



EMPLOYER CIRCULAR NO. 2 OF 2026

EMPLOYEES' SOCIAL SECURITY ACT 1969 [ACT 4]

EXPANSION OF 24-HOUR COVERAGE UNDER THE PROTECTION SCHEME

1. PURPOSE

This circular aims to inform and provide clarification to employers regarding the implementation of the expanded 24-Hour Protection Scheme (*Skim LINDUNG 24 Jam*), also known as the Non-Occupational Accident Scheme (SKBBK), from the perspectives of registration, contributions, and enforcement.

2. BACKGROUND

2.1 The 24-Hour Protection Scheme (*Skim LINDUNG 24 Jam*) was introduced to provide comprehensive social security protection to employees through 24-hour coverage for accidents not related to employment, including road accidents.

2.2 This expansion is implemented pursuant to the Employees' Social Security (Amendment) Bill 2025, which was passed by the *Dewan Rakyat* and the *Dewan Negara* on 2 December 2025 and 18 December 2025, respectively.

2.3 This amendment received Royal Assent from the *Yang Di-Pertuan Agong* on 23 February 2026 and was gazetted on 5 March 2026 as the Employees' Social Security (Amendment) Act 2026 [Act A1788].

3. EXPLANATION TO EMPLOYERS

- 3.1 All employees covered under Act 4 / *LINDUNG Pekerja* are mandatory to be registered and contributed under the 24-Hour Protection Scheme.
- 3.2 All employees engaged under a contract of service or apprenticeship shall be registered and contributed to PERKESO, subject to the monthly wage ceiling limit of RM6,000.
- 3.3 There is no age limit imposed under the 24-Hour Protection Scheme. Coverage shall continue as long as the employee remains in employment, including after the age of 60.

4. EMPLOYEE REGISTRATION

- 4.1 Existing employees are not required to be re-registered, as the registration is based on the current records.
- 4.2 For new employees who commence employment after the effective date of the 24-Hour Protection Scheme, employers are required to register them in accordance with the method prescribed by PERKESO, namely through the ASSIST 2.0 Portal.
- 4.3 For employees who have more than one employer, the employee shall choose one employer for the contribution under the 24-Hour Protection Scheme through the method to be announced by PERKESO in due course.

5. CONTRIBUTION PAYMENT FOR THE 24-HOUR PROTECTION SCHEME

5.1 Upon the enforcement of the 24-Hour Protection Scheme, employers are required to make contribution payments in accordance with the Contribution Rates as prescribed in Appendix 1 and Appendix 2 (Third Schedule), comprising the employer's share and employee's share as follows :

a) **First Category Contribution** (Employment Injury Scheme, Invalidity Scheme and 24-Hour Protection Scheme / SKBBK):

For employees who first enter the PERKESO scheme or are first contributed under the scheme before the age of 55 years; and

b) **Second Category Contribution** (Employment Injury Scheme and 24-Hour Protection Scheme / SKBBK):

For employees who have reached the age of 55 when first entering the PERKESO scheme, or employees who have reached the age of 60 and are still in employment.

5.2 The contribution rate for the 24-Hour Protection Scheme / SKBBK is **0.75%** and shall be fully borne by the employee.

Scheme	Employer	Employee
Employment Injury Scheme	1.25%	–
24-Hour Protection Scheme / SKBBK	–	0.75%
Invalidity Scheme	0.50%	0.50%

5.3 The implementation of the employee contribution rate for the 24-Hour Protection Scheme / SKBBK will be carried out in stages, as follows :

First Phase	: 0.75%
Second Phase	: 1.00%
Third Phase	: 1.25%

The implementation of these phases is subject to the provisions and effective dates determined by PERKESO from time to time

5.4 Employers and employees are advised to take note of this matter and to ensure full compliance with the provisions of the laws under PERKESO.

5.5 Contribution payments may be made by employers online via FPX facility or Internet banking starting from the contribution month of June 2026.

5.6 The deadline for payment of monthly contributions remains as per current practice, which is on or before the 15th day of the following month.

5.7 Employers shall ensure that the deduction of both the employer's and employee's contribution shares is properly recorded in the payslip and provided to the employee.

5.8 Employers shall deduct the contribution for the 24-Hour Protection Scheme from employees' wages and remit it to PERKESO on a monthly basis to ensure continuous protection coverage for employees.

5.9 PERKESO reserves the right to recover any outstanding contribution arrears and to impose late contribution interest (LCI), including for periods where employees have been terminated, if the employer fails to make the required deductions during the period of employment.

5.10 Failure by employers to comply with these provisions constitutes an offence under the law. Legal action may be taken against employers, including fines or other penalties as provided under the Employees' Social Security Act 1969 [Act 4] enforced by PERKESO.

6. EFFECTIVE DATE OF IMPLEMENTATION

This Employers' Circular shall take effect from 1 June 2026.

7. ENQUIRIES

For any further enquiries, please contact the Customer Service Officer of PERKESO via email at perkeso@perkeso.gov.my or by phone at 1-300-22-8000.

Best Regards, Thank you.

"MALAYSIA MADANI"

"BERKHIDMAT UNTUK NEGARA"

"Pekerja Kesuma Bangsa"


(DATO' SRI DR. MOHAMMED AZMAN BIN AZIZ MOHAMMED)
Group Chief Executive Officer
PERTUBUHAN KESELAMATAN SOSIAL

Date : 28 April 2026

"PERKESO itu Prihatin, Prihatin itu PERKESO"

THIRD SCHEDULE: EMPLOYEES' SOCIAL SECURITY ACT 1969 (ACT 4)
FIRST CATEGORY CONTRIBUTION
FIRST PHASE: PART I

NO.	MONTHLY SALARY	EMPLOYER CONTRIBUTION		EMPLOYEE CONTRIBUTION		TOTAL AMOUNT
		INVALIDITY	EMPLOYMENT INJURY	INVALIDITY	NON EMPLOYMENT INJURY	
1.	Wages up to RM30	10 cent	30 cent	10 cent	20 cent	70 cent
2.	Where wages exceed RM30 but do not exceed RM50	20 cent	50 cent	20 cent	30 cent	RM1.20
3.	Where wages exceed RM50 but do not exceed RM70	30 cent	80 cent	30 cent	50 cent	RM1.90
4.	Where wages exceed RM70 but do not exceed RM100	40 cent	RM1.10	40 cent	65 cent	RM2.55
5.	Where wages exceed RM100 but do not exceed RM140	60 cent	RM1.50	60 cent	90 cent	RM3.60
6.	Where wages exceed RM140 but do not exceed RM200	85 cent	RM2.10	85 cent	RM1.25	RM5.05
7.	Where wages exceed RM200 but do not exceed RM300	RM1.25	RM3.10	RM1.25	RM1.85	RM7.45
8.	Where wages exceed RM300 but do not exceed RM400	RM1.75	RM4.40	RM1.75	RM2.65	RM10.55
9.	Where wages exceed RM400 but do not exceed RM500	RM2.25	RM5.60	RM2.25	RM3.35	RM13.45
10.	Where wages exceed RM500 but do not exceed RM600	RM2.75	RM6.90	RM2.75	RM4.15	RM16.55
11.	Where wages exceed RM600 but do not exceed RM700	RM3.25	RM8.10	RM3.25	RM4.85	RM19.45
12.	Where wages exceed RM700 but do not exceed RM800	RM3.75	RM9.40	RM3.75	RM5.65	RM22.55

NO.	MONTHLY SALARY	EMPLOYER CONTRIBUTION		EMPLOYEE CONTRIBUTION		TOTAL AMOUNT
		INVALIDITY	EMPLOYMENT INJURY	INVALIDITY	NON EMPLOYMENT INJURY	
13.	Where wages exceed RM800 but do not exceed RM900	RM4.25	RM10.60	RM4.25	RM6.35	RM25.45
14.	Where wages exceed RM900 but do not exceed RM1,000	RM4.75	RM11.90	RM4.75	RM7.15	RM28.55
15.	Where wages exceed RM1,000 but do not exceed RM1,100	RM5.25	RM13.10	RM5.25	RM7.85	RM31.45
16.	Where wages exceed RM1,100 but do not exceed RM1,200	RM5.75	RM14.40	RM5.75	RM8.65	RM34.55
17.	Where wages exceed RM1,200 but do not exceed RM1,300	RM6.25	RM15.60	RM6.25	RM9.35	RM37.45
18.	Where wages exceed RM1,300 but do not exceed RM1,400	RM6.75	RM16.90	RM6.75	RM10.15	RM40.55
19.	Where wages exceed RM1,400 but do not exceed RM1,500	RM7.25	RM18.10	RM7.25	RM10.85	RM43.45
20.	Where wages exceed RM1,500 but do not exceed RM1,600	RM7.75	RM19.40	RM7.75	RM11.65	RM46.55
21.	Where wages exceed RM1,600 but do not exceed RM1,700	RM8.25	RM20.60	RM8.25	RM12.35	RM49.45
22.	Where wages exceed RM1,700 but do not exceed RM1,800	RM8.75	RM21.90	RM8.75	RM13.15	RM52.55
23.	Where wages exceed RM1,800 but do not exceed RM1,900	RM9.25	RM23.10	RM9.25	RM13.85	RM55.45
24.	Where wages exceed RM1,900 but do not exceed RM2,000	RM9.75	RM24.40	RM9.75	RM14.65	RM58.55
25.	Where wages exceed RM2,000 but do not exceed RM2,100	RM10.25	RM25.60	RM10.25	RM15.35	RM61.45

NO.	MONTHLY SALARY	EMPLOYER CONTRIBUTION		EMPLOYEE CONTRIBUTION		TOTAL AMOUNT
		INVILIDITY	EMPLOYMENT INJURY	INVILIDITY	NON EMPLOYMENT INJURY	
26.	Where wages exceed RM2,100 but do not exceed RM2,200	RM10.75	RM26.90	RM10.75	RM16.15	RM64.55
27.	Where wages exceed RM2,200 but do not exceed RM2,300	RM11.25	RM28.10	RM11.25	RM16.85	RM67.45
28.	Where wages exceed RM2,300 but do not exceed RM2,400	RM11.75	RM29.40	RM11.75	RM17.65	RM70.55
29.	Where wages exceed RM2,400 but do not exceed RM2,500	RM12.25	RM30.60	RM12.25	RM18.35	RM73.45
30.	Where wages exceed RM2,500 but do not exceed RM2,600	RM12.75	RM31.90	RM12.75	RM19.15	RM76.55
31.	Where wages exceed RM2,600 but do not exceed RM2,700	RM13.25	RM33.10	RM13.25	RM19.85	RM79.45
32.	Where wages exceed RM2,700 but do not exceed RM2,800	RM13.75	RM34.40	RM13.75	RM20.65	RM82.55
33.	Where wages exceed RM2,800 but do not exceed RM2,900	RM14.25	RM35.60	RM14.25	RM21.35	RM85.45
34.	Where wages exceed RM2,900 but do not exceed RM3,000	RM14.75	RM36.90	RM14.75	RM22.15	RM88.55
35.	Where wages exceed RM3,000 but do not exceed RM3,100	RM15.25	RM38.10	RM15.25	RM22.85	RM91.45
36.	Where wages exceed RM3,100 but do not exceed RM3,200	RM15.75	RM39.40	RM15.75	RM23.65	RM94.55
37.	Where wages exceed RM3,200 but do not exceed RM3,300	RM16.25	RM40.60	RM16.25	RM24.35	RM97.45
38.	Where wages exceed RM3,300 but do not exceed RM3,400	RM16.75	RM41.90	RM16.75	RM25.15	RM100.55

NO.	MONTHLY SALARY	EMPLOYER CONTRIBUTION		EMPLOYEE CONTRIBUTION		TOTAL AMOUNT
		INVALIDITY	EMPLOYMENT INJURY	INVALIDITY	NON EMPLOYMENT INJURY	
39.	Where wages exceed RM3,400 but do not exceed RM3,500	RM17.25	RM43.10	RM17.25	RM25.85	RM103.45
40.	Where wages exceed RM3,500 but do not exceed RM3,600	RM17.75	RM44.40	RM17.75	RM26.65	RM106.55
41.	Where wages exceed RM3,600 but do not exceed RM3,700	RM18.25	RM45.60	RM18.25	RM27.35	RM109.45
42.	Where wages exceed RM3,700 but do not exceed RM3,800	RM18.75	RM46.90	RM18.75	RM28.15	RM112.55
43.	Where wages exceed RM3,800 but do not exceed RM3,900	RM19.25	RM48.10	RM19.25	RM28.85	RM115.45
44.	Where wages exceed RM3,900 but do not exceed RM4,000	RM19.75	RM49.40	RM19.75	RM29.65	RM118.55
45.	Where wages exceed RM4,000 but do not exceed RM4,100	RM20.25	RM50.60	RM20.25	RM30.35	RM121.45
46.	Where wages exceed RM4,100 but do not exceed RM4,200	RM20.75	RM51.90	RM20.75	RM31.15	RM124.55
47.	Where wages exceed RM4,200 but do not exceed RM4,300	RM21.25	RM53.10	RM21.25	RM31.85	RM127.45
48.	Where wages exceed RM4,300 but do not exceed RM4,400	RM21.75	RM54.40	RM21.75	RM32.65	RM130.55
49.	Where wages exceed RM4,400 but do not exceed RM4,500	RM22.25	RM55.60	RM22.25	RM33.35	RM133.45
50.	Where wages exceed RM4,500 but do not exceed RM4,600	RM22.75	RM56.90	RM22.75	RM34.15	RM136.55
51.	Where wages exceed RM4,600 but do not exceed RM4,700	RM23.25	RM58.10	RM23.25	RM34.85	RM139.45

NO.	MONTHLY SALARY	EMPLOYER CONTRIBUTION		EMPLOYEE CONTRIBUTION		TOTAL AMOUNT
		INVALIDITY	EMPLOYMENT INJURY	INVALIDITY	NON EMPLOYMENT INJURY	
52.	Where wages exceed RM4,700 but do not exceed RM4,800	RM23.75	RM59.40	RM23.75	RM35.65	RM142.55
53.	Where wages exceed RM4,800 but do not exceed RM4,900	RM24.25	RM60.60	RM24.25	RM36.35	RM145.45
54.	Where wages exceed RM4,900 but do not exceed RM5,000	RM24.75	RM61.90	RM24.75	RM37.15	RM148.55
55.	Where wages exceed RM5,000 but do not exceed RM5,100	RM25.25	RM63.10	RM25.25	RM37.85	RM151.45
56.	Where wages exceed RM5,100 but do not exceed RM5,200	RM25.75	RM64.40	RM25.75	RM38.65	RM154.55
57.	Where wages exceed RM5,200 but do not exceed RM5,300	RM26.25	RM65.60	RM26.25	RM39.35	RM157.45
58.	Where wages exceed RM5,300 but do not exceed RM5,400	RM26.75	RM66.90	RM26.75	RM40.15	RM160.55
59.	Where wages exceed RM5,400 but do not exceed RM5,500	RM27.25	RM68.10	RM27.25	RM40.85	RM163.45
60.	Where wages exceed RM5,500 but do not exceed RM5,600	RM27.75	RM69.40	RM27.75	RM41.65	RM166.55
61.	Where wages exceed RM5,600 but do not exceed RM5,700	RM28.25	RM70.60	RM28.25	RM42.35	RM169.45
62.	Where wages exceed RM5,700 but do not exceed RM5,800	RM28.75	RM71.90	RM28.75	RM43.15	RM172.55
63.	Where wages exceed RM5,800 but do not exceed RM5,900	RM29.25	RM73.10	RM29.25	RM43.85	RM175.45
64.	Where wages exceed RM5,900 but do not exceed RM6,000	RM29.75	RM74.40	RM29.75	RM44.65	RM178.55
65.	Where wages exceed RM6,000	RM29.75	RM74.40	RM29.75	RM44.65	RM178.55

THIRD SCHEDULE: EMPLOYEES' SOCIAL SECURITY ACT 1969 (ACT 4)
FIRST CATEGORY CONTRIBUTION
FIRST PHASE: PART IV

NO.	MONTHLY SALARY	EMPLOYER CONTRIBUTION	EMPLOYEE CONTRIBUTION	TOTAL AMOUNT
		EMPLOYMENT INJURY	NON EMPLOYMENT INJURY	
1.	Wages up to RM30	30 cent	20 cent	50 cent
2.	Where wages exceed RM30 but do not exceed RM50	50 cent	30 cent	80 cent
3.	Where wages exceed RM50 but do not exceed RM70	80 cent	50 cent	RM1.30
4.	Where wages exceed RM70 but do not exceed RM100	RM1.10	65 cent	RM1.75
5.	Where wages exceed RM100 but do not exceed RM140	RM1.50	90 cent	RM2.40
6.	Where wages exceed RM140 but do not exceed RM200	RM2.10	RM1.25	RM3.35
7.	Where wages exceed RM200 but do not exceed RM300	RM3.10	RM1.85	RM4.95
8.	Where wages exceed RM300 but do not exceed RM400	RM4.40	RM2.65	RM7.05
9.	Where wages exceed RM400 but do not exceed RM500	RM5.60	RM3.35	RM8.95
10.	Where wages exceed RM500 but do not exceed RM600	RM6.90	RM4.15	RM11.05
11.	Where wages exceed RM600 but do not exceed RM700	RM8.10	RM4.85	RM12.95
12.	Where wages exceed RM700 but do not exceed RM800	RM9.40	RM5.65	RM15.05
13.	Where wages exceed RM800 but do not exceed RM900	RM10.60	RM6.35	RM16.95
14.	Where wages exceed RM900 but do not exceed RM1,000	RM11.90	RM7.15	RM19.05
15.	Where wages exceed RM1,000 but do not exceed RM1,100	RM13.10	RM7.85	RM20.95

NO.	MONTHLY SALARY	EMPLOYER CONTRIBUTION	EMPLOYEE CONTRIBUTION	TOTAL AMOUNT
		EMPLOYMENT INJURY	NON EMPLOYMENT INJURY	
16.	Where wages exceed RM1,100 but do not exceed RM1,200	RM14.40	RM8.65	RM23.05
17.	Where wages exceed RM1,200 but do not exceed RM1,300	RM15.60	RM9.35	RM24.95
18.	Where wages exceed RM1,300 but do not exceed RM1,400	RM16.90	RM10.15	RM27.05
19.	Where wages exceed RM1,400 but do not exceed RM1,500	RM18.10	RM10.85	RM28.95
20.	Where wages exceed RM1,500 but do not exceed RM1,600	RM19.40	RM11.65	RM31.05
21.	Where wages exceed RM1,600 but do not exceed RM1,700	RM20.60	RM12.35	RM32.95
22.	Where wages exceed RM1,700 but do not exceed RM1,800	RM21.90	RM13.15	RM35.05
23.	Where wages exceed RM1,800 but do not exceed RM1,900	RM23.10	RM13.85	RM36.95
24.	Where wages exceed RM1,900 but do not exceed RM2,000	RM24.40	RM14.65	RM39.05
25.	Where wages exceed RM2,000 but do not exceed RM2,100	RM25.60	RM15.35	RM40.95
26.	Where wages exceed RM2,100 but do not exceed RM2,200	RM26.90	RM16.15	RM43.05
27.	Where wages exceed RM2,200 but do not exceed RM2,300	RM28.10	RM16.85	RM44.95
28.	Where wages exceed RM2,300 but do not exceed RM2,400	RM29.40	RM17.65	RM47.05
29.	Where wages exceed RM2,400 but do not exceed RM2,500	RM30.60	RM18.35	RM48.95
30.	Where wages exceed RM2,500 but do not exceed RM2,600	RM31.90	RM19.15	RM51.05
31.	Where wages exceed RM2,600 but do not exceed RM2,700	RM33.10	RM19.85	RM52.95

NO.	MONTHLY SALARY	EMPLOYER CONTRIBUTION	EMPLOYEE CONTRIBUTION	TOTAL AMOUNT
		EMPLOYMENT INJURY	NON EMPLOYMENT INJURY	
32.	Where wages exceed RM2,700 but do not exceed RM2,800	RM34.40	RM20.65	RM55.05
33.	Where wages exceed RM2,800 but do not exceed RM2,900	RM35.60	RM21.35	RM56.95
34.	Where wages exceed RM2,900 but do not exceed RM3,000	RM36.90	RM22.15	RM59.05
35.	Where wages exceed RM3,000 but do not exceed RM3,100	RM38.10	RM22.85	RM60.95
36.	Where wages exceed RM3,100 but do not exceed RM3,200	RM39.40	RM23.65	RM63.05
37.	Where wages exceed RM3,200 but do not exceed RM3,300	RM40.60	RM24.35	RM64.95
38.	Where wages exceed RM3,300 but do not exceed RM3,400	RM41.90	RM25.15	RM67.05
39.	Where wages exceed RM3,400 but do not exceed RM3,500	RM43.10	RM25.85	RM68.95
40.	Where wages exceed RM3,500 but do not exceed RM3,600	RM44.40	RM26.65	RM71.05
41.	Where wages exceed RM3,600 but do not exceed RM3,700	RM45.60	RM27.35	RM72.95
42.	Where wages exceed RM3,700 but do not exceed RM3,800	RM46.90	RM28.15	RM75.05
43.	Where wages exceed RM3,800 but do not exceed RM3,900	RM48.10	RM28.85	RM76.95
44.	Where wages exceed RM3,900 but do not exceed RM4,000	RM49.40	RM29.65	RM79.05
45.	Where wages exceed RM4,000 but do not exceed RM4,100	RM50.60	RM30.35	RM80.95
46.	Where wages exceed RM4,100 but do not exceed RM4,200	RM51.90	RM31.15	RM83.05
47.	Where wages exceed RM4,200 but do not exceed RM4,300	RM53.10	RM31.85	RM84.95
48.	Where wages exceed RM4,300 but do not exceed RM4,400	RM54.40	RM32.65	RM87.05

NO.	MONTHLY SALARY	EMPLOYER CONTRIBUTION	EMPLOYEE CONTRIBUTION	TOTAL AMOUNT
		EMPLOYMENT INJURY	NON EMPLOYMENT INJURY	
49.	Where wages exceed RM4,400 but do not exceed RM4,500	RM55.60	RM33.35	RM88.95
50.	Where wages exceed RM4,500 but do not exceed RM4,600	RM56.90	RM34.15	RM91.05
51.	Where wages exceed RM4,600 but do not exceed RM4,700	RM58.10	RM34.85	RM92.95
52.	Where wages exceed RM4,700 but do not exceed RM4,800	RM59.40	RM35.65	RM95.05
53.	Where wages exceed RM4,800 but do not exceed RM4,900	RM60.60	RM36.35	RM96.95
54.	Where wages exceed RM4,900 but do not exceed RM5,000	RM61.90	RM37.15	RM99.05
55.	Where wages exceed RM5,000 but do not exceed RM5,100	RM63.10	RM37.85	RM100.95
56.	Where wages exceed RM5,100 but do not exceed RM5,200	RM64.40	RM38.65	RM103.05
57.	Where wages exceed RM5,200 but do not exceed RM5,300	RM65.60	RM39.35	RM104.95
58.	Where wages exceed RM5,300 but do not exceed RM5,400	RM66.90	RM40.15	RM107.05
59.	Where wages exceed RM5,400 but do not exceed RM5,500	RM68.10	RM40.85	RM108.95
60.	Where wages exceed RM5,500 but do not exceed RM5,600	RM69.40	RM41.65	RM111.05
61.	Where wages exceed RM5,600 but do not exceed RM5,700	RM70.60	RM42.35	RM112.95
62.	Where wages exceed RM5,700 but do not exceed RM5,800	RM71.90	RM43.15	RM115.05
63.	Where wages exceed RM5,800 but do not exceed RM5,900	RM73.10	RM43.85	RM116.95
64.	Where wages exceed RM5,900 but do not exceed RM6,000	RM74.40	RM44.65	RM119.05
65.	Where wages exceed RM6,000	RM74.40	RM44.65	RM119.05