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# 公教人員保險統計

STATISTICAL DATA FOR  
GOVERNMENT EMPLOYEE AND  
SCHOOL STAFF INSURANCE  
REPUBLIC OF CHINA

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## 前 言

公保相關業務原由中央信託局辦理，96年7月1日起因本行與中央信託局合併，以本行為存續銀行，並奉考試院、行政院會同指定為公教人員保險之承保機關，賡續辦理公保相關業務。

政府為保障公務人員生活，並增進其福利，進而提高工作效率，於47年1月公布「公務人員保險法」，同年9月開辦公務人員保險，以銓敘部為主管機關，中央信託局為承保機關。保險項目原包括：生育、疾病、傷害(以上三項為醫療給付)、殘廢、養老、死亡與眷屬喪葬津貼等(以上四項為現金給付)，自84年3月1日全民健康保險開辦後，有關醫療給付業務移歸中央健康保險局辦理，中央信託局則繼續辦理現金給付業務。嗣育嬰留職停薪津貼於98年8月1日起施行，繼於103年6月1日增辦生育給付，至此現金給付項目增為六項。

47年1月公務人員保險法公布實施後，由於社會環境之變化及保險業務之發展，原規定已難切合實際情況，為肆應業務需要及健全公保制度，乃於63年1月修正「公務人員保險法」，將保險費率予以彈性規定，自原訂7%修訂為7%至9%，惟為顧及被保險人負擔，修法以後，仍按保險費率7%計收保險費；嗣以保險財務短絀有增無減，乃自66年7月起，調整保險費率為8%，再於69年8月調整為9%。又為配合全民健康保險之開辦，乃於84年1月修正「公務人員保險法」，將保險費率由原訂7%至9%修正為4.5%至9%。嗣自84年3月1日全民健康保險開辦，醫療給付業務移由中央健康保險署(原中央健康保險局102年7月23日改隸更名)辦理後，保險費率暫按4.75%收取，至86年10月1日起始調整為6.4%，私立學校教職員保險之保險費率仍維持4.75%。88年5月29日將公務人員保險法修正為公教人員保險法，並於88年5月31日施行，保險費率暫按原費率即公務人員6.4%、私校教職員4.75%核收，迨至89年7月12日公教人員保險法施行細則發布，始將私校教職員之費率調整與公務人員一致為6.4%。90年1月1日依精算結果將公教人員保險之費率從6.4%調整為7.15%，102年1月1日再依精算結果將保險費率調整為8.25%。因應公教人員保險法實施年金規定，依精算結果將105年保險費率分為不適用年金規定人員保險費率一次調整為8.83%；適用年金規定人員保險費率分3年逐步調整，105年為10.25%，106年為12.25%，107年為13.4%。

自71年7月起，續增辦公務人員眷屬疾病保險，以減輕公務人員因眷屬疾病及傷害之醫療費用負擔，俾能專心公職而無後顧之憂；開辦初期，基於政府財務負擔之考量，先行辦理配偶部分，核定保險費率為3%，由被保險人及政府各負擔50%；78年7月增辦父母部分，80年1月辦理殘障未婚子女部分，保險費率調整為5%；嗣於81年7月擴大至其他子女部分，保險費率降為3.8%。

政府為照顧退休人員生活，自54年8月辦理退休人員保險，保險項目除不含養老給付外(退保時，年資滿5年者發還原應領之公保養老給付)，均與公務人員保險相同。因考慮退休人員無薪津收入，且須自付全額保險費，故自66年7月起保險費率調整為8%後即固定不變，以減輕其負擔。其後為改進退休人員保險制度，並擴大照顧退休人員及其配偶健康，減輕其因傷病之醫療費用負擔，於74年7月1日開辦退休公務人員疾病保險暨退休公務人員配偶疾病保險。保險費率訂為9%，由被保險人及政府各負擔50%，保險項目包括疾病及傷害兩項。

政府為安定私立學校教職員生活，促進私立學校健全發展，及增強社會福利措施，於69年8月8日，公布「私立學校教職員保險條例」。同年10月1日開辦私立學校教職員保險，其保險費率、保險項目及受益條件等，均與公務人員保險相同。73年1月，增辦私立學校退休教職員保險，其保險費率、保險項目及受益條件等，均與退休人員保險相同。又於74年7月1日開辦私立學校退休教職員疾病保險暨私立學校退休教職員配偶疾病保險，除保險費由被保險人自付50%，政府及私立學校各負擔25%外，餘均比照退休公務人員疾病保險暨退休公務人員配偶疾病保險辦理。原私立學校退休教職員保險，因被保險人全部改參加私立學校退休教職員疾病保險而停辦。79年1月增辦私立學校教職員眷屬疾病保險，先行辦理配偶部分，80年11月增辦父母部分，保險項目比照公務人員眷屬疾病保險，保險費率為5%；嗣於81年8月擴大至子女部分，保險費率降為3.8%，由被保險人自付50%，學校及政府各負擔25%。

政府為精簡保險法規，改善財務結構及符合危險分擔等法則，於83年3月28日將原有之「退休公務人員疾病保險辦法」修正為「退休公教人員及其眷屬疾病保險辦法」，自同年4月1日起，將原參加退休公務人員疾病保險、退休公務人員配偶疾病保險、私立學校退休教職員疾病保險及私立學校退休教職員配偶疾病保險四種保險之被保險人納入退休公教人員及其眷

屬疾病保險，其眷屬包括父母、配偶及未婚子女。惟自全民健康保險開辦後，各種疾病保險均停止辦理。

政府鑑於公務人員保險與私立學校教職員保險之主管機關、承保機關暨保險權利義務、給付項目、給付方式、給付條件均相同，基於精簡保險法規與整合保險制度暨契合保險原理與追求經濟效益之考量，故於 88 年 5 月 29 日將公務人員保險法修正為公教人員保險法，並廢止私立學校教職員保險條例，公務人員保險與私立學校教職員保險自同年 31 日起合併為公教人員保險，是以本行目前係辦理公教人員保險及退休人員保險二種保險之承保、現金給付、財務收支及準備金管理運用等保險業務。

政府為落實建構社會安全網路之政策，積極推動公保養老年金化，於 103 年 6 月 1 日修正施行之公教人員保險法，施行私立學校被保險人適用養老年金及遺屬年金給付，且回溯適用於 99 年 1 月 1 日以後退保之私立學校被保險人；嗣於 104 年 6 月 19 日擴大適用年金規定對象及於離退給與相關規定未定有月退休(職、伍)給與，亦未定有優惠存款制度之非私立學校被保險人。其他被保險人則俟公務人員及公立學校教職員適用之退撫法律及公教人員保險法修正通過後施行。基於時空環境變遷及社會觀感考量，104 年 12 月 2 日修正公教人員保險法，將該法有關「殘廢」用語改為「失能」。

上述各險種為政府照顧公務人員、退休人員及私立學校教職員之重要措施，本行承辦上述保險業務，對於如何加強服務，維護被保險人權益等，莫不殫精竭慮，謀求改進。公教人員保險為我國社會保險體系中重要之一環，深為社會所關注，加之社會保險業務蓬勃發展，研究工作亦普獲重視，為使社會各界對公教人員保險有所瞭解，以及裨益於研究發展，乃逐年編印「公教人員保險統計」，藉供各方參考應用。

全書內容計分三篇：

第一篇為要保機關及被保險人，藉供瞭解要保機關類別及地區分布、被保險人年齡結構、加退保情形及投保俸額等。

第二篇為財務概況，旨在闡明保險財務收支及其營運情況。

第三篇為現金給付，可使被保險人瞭解各項現金給付之權益等。

由於統計資料數量龐大，整理編纂費時費力，倘有疏漏之處，尚祈各界賢達，不吝指正，俾臻完善，曷勝企感。

## FOREWORD

The Central Trust of China (CTC) had been handling the Government Employee and school staff insurance (GESSI) business. As the Bank of Taiwan (BOT) acquired and merged the CTC on July 1, 2007, the BOT has been designated by the Examination Yuan and Executive Yuan to be the insurer of GESSI to continue providing related insurance services.

The R.O.C. government promulgated the “Government Employee Insurance Law” in January 1958 and implemented Government Employee Insurance (GEI) in September of the same year in order to protect the livelihood of civil servants, to enhance their welfare so as to increase their working efficiency. Since then, the CTC had been designated for overall operation under the supervision of the Ministry of Civil Service.

The insurance coverage for Government Employee Insurance program includes medical care benefits for maternity, sickness, injury as well as cash benefits for disability, old-age, death and allowance for dependents’ funeral arrangements. Nevertheless, after the implementation of National Health Insurance on March 1, 1995, the administration of medical care benefits was transferred to the Bureau of National Health Insurance while CTC still handled the enrollment and cash benefits provided by the insurance programs. As the parental leave allowance implemented on August 1, 2009 and the maternity benefit applied on June 1, 2014, the cash benefits were increased to six items.

To keep pace with the changing circumstances, the GEI Law was amended in January 1974 to introduce a flexible premium rate system, adjusting the original premium rate 7% of the insured’s premium-based monthly salary to a range between 7% and 9%. Despite the adjustment in the premium rate, CTC continued to collect at the 7% rate for several years, to relieve the insured’s financial burden, until July, 1977, when the rate was raised to 8%, due to GEI deficit, and then 9% in August 1980. With the implementation of National Health Insurance (NHI), the GEI Law was revised in January, 1995 to adjust the original premium rate of a range between 7% and 9% to a range between 4.5% and 9%. When NHI began to operate on March 1, 1995, the administration of medical care benefits was transferred to Bureau of National Health Insurance, and the GEI premium rate was temporarily settled at 4.75% until October 1,

1997, when it was adjusted to 6.4%, while the rate of the Insurance for Teaching and Administrative Staff of Private Schools (ITASPS) remained at 4.75%.

The Government Employee and School Staff Insurance Law, which was revised from the GEI Law on May 29, 1999 and implemented on May 31, 1999, set the GESSI rate for government employees and private school teaching and administrative staff at 6.4% and 4.75%, respectively. On July 12, 2000, after Enforcement Rules of GESSI Law were announced, the premium rate for private school teaching and administrative staff was reset to 6.4%, in line with the rate for government employees. Based on actuarial evaluation, the premium rate was increased from 6.4% to 7.15% on January 1, 2001, and further escalated to 8.25% on January 1, 2013. With the implementation of pension system, the dual premium rates were adapted on January 1, 2016. Based on actuarial evaluation, the ordinary premium rate was increased from 8.25% to 8.83% on January 1, 2016. The rates applicable for the pension system for 2016 · 2017 and 2018 were set to 10.25% · 12.25% and 13.4%.

To reduce civil servants' financial burden of their dependents' medical care in order for them to better perform at work, the Health Insurance for Government Employee Dependents (HIGED) program was initiated in July, 1982. At the beginning of HIGED, only the spouse of the insured was covered, due to budget concern, and the premium rate was set at 3% of the insured's premium-based monthly salary and matched 50% between the insured and the government. Then its coverage was extended to their parents in July, 1989, and then to the unmarried children with disability in January, 1991, with the premium rate reset to 5%. In July, 1992, HIGED was further extended to cover other unmarried children of the insured but at a lower rate of 3.8%.

The Retired Government Employee Insurance (RGEI) program was launched in August 1965 to cover retired government employees. The coverage for RGEI is the same as that of GEI, except the old-age benefit, to which the retirees' insured duration over 5 years are entitled when withdrawing from GEI. Considering that the retirees covered under RGEI program do not have income for its full payment and to relieve financial burden of the retired, the premium has been fixed at 8% ever since it was rolled out in July, 1977. Later, to extend medical care to more government retirees and their spouses and to reduce their medical care expenses, the Health Insurance for Retired Government Employees

(HIRGE) and Health Insurance for Spouses of Retired Government Employees (HISRGE) programs, which covered sickness and injury, were launched on July 1, 1985. The premium rate of 9% of the insured's premium-based monthly salary was equally shared by the insured and the government.

To help settle the life of the teaching and administrative staff at private schools and promote their development, the government also promulgated the "Statute of Insurance for Teaching and Administrative Staff of Private Schools" on August 8, 1980, and the Insurance for Teaching and Administrative Staff of Private Schools was commenced on October 1, 1980. Then in January, 1984, the Insurance for Retired Teaching and Administrative Staff of Private Schools (IRTASPS) was launched, whose premium rate, coverage and cash benefits, were the same as those of RGEI.

The Health Insurance for Retired Teaching and Administrative Staff of Private Schools (HIRTASPS) and Health Insurance for Spouses of Retired Teaching and Administrative Staff of Private Schools (HISRTASPS) programs went into effect on July 1, 1985 and had the same coverage as HIRGE and HISRGE. The premium rate was set at 9% of the insured's premium-based monthly salary, with 50% of the premium being paid by the insured and the remaining 50% being equally shared by the school and the government. The IRTASPS program eventually phased out as its insured had been switched to HIRTASPS. With the Health Insurance for Dependents of Teaching and Administrative Staff of Private Schools (HIDTASPS) program in place, the insured spouses were first to be enrolled in January, 1990, and then their parents in November, 1991, and their children in August, 1992. It provided the same coverage as that of HIGED, and the premium rate was originally set at 5% of the insured's premium-based monthly salary but dropped to 3.8%, when the coverage was extended to children, with 50% of the premium being paid by the insured and the remaining 50% being equally shared by the school and the government.

To simplify the insurance regulations, improve financial structure and conform to the principle of risk sharing, the government revised "the Statute of Health Insurance for Retired Government Employees" to "the Statute of Health Insurance for Retired Employees and their Dependents of Government Organizations and Private Schools" on March 28, 1994. The insured under Health Insurance for Retired Government Employees, Health Insurance for



Spouses of Retired Government Employees, Health Insurance for Retired Teaching and Administrative Staff of Private Schools, Health Insurance for Spouses of Retired Teaching and Administrative Staff of Private Schools were allocated to the Health Insurance for retired employees and their dependents of government organizations and private schools on April 1, 1994, where the term dependents refers to parents, spouses, or unmarried children. After the implementation of National Health Insurance, all the existing health insurance programs were ceased.

Considering the same authority and insurers in charge of GEI and ITASPS as well as the same policy requirements, coverage and payment terms and conditions, and considering the need to simplify the insurance regulations, consolidate the insurance systems and their guiding principles, and pursue cost effectiveness, revised the GEI Law and the Statute of ITASPS into the Government Employee and School Staff Insurance Law (The GESSI Law) on May 29, 1999. In the same year, the GEI and ITASPS were consolidated into GESSI on May 31. At present, the BOT is in charge of the enrollment, cash benefits, financial revenue and reserve management, utilization of insurance business under the provisions of GESSI and RGEI.

To implement the policy of the construction of social security network, the government has promoted the pension of the GESSI. After the amendment and promulgation of the GESSI Law on June 1, 2014, the insured of private schools have been applicable for the benefits of old-age pension and survivor pension since January 1, 2010. On June 19, 2015, the pension of GESSI has also been expanded to the insured of non-private schools who has been employed in accordance with the relevant acts not having the monthly retirement payment nor the preferential interest deposits. Other insured will be applicable for the annuity payment after the execution of the Retirement and Compensation Law for civil servants and public school staffs and the Amendment Law of GESSI.

All the above insurance programs are a reflection of government's policy on the health and welfare of active and retired civil servants and teachers and personnel at private schools. As an insurer, the BOT has been trying its best to improve the management and service to protect the rights of the insured. Since the above programs are of great concern to the stability of society and with the insurance business being fast evolving, it becomes one of our tasks to make the

general public aware of these programs and their development and for research purposes. Therefore, we annually edit and publish the "Statistical Data for Government Employee and School Staff Insurance" for the public's reference.

This publication contains the following chapters:

1. Analysis of the categories and locations of the insured units, age structure of the insured, enrollment and withdrawal, and insured premium-based salary.
2. Financial and operational status of all the insurance programs.
3. Cash benefits. Information on all kinds of entitlement.

Every effort has been made to ensure the completeness and accuracy of the various and voluminous data compiled in this publication. However, your valuable comments, if any, are sincerely welcome.

## EXPLANATORY NOTES

### 凡 例

- 一、本統計係根據本部各業務單位之統計報表、財務報告等各種資料彙編而成，其資料係截至 107 年底止。
- 二、本統計依資料性質計分：要保機關及被保險人、財務概況及現金給付等三類，每類並冠以提要分析。
- 三、凡內容須加註釋及資料來源者，均於各表下方註明。
- 四、本統計部分數字因單位提高，復因四捨五入關係，致總數與細數之間，略有出入。
- 五、本統計所用符號：

— 表示無數字	<b>E</b> 表示估計數字
... 表示數字不明	<b>R</b> 表示修正數字
<b>O</b> 表示數字不及一單位	$\triangle$ 表示負數
<b>P</b> 表示初步數字	• 表示無統計項目
- 六、本統計有關保險給付資料係以給付日期為依據，倘所列數字與以前數字不符者，應以本期統計為準。

1. The statistics were gathered and compiled at end of 2018 from the figures as shown in the routine reports and financial statements by different sections of this Department and other sources.
2. The statistics is classified by data type into the following three chapters: insured units and insured persons, financial status, and cash benefits with prefatory notes before each chapter.
3. Figures and contents that require explanation and citation are indicated in notes at the bottom of each table.
4. Some figures given herein may be deviated from the total of individual items because of the inclusion and omission of decimals in the round number.
5. Symbols used in this statistics are as follows:

— no figures	<b>E</b> estimated figures
... unknown	<b>R</b> revised figures
<b>O</b> less than one unit	$\triangle$ debit figures
<b>P</b> preliminary figures	• no item
6. If any figures of benefit payments in the current issue are in contradiction with those from the preceding issues, the present issue rules.

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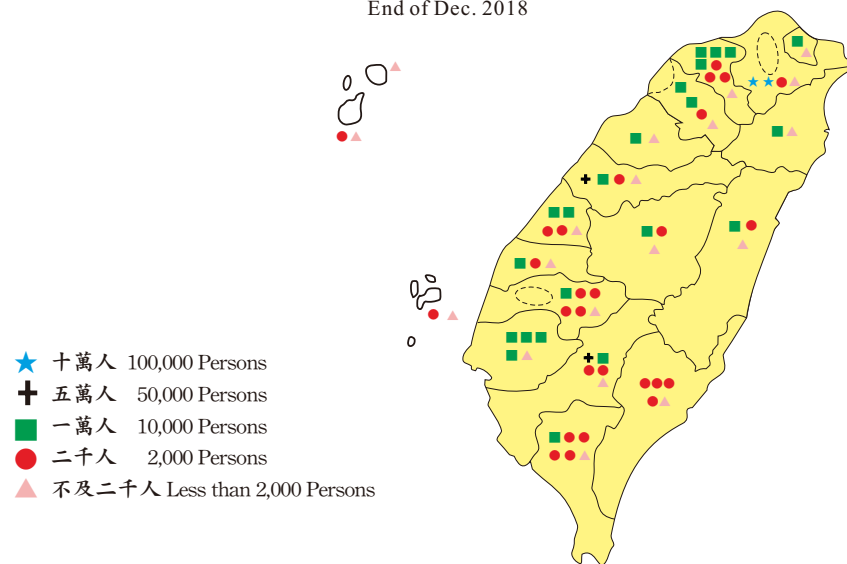
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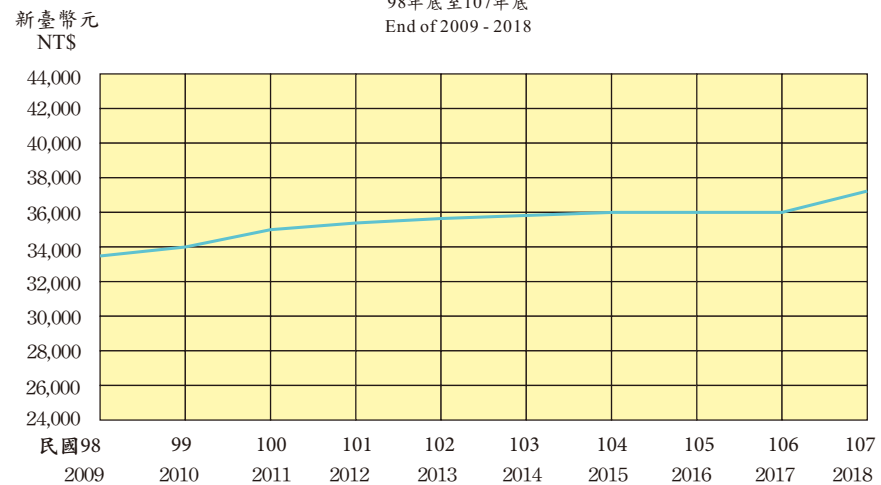
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 107年12月底  
 End of Dec. 2018

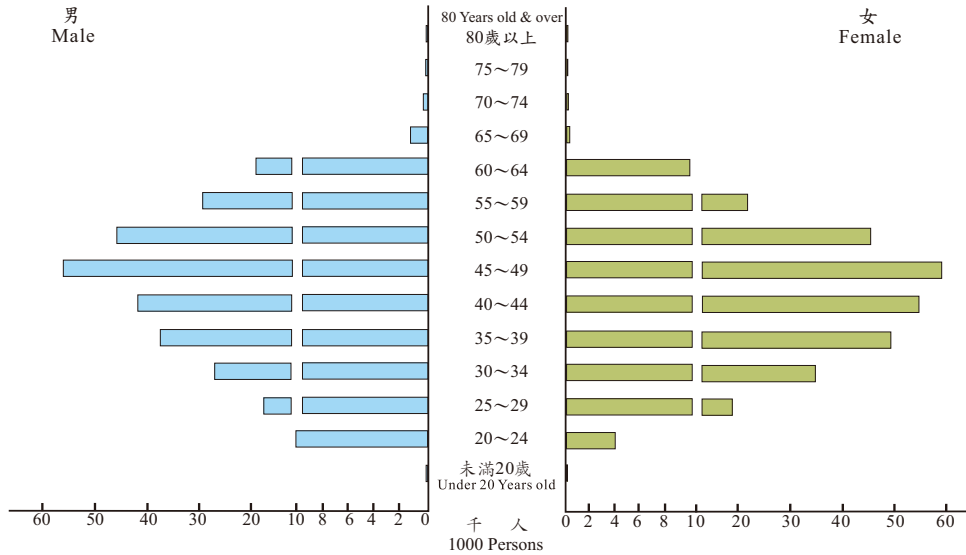


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 98年底至107年底  
 End of 2009 - 2018

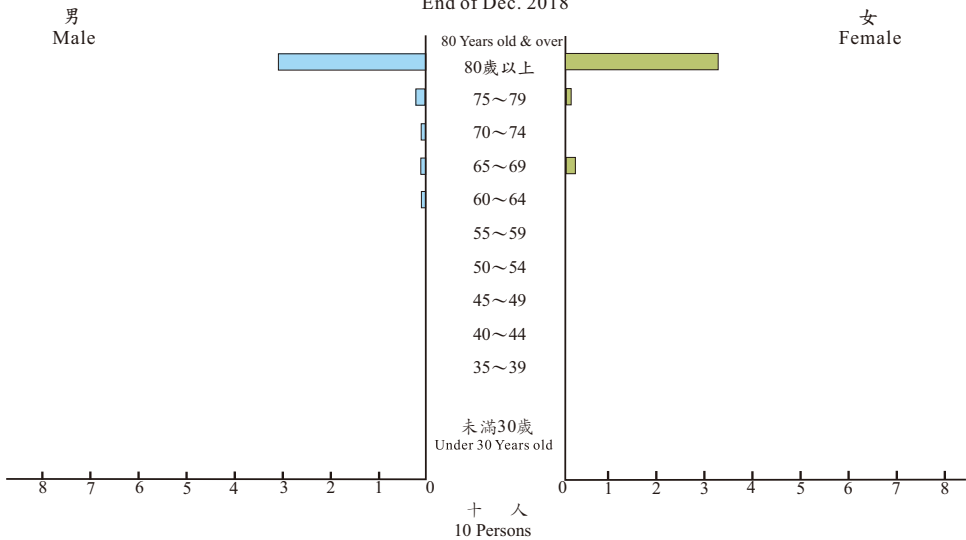


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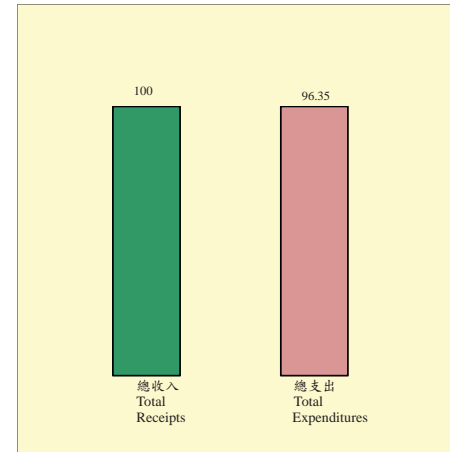
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a. Number of GESSI Insured, by Age Groups  
107年12月底  
End of Dec. 2018



2. 退休人員保險被保險人年齡分布  
b. Number of REGI Insured, by Age Groups  
107年12月底  
End of Dec. 2018

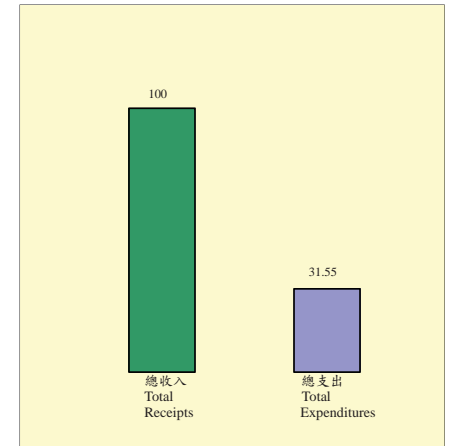


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107年  
2018

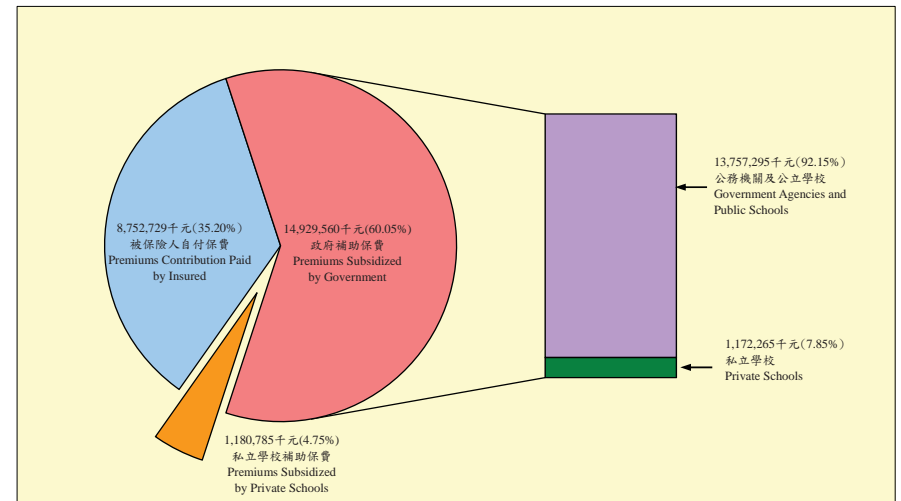


說明：現金給付不包含養老給付(國庫撥補部分)及國庫未撥補所衍生之利息費用。  
Note: Cash benefits exclude Old Age Benefits (subsidized by the Treasury) and interest expense incurred from deficit not yet subsidized by Treasury.

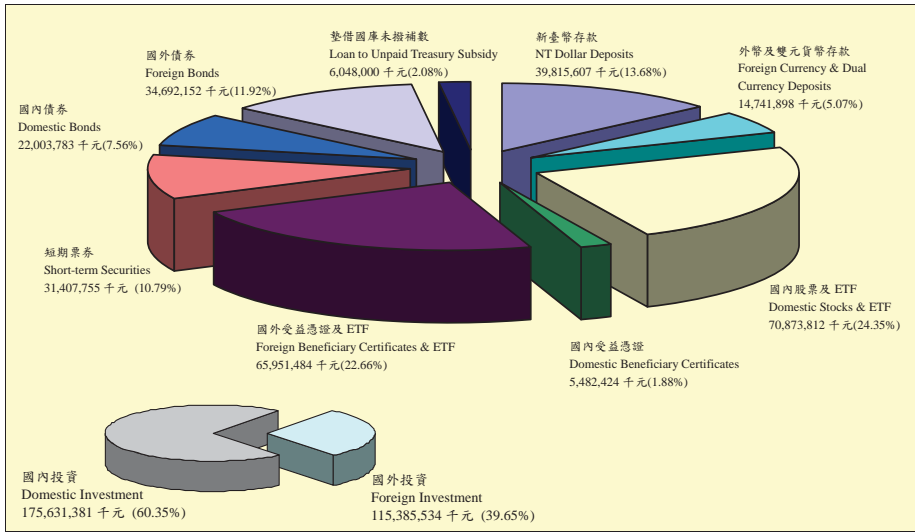
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107年  
2018



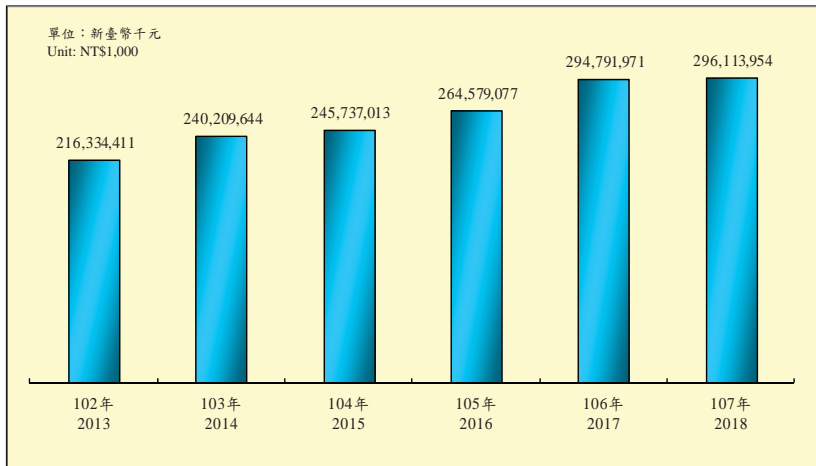
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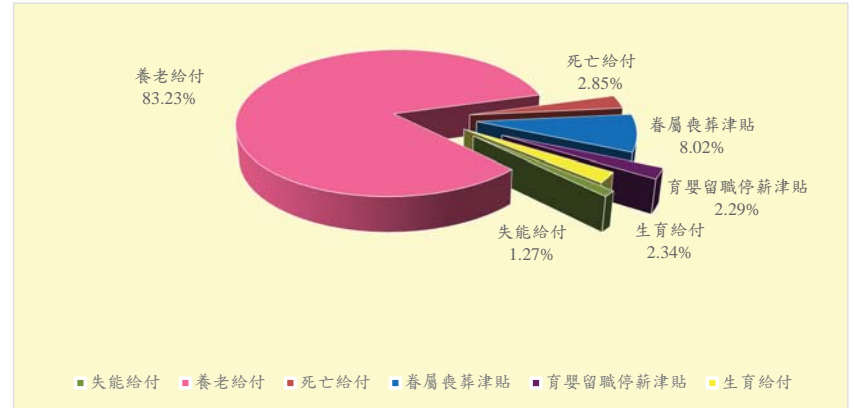
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105 年至 107 年  
2016 ~ 2018

