

What kind of benefits may be applied if occupational accident occurs?

如果遭遇職業災害，有什麼樣的給付？(英語版)

Labor Occupational Accident Insurance provides three types of benefits: medical benefits, sickness benefits, and disability benefits.

勞工職業災害保險有三種給付項目：醫療給付、傷病給付、失能給付

1. Medical benefits (醫療給付)

When receiving treatment for an occupational accident, including hospitalization and outpatient visits, workers can use the medical form. The Labor Occupational Accident Insurance will cover part of the expenses, making medical costs more affordable. After filling out the accident report and having it confirmed by the company, the medical form can be used during hospitalization and outpatient care.

當遭遇職業災害接受治療時，包含住院及門診，可以使用職災醫療書單。

勞工職業災害保險會支付部分負擔，因此醫療費用較便宜。填寫事故發生經過並由公司確認後，即可在住院及門診就醫時使用。

2. Sickness benefits (傷病給付)

When you suffer an occupational accident and are unable to work and receive wages, you may apply for sickness benefits under the Labor Occupational Accident Insurance. For the first two months, the benefit equals 100% of your average insured salary. From the third month up to the twenty-fourth month, the benefit is 70% of your average insured salary, with the remaining 30% covered by the company. An occupational medicine specialist will assist you in assessing when you may attempt to return to work.

當遭遇職業災害不能工作獲得薪資時，可以向勞工職業災害保險申請傷病給付。傷病給付前兩個月為平均投保薪資的 100%，從第三個月開始到第二十四個月為平均投保薪資的 70%，其餘 30% 由公司負擔。職業醫學專科醫師會協助您評估何時可以嘗試回復工作。

3. Disability benefits (失能給付)

If, after treatment, your physical functions cannot fully recover, a physician may assess whether the condition qualifies as permanent disability. Under the Labor Occupational Accident Insurance, disability benefits are categorized into 15 levels. Depending on the level of disability, the benefit amount ranges from 45 days to 1,800 days of the average insured salary.

如果經過治療之後，身體功能無法完全恢復，可由醫師評估是否為永久失能。勞工職業災害保險失能給付有 15 個等級，依照失能等級，失能給付金額為 45 日至 1800 日平均投保薪資。

4. What is Occupational Medicine Center? (職業醫學中心是什麼?)

Occupational Medicine Center provides examinations, diagnoses, and treatment for occupational diseases and work-related injuries. We help you determine whether your current health issues are related to your job. We will explain your legal rights and assist you in applying for labor occupational accident insurance benefits.

職業醫學中心提供檢查、診斷與治療職業病及職業傷害的服務。我們會協助您確認目前的問題是否與工作相關，說明您在法律上的權利，並協助您申請勞工職業災害保險給付。

		
English	Listener	1095

菲律賓語服務專線：0988-372557(Tagalog)

嘉義市政府外籍移工服務專線:05-2162633

若您想對以上的內容進一步了解，請洽諮詢電話：05-2756000 轉 3317、3318、3329

 天主教中華聖母修女會醫療財團法人天主教聖馬爾定醫院 關心您