

Overview of Employee Welfare Measures for Civil Servants

The Directorate-General of Personnel Administration, Executive Yuan, implements various welfare services through public-private partnerships, utilizing private resources without increasing government expenditure. These services operate on a user-pays principle, supporting civil servants with resources such as loans, insurance, and health checkups, aiming to enhance work efficiency and family life quality.

Program Name	Eligibility	Service Description	Period	Provider	Contact Info
Nest-Building Preferential Loan – National Civil Servants Housing Loan	Employees of government agencies, public schools, and state-owned enterprises (excluding military and contract staff)	- Interest: Postal savings 2-year deposit rate + 0.465% (currently 2.185%) - Term: Max 30 years (40 years without a house) - Grace period: Up to 5 years - No processing/credit check fee	Jan 1, 2025 – Dec 31, 2027	Bank of Taiwan	Website: https://cln.bot.com.tw/fln/fln01002/020?product=HLN_01 Toll-Free: 0800-025-168 Tel: 02-21910025, 02-21821901
Caring Loan – National Civil Servants Consumer Loan	Employees of public institutions, schools, state-owned enterprises	- Interest: Postal savings 2-year rate + 0.425% (currently 2.145%) - Child under 6: Discount	Jul 1, 2024 – Jun 30, 2027	Land Bank of Taiwan	Website: https://oi.landbank.com.tw/product/1 Toll-Free: 0800-231-590, 0800-089-369 Tel: 02-23146633

	(including contract and temporary staff)	0.020% - Term: Max 7 years, Max NT\$2 million - No processing fee; Credit check NT\$100 - Guarantor waived if criteria met			
Family Health Protection – Group Insurance	Employees of public/private schools and SOEs (including contract staff) and family members	Plan A (Accident): NT\$2,340 (staff/spouse), NT\$770–1,590 (children), NT\$2,350 (parents) Plan B (Life+Medical): NT\$3,540 (staff/spouse), NT\$1,300–2,790 (children), NT\$2,350 (parents)	Apr 1, 2025 – Mar 31, 2028	KGI Life Insurance	Website: https://www.kgilife.com.tw/zh-tw/product-overview/group/familyhealth Toll-Free: 0800-098-889
Long-Term Care Insurance	Employees of public/private schools and SOEs and their family members	Group Plan: NT\$10,000–20,000 benefit, NT\$1,000–3,000 premium Individual Plan: Coverage NT\$5,000–90,000,	Feb 22, 2025 – Feb 21, 2028	Cathay Life Insurance	Website: https://www.cathaylife.com.tw/cathaylife/public-servants Toll-Free: 0800-036-599 Tel: 02-21626201

		Premium varies by age/term			
Health 99 – Health Screening Program	Current and retired staff of public agencies, schools, SOEs and their family members	107 contracted hospitals offer checkups Fee range: NT\$3,500–16,000	Jan 1, 2023 – Dec 31, 2025	DGPA e-Platform (Health Check Section)	Website: https://www.dgpa.gov.tw/eserver/index?mid=437
Travel Safety Card – Travel Insurance	Public servants, retirees, and their family members (spouse, parents, children)	Covers accident, medical, travel disruption Coverage: NT\$2M–15M, Days: 30 (domestic) / 180 (abroad) Sample premium: NT\$135–289 (5 days)	Jul 1, 2023 – Jun 30, 2026	Fubon Insurance	Website: https://www.fubon.com/hwc Toll-Free: 0809-019-888