clinical Visit Benefit NT\$1,000 Cancer Treatment Benefit NT\$2,000 Surgical Benefit NT\$60,000 Post-Hospitalization NT\$2,000		√	
Hospitalization Indemnity 住院日額給付保險				Daily Room & Board NT\$1,600
Monthly premiums 月繳保費	NT\$254	NT\$197	NT\$145/ family	NT\$260 each

Please kindly note that the medical insurance reimbursements only cover medical expenses resulting from injuries related to accidents. Only when you or your family members stay in the hospital or the Emergency Room for more than 6 hours will the insurance company indemnify the medical expenses.

請注意，本醫療險只有涵蓋意外醫療的相關支出。除非您或您的家人住院或急診超過六個小時，保險公司才給予理賠。

If you want to claim for reimbursements, please fill out the application form and attach the original of Certificate of Diagnosis and the receipts, and submit them to the Office of Human Resources. You may enquire our Office at ext. 2049 or download the relevant forms from the website:

http://www.isu.edu.tw/interface/deptsitemap3.php?dept_mno=10&dept_id=19

如您要申請理賠，請填妥理賠申請書並附上醫生開立之診斷證明及醫療收據正本後送至人力資源處。如您有任何疑問，可撥打人力資源處分機 2049 或至以下網站下載相關申請表格：

http://www.isu.edu.tw/interface/deptsitemap3.php?dept_mno=10&dept_id=19

3. Accident Travel Insurance(For Project Faculty Only)

旅遊平安保險(僅適用專案教師)

Accident Travel Insurance with insured sum of NT\$30,000,000 and Accident Injuries Insurance of NT\$1,500,000 will be provided to all project faculty and their families (excluding children) who have not obtained the NHI. The insurance companies will indemnify the beneficiary once there is death, disability or accident injuries. As required by the laws, there is no life insurance but accident injuries insurance (NT\$200,000) for children under 15 and the maximum insured amount for children above 15 is NT\$2,000,000 only, but they also enjoy accident injuries insurance of NT\$200,000.

學校將會為所有尚未取得健保身分之專案教師及其眷屬(不包含子女)投保新台幣 3000 萬元旅遊平安險，其中包含 150 萬意外傷害保險。一旦發生死亡、殘廢或意外醫療，保險公司將會進行理賠。但囿於法令限制，15 歲以下子女除一般意外醫療保險(20 萬)外，不得投保任何壽險；15 歲以上子女壽險最高投保金額也不得超過新台幣 200 萬元，但也同樣享有一般意外醫療保險(20 萬)。

	Project Faculty 專案教師	Spouse 配偶	Children 子女 (Under 15)	Children 子女 (Above 15)
Life/disability 壽險	NT\$30,000,000	NT\$30,000,000		NT\$2,000,000
Accident injuries 意外傷害保險	NT\$1,500,000 新台幣 150 萬 Subject to the actual medical expenses 實支實付	NT\$1,500,000 新台幣 150 萬 Subject to the actual medical expenses 實支實付	NT\$200,000 新台幣 20 萬 Subject to the actual medical expenses 實支實付	

Please kindly note that the medical insurance reimbursements only cover medical expenses resulting from injuries related to accidents. Other medical expenses resulting from diseases are excluded.

請注意，本醫療險只有涵蓋意外醫療的相關支出。其它疾病醫療費用均不在理賠範圍內。

If you want to claim for reimbursements, please fill out the application form and attach the original of Certificate of Diagnosis and the receipts, and submit them to the Office of Human Resources. You may enquire our Office at ext. 2049 or download the relevant forms from the website:

http://www.isu.edu.tw/interface/deptsitemap3.php?dept_mno=10&dept_id=19

如您要申請理賠，請填妥理賠申請書並附上醫生開立之診斷證明及醫療收據正本後送至人力資源處。如您有任何疑問，可撥打人力資源處分機 2049 或至以下網站下載相關申請表格：

http://www.isu.edu.tw/interface/deptsitemap3.php?dept_mno=10&dept_id=19

4. Pension (離職儲金)

“According to the Regulations for Severance Entitlement Scheme for Personnel Serving at Government Agencies and Schools under Contractual Relationship, the monthly pension serving amount is equal to twelve percent of the monthly remuneration paid to faculty members, and 6% of the amount is allocated from his/her monthly remuneration (self-allocated fund), while the other 6% is contributed by the University (university-allocated fund).

依法每月儲金為教員每月薪資的 12%，其中 6% 自其每月薪資中扣除(自主提撥)，而另外 6% 則是由學校額外提撥(學校提撥)。

A contract teacher will be granted the principal plus accrued interest of both the self- and university-allocated fund when he/she leaves office at the expiration of the contract period, resigns halfway through the contract period under consent of the University, or is killed due to performing official duties, illness or an accident during the contract period.

專案教師於契約期滿後離職、經本校同意於契約期間離職、契約期間因疾病、意外或執行公務時死亡，將享有自主提撥及學校提撥全部本金及其衍生利息。

On the other hand, a contract teacher will be granted only the principal plus accrued interest of the self-allocated fund if he/she is dismissed due to a violation of obligations stipulated in the faculty contract and relevant regulations or resigns halfway through the contract period without consent of the University.”

相反地，專案教師若因違反契約及相關規定或未經學校同意而提前離職，將只能領回其自主提撥基金之本金及其衍生利息。