



MINISTRY OF HUMAN RESOURCES



PERKESO

PERKESO

GUIDELINES ON SOCIAL SECURITY PROTECTION





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INTRODUCTION

The Social Security Organization (PERKESO) was established in 1971. Its main roles are to administer, implement and enforce the Employees' Social Security Act 1969 [Act 4] and the Employees' Social Security (General) Regulations 1971, the Self-Employment Social Security Act 2017 [Act 789], the Employment Insurance System Act 2017 [Act 800] and the Housewives' Social Security Act 2022 [Act 838].

PERKESO provides a comprehensive social security protection network to the Insured Persons through the implementation of the prescribed acts.

PERKESO is now rebranding all acronyms of its schemes under the name 'LINDUNG' — a move that reflects its ongoing commitment to ensuring that every contributor and their dependants always receive the appropriate social protection. The name 'LINDUNG' was chosen because it is easy to remember and carries a clear message: PERKESO is always with you, providing protection when needed.



EMPLOYEES' SOCIAL SECURITY ACT 1969 [ACT 4]



EMPLOYEES' SOCIAL SECURITY ACT 1969 [ACT 4]

Acts and Regulations

The Employees' Social Security Act 1969 [Act 4] and the Employees' Social Security (General) Regulations 1971 apply to all enterprises with one or more employees.

Employer

Employers are divided into two categories, namely principal employers and immediate employers.

Principal Employer

An employer who directly employs workers under a contract of service or apprenticeship. All service matters and wage payments are handled by the principal employer.

Immediate Employer

An employer who employs workers and carries out work under the supervision of the principal employer. This includes a person who has entered into a contract of service with a worker and temporarily lends or leases the worker's services to the principal employer.





Registration of Employers and Employees

New employers and employees shall be registered with PERKESO not later than 30 days from the date the Act comes into force for the enterprise. For registration purposes, employers are required to register on the ASSIST Portal to activate their user ID for online registration.

Employee Registration

Employers shall update and maintain an employee register showing the following details for each employee for each month:

- Name
- National Registration Identity Card Number
- Occupation
- Contribution details
- Monthly salary
- Allowance

Employee registers and all contribution payment records must be kept for 7 years from the date of the last entry.

Employee

All the following employees are required to be registered and contribute:

- Malaysian Citizens
- Permanent Residents
- Temporary Resident Card Holders (Green Identity Card)
- Legal Foreign Workers
- Local/Foreign Domestic Workers

**EMPLOYEES' SOCIAL SECURITY ACT
1969 [ACT 4]**

Eligibility of Employees under Act 4 (Local / Foreign Workers)

ELIGIBLE	INELIGIBLE
Workers under contract of service or apperenticeship	Federal/State Government permanent employees
Part-time, contract or temporary status workers	Self-employed
Contract and temporary Federal/ State Government employees	Sole proprietor or partnership
Federal/State Statutory Body employees	Employment based on Contract for Service
Employment based on Contract of Service	
Domestic workers	

Definition of Wages

All remuneration payable in money to an employee is considered wages for the purposes of PERKESO contributions. This includes the following payments:

ELIGIBLE	INELIGIBLE
Salary/Wage	Payments by an employer to any statutory fund for employees
Overtime allowance	Travelling claims
Commissions and service charges	Gratuity payments or payments for dismissal or retrenchments
Payments for leave; such as annual leave, sick, maternity, public holidays and etc	Annual bonus
Allowances such as incentives, shift, food/meal, cost of living, housing and etc	

Contributions

Employers shall make monthly contributions for each eligible employee at the rate prescribed under the Act.

Contribution rates under this Act are divided as per the schedule below:

MANDATORY monthly contribution rates	SHARE	EMPLOYMENT INJURY SCHEME	INVALIDITY SCHEME	TOTAL
	Employer	1.25%	0.5%	1.75%
	Employee	-	0.5%	0.5%

First Category Contribution (Employment Injury Scheme and Invalidity Scheme)

- For employees under 60 years of age, contributions must be paid by both the employer and the employee for the Employment Injury Scheme and the Invalidity Scheme
- All employees who have not attained 60 years of age must be contributed according to the rates of contribution of the First Category, except for employees who have attained 55 years of age and have not had any contributions paid previously
- The contribution rates under this category consist of 1.75% employer's share and 0.5% employee's share from the employee's monthly wages

Second Category Contribution (Employment Injury Scheme)

- Contributions for employees who have reached the age of 60 years compulsory to contribute under the second category for the protection under Employment Injury Scheme.
- Employees who have reached the age of 55 years and no contributions have been previously paid shall contribute under this category.
- The rate of contribution under this category is 1.25% of the employee's monthly wages solely borne by the employer

Contribution Payment Period

- Contributions must be paid no later than the 15th of the month for the previous month's contributions (Example: the contribution for January 2025 must be paid no later than 15 February 2025)

Late Contribution Penalty

- Interest on late payment of contribution will be imposed at the rate of 6% per annum, calculated on a daily basis for each day the contribution remains unpaid within the stipulated period.

EMPLOYEES' SOCIAL SECURITY ACT 1969 [ACT 4]

Cessation as Employer

Any employer who ceases to be an employer (active employer with no employees, temporarily closed employer, or employer who has ceased operations) must submit an application through the PERKESO ASSIST Portal by uploading Form 1A along with the relevant documents within 30 days from the date of cessation.

Payment Method under Act 4 & Act 800

Generation of ACR and ECR

Employers are required to submit the record of employees contribution through the generation of ACR (Acknowledgement Contribution Received) for Act 4 and ECR (Employee Contribution Received) for Act 800 in the ASSIST Portal, enabling employers to make online payments.

Contribution can be made through the following channels:

- 1. ASSIST Portal** – Employers must have an internet banking account with any bank providing FPX services. For Direct Debit, employers must apply through the ASSIST portal.
 - Financial Process Exchange (FPX)
 - Direct Debit Authorization (DDA)
- 2. Prihatin Application** – Employers can download the PRIHATIN mobile application from Google Play Store or App Store (for domestic employers only).
- 3. Internet Banking** – Employers must be registered and have an account with appointed banks.
- 4. Bank Counter** – Employers must generate the ACR/ECR a day before making the payment.
 - Maybank
 - Public Bank

Note:

Employers must be registered and have an account with the appointed banks by PERKESO. A list of the appointed banks can be found at the link www.perkeso.gov.my

Protection Schemes (LINDUNG Pekerja) under Act 4

Under the Employees' Social Security Act 1969, PERKESO provides two Social Security Protection Schemes (LINDUNG Pekerja) for employees, namely the Employment Injury Scheme and the Invalidity Scheme.

Employment Injury Scheme

The Employment Injury Scheme provides protection to employees who suffer an accident or an occupational disease arising out of and in the course of performing their employment. The protection under this scheme covers the following:

i. Industrial accidents which occurs while working

ii. Commuting Accidents:

- while travelling on a route between his residence or place of stay and his place of work;
- on a journey made for any reason directly connected to his employment; or
- between his place of work and the place where he takes his meals during an authorised recess

iii. Accident during emergency

Accident which occurs while an employee is on or near the premises of their workplace for the purpose of rescuing, assisting, or protecting a person in danger or distress during an emergency.

iv. Occupational disease

A disease that is caused or arises from work as listed in the Fifth Schedule of the Employees' Social Security Act 1969.

Examples of occupational diseases include:

- Hearing loss caused by continuous high noise pressure
- Asthma caused by work involving continuous exposure to inhalation of dust or hazardous chemicals, etc.

EMPLOYEES' SOCIAL SECURITY ACT 1969 [ACT 4]

The benefits provided under the Employment Injury Scheme are:



Medical Benefit

An employee who suffers from employment injuries is entitled to free medical treatment at PERKESO panel clinics or government clinics/hospitals, or may claim reimbursement for medical treatment expenses at PERKESO offices.

- **Reimbursement**

For treatment charges incurred at non-PERKESO panel clinics or hospitals, the employer or employee may submit an application for reimbursement and subject to the rates prescribed by the Organization or in accordance with the Fees Act 1951.

Temporary Disablement Benefit

- **Temporary Disablement Period**

Temporary Disablement Benefit is paid for the period the employee is on medical leave certified by a doctor for not less than 4 days including the day of accident. However, Temporary Disablement Benefit will NOT be paid for the days for which the employee works and earns wages during this period.

- **Temporary Disablement Benefit Rate**

The daily rate of Temporary Disablement Benefit is 80% of the employee's average assumed daily wage. The minimum rate is **RM30.00** per day and the maximum is **RM158.67** per day.

Permanent Disablement Benefit

Employees who suffer from permanent disability due to employment injury can apply for this benefit, after the completion payment of Temporary Disablement or after reached Maximum Medical Improvement.

i. Permanent Disablement Benefit Rate

The daily rate of Permanent Disablement Benefit is 90% of the employee's average assumed daily wage, subject to a minimum of **RM30.00** per day and a maximum of **RM178.50** per day.

Constant Attendance Allowance

An employee assessed with permanent total disablement (100%), is eligible for this allowance upon the recommendation of the Medical Board, Special Medical Board or Appellate Medical Board. The rate of this allowance is **RM500.00** per month.

Facilities for Physical / Vocational Rehabilitation / Return To Work (RTW)

These facilities are provided to eligible employees in the form of:

i. Physical rehabilitation, including:

- Physiotherapy
- Occupational therapy
- Reconstructive surgery
- Supply of prosthetic, orthotic and other equipment
- Supply of orthopaedic apparatus such as wheelchairs, crutches, hearing aids, spectacles, special shoes and others

ii. Vocational rehabilitation, including:

Training in courses such as electrical, sewing, mobile phone repair, typing and others.

Note:

All expenses for the above rehabilitation facilities will be borne by PERKESO, according to the stipulated terms and conditions.

EMPLOYEES' SOCIAL SECURITY ACT 1969 [ACT 4]

Dependants' Benefit

If an employee dies as a result of an employment injury, his dependants are entitled to this benefit.

Rate of Daily Benefit

- Daily rate is 90% of the average assumed daily wage subject to a minimum of **RM30.00** per day and a maximum of **RM178.50** per day.

Dependants' Share

- The eligible Dependants and daily rate shares are as follows:

DEPENDANTS	DAILY RATE SHARES	DETAILS
Widow / Widower	3/5	Eligible to receive the lifetime benefit even if the widow or widower remarries.
Child A child who qualifies to receive benefits includes a biological child, a supported stepchild, an adopted child, or an illegitimate child	2/5	<ul style="list-style-type: none">Eligible to receive benefit until attaining the age of 21 years or upon marriage (whichever occurs first).If currently studying at a higher learning institution, benefit is payable until the completion of the first degree or upon marriage (whichever comes first)For a child who is mentally or physically incapacitated and unable to support themselves is eligible to receive benefits for as long as they remain unable to sustain their livelihood.

If there is no widow/widower or child, the dependants' benefit shall be payable to:

DEPENDANTS	DAILY RATE SHARES	DETAILS
Parents	4/10	Eligible to receive the lifetime benefit
Siblings	3/10	Eligible to receive benefit until attaining the age of 21 years or upon marriage (whichever occurs first).
Grandparents (in the absence of the parents and the siblings)	4/10	Eligible to receive the lifetime benefit

Funeral Benefit

Funeral Benefit will be paid to the eligible person if the employee dies as a result of employment injury or while receiving Permanent Disablement Benefit. In the absence of such person, the benefit will be paid to the person who actually incurs the funeral expenses.

The amount paid will be the actual amount incurred or **RM3,000** (effective from 1 June 2024) whichever is lower.

Education Benefit

Education Benefit is a facility in the form of loans that may be provided to a dependant child of an employee who:

- Dies as a result of an employment injury;
- In receipt of periodical payment for Permanent Disablement Benefit.

Note:

Application is subjected to the terms and conditions specified by PERKESO.

Invalidity Scheme

An Insured Person shall be considered as suffering from invalidity by reason of specific morbid condition of permanent nature either incurable or is not likely to be cured and no longer capable of earning, by work corresponding to his strength and physical ability, at least 1/3 of the customary earnings of a sound Insured Person.

The scheme provides 24-hour coverage to employees who suffer from invalidity or death due to any cause and not related to his employment.

Benefits under the Invalidity Scheme



Invalidity Pension



Invalidity Grant



Survivors' Pension



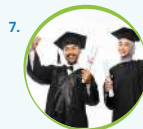
Constant Attendance Allowance



Funeral Benefit



Facilities for Physical / Vocational Rehabilitation / Return To Work (RTW) and Dialysis



Education Benefit

EMPLOYEES' SOCIAL SECURITY ACT 1969 [ACT 4]

Invalidity Pension

- Payable to the eligible insured persons who have been certified invalid by the Medical Board or Appellate Medical Board.
- Payable from the date of an invalidity application is received or from the employee's resignation date if he/she resigns after the invalidity application is received by Organization.
- Payable as long as the employee is invalid or until death.

Qualifying Conditions

- Not attained 60 years of age at the time invalidity application is received; or
- In the event that the employee exceeded 60 years of age at the time the invalidity application is received, he/she must show evidence of:
 - i. A morbid condition that has set in before attaining 60 years of age and has not been gainfully employed since then.
 - ii. Certified invalid by the Medical Board or Appellate Medical Board.
 - iii. Fulfills the qualifying contribution conditions either full or reduced qualifying period.

Invalidity Pension Rate

The eligible Invalidity Pension rate is from 50% to 65% of the average assumed monthly wage subject to a minimum pension of **RM550.00** per month and a maximum of **RM3,867.50** per month.

Invalidity Grant

Invalidity Grant is payable to eligible Insured Persons who have been certified as invalid by the Medical Board or Appellate Medical Board but are not eligible to receive the Invalidity Pension because he does not meet any of the qualifying contribution period conditions.

The amount for Invalidity Grant is equivalent to the contributions paid by employee and employer under Invalidity Scheme with interest. It is a one-time lump sum payment.

Survivors' Pension

The Survivors' pension is payable to the eligible dependants when an Insured Person dies due to any cause not related to his employment.

Qualifying Conditions

- The Insured Person dies before attaining 60 years of age and fulfills the qualifying conditions either full or reduced qualifying period;
- The Insured Person who is receiving Invalidity Pension dies regardless of his age.

Survivors' Pension Rate

The eligible Survivors' Pension rate is from 50% to 65% of the average assumed monthly wage subject to a minimum pension of **RM550.00** per month and a maximum of **RM3,867.50** per month.

Dependants' Share

- The eligible Dependants and daily rate shares are as follows:

DEPENDANTS	DAILY RATE SHARES	DETAILS
Widow / Widower	3/5	Eligible to receive the lifetime benefit even if the widow or widower remarries.
Child A child who qualifies to receive benefits includes a biological child, a supported stepchild, an adopted child, or an illegitimate child	2/5	<ul style="list-style-type: none">Eligible to receive benefit until attaining the age of 21 years or upon marriage (whichever occurs first)If currently studying at a higher learning institution, benefit is payable until the completion of the first degree or upon marriage (whichever comes first)For a child who is mentally or physically incapacitated and unable to support themselves is eligible to receive benefits for as long as they remain unable to sustain their livelihood.

If there is no widow/widower or child, the benefit shall be payable to:

DEPENDANTS	DAILY RATE SHARES	DETAILS
Parents	4/10	Eligible to receive the lifetime benefit
Siblings	3/10	Eligible to receive benefit until attaining the age of 21 years or upon marriage (whichever occurs first)
Grandparents (in the absence of the parents and the siblings)	4/10	Eligible to receive the lifetime benefit

Constant Attendance Allowance

This allowance is paid to an employee who is suffering from invalidity and is so severely incapacitated as to constantly require the personal attendance of another person, certified by Medical Board or the Appellate Medical Board. The allowance is fixed at **RM500** per month.

Funeral Benefit

Funeral Benefit will be paid to the eligible person if the employee dies due to any cause. In the absence of such person, the benefit will be paid to the person who actually incurs the expenses.

The amount paid will be the actual amount incurred or **RM3,000** (effective 1 June 2024) whichever is lower.

Facilities for Physical / Vocational Rehabilitation / Dialysis Facilities

These facilities are provided to eligible workers in the form of:

i. Physical rehabilitation, including:

- Physiotherapy
- Occupational therapy
- Reconstructive surgery
- Supply of prosthetic, orthotic, and other assistive devices
- Supply of orthopaedic aids such as wheelchairs, crutches, hearing aids, spectacles, special shoes, and others

ii. Vocational rehabilitation, including:

- Training in courses such as electrical work, sewing, mobile phone repair, typing, and others

iii. Dialysis facilities:

- Haemodialysis treatment at PERKESO panel and non-panel dialysis centers or government hospitals
- Continuous Ambulatory Peritoneal Dialysis (CAPD) method
- Payment for Arteriovenous (AV) Fistula surgery
- Subsidy for Erythropoietin (EPO) injections
- Subsidy for Immunosuppressant medication

*All expenses for the above rehabilitation facilities will be borne by PERKESO, according to the stipulated terms and conditions.

Education Benefit

The education benefit is a facility provided in the form of loans to:

- A child of Invalidity Pension recipient; or
- A child who is in receipt of the Survivors' Pension.

Note:

Applications are subject to the terms and conditions stipulated by PERKESO.

Social Security Protection (LINDUNG Pekerja) for Foreign Workers

Introduction

Effective from 1 January 2019, all employers are required to register foreign workers with PERKESO under the Employees' Social Security Act 1969 [Act 4].

Foreign workers including expatriates and foreign domestic workers are protected under the following schemes:

Employment Injury Scheme for Foreign Workers

This scheme provides protection for a foreign worker who suffers from an accident or an occupational disease arising out of or in the course of their employment. The protection includes the following types of accidents:

- Accidents while performing work duties
- Accidents during travel such as the route between the worker's residence and workplace or route between the workplace and a place for meals during an authorised recess or break periods or travel made for any reason directly related to the employment
- Accidents during emergencies
- Occupational diseases

Effective date: 1 January 2019

Invalidity Scheme for Foreign Workers

Protection for foreign workers who suffer from invalidity or a permanent morbid condition that results in a inability to earn a living, through work corresponding to the worker's strength and physical ability, equivalent to at least one-third of the customary earnings of a normal worker. This scheme covers invalidity or death of the foreign worker irrespective of the cause.

Effective date: 1 July 2024



**EMPLOYEES' SOCIAL SECURITY ACT
1969 [ACT 4]**

Eligibility Criteria

- Possess a valid passport
- Possess a valid work pass issued by the Immigration Department of Malaysia (Example: Visitor's Pass (Temporary Employment), Employment Pass, special pass and other related work passes)

Registration & Contribution payment

The registration of a foreign worker shall be carried out by the employer, and the employer is responsible for ensuring that contributions are fully paid according to the prescribed contribution rates. Registration can be done at any PERKESO offices or online via the PERKESO ASSIST Portal.

Failure to comply constitutes an offence under the Employees' Social Security Act 1969 [Act 4] and, upon conviction, may result in a maximum fine of **RM10,000** or imprisonment for up to 2 years, or both.

Contribution rates:

MANDATORY monthly contribution rates	SHARE	EMPLOYMENT INJURY SCHEME	INVALIDITY SCHEME	TOTAL
	Employer	1.25%	0.5%	1.75%
	Foreign Worker	-	0.5%	0.5%

Monthly contribution payment is based on the following categories:

First Category Contribution (Employment Injury Scheme and Invalidity Scheme)

Applicable to foreign workers who are under the age of 55 at the time of first entry or when first contributing under the PERKESO's Invalidity Scheme.

Second Category Contribution (Employment Injury Scheme Only)

- Applicable to foreign workers who have attained 55 years of age or above, when they first enter the PERKESO Invalidity Scheme; or
- Applicable to foreign workers who have attained 60 years of age and are still working.

Employment Injury Scheme for Foreign Workers

Benefits under the Employment Injury Scheme for Foreign Workers

Medical Benefit

Foreign workers who suffer from an employment-related injury may receive free medical treatment at PERKESO panel clinics or government clinics/hospitals; or may claim reimbursement for medical treatment expenses at the PERKESO office, subject to the prescribed rates.

Temporary Disablement Benefit

i. Duration of Temporary Disablement

Temporary Disablement Benefit is payable to a foreign worker during the period of medical leave certified by a doctor and shall be at least 4 days including the day of the accident. However, the benefit will NOT be paid for any day the foreign worker is present at work and receives wages.

ii. Temporary Disablement Benefit Rate

The daily rate of Temporary Disablement Benefit is 80% of the worker's average assumed daily wage. The minimum benefit payment shall be **RM30.00** per day, and the maximum shall be **RM158.67** per day.



EMPLOYEES' SOCIAL SECURITY ACT 1969 [ACT 4]

Permanent Disablement Benefit

A foreign worker who suffers from permanent disablement due to an employment-related injury may apply for this benefit after the completion of Temporary Disablement Benefit payment or upon reaching Maximum Medical Improvement.

i. Permanent Disablement Benefit Rate

The daily rate of Permanent Disablement Benefit is 90% of the worker's average assumed daily wage, subject to a minimum of **RM30.00** per day and a maximum of **RM178.50** per day.

Constant Attendance Allowance

A foreign worker who is assessed with total permanent disablement (100%) is eligible to receive this allowance, subject to the recommendation of the Medical Board or the Special Medical Board, or the Appellate Medical Board. The amount payable is **RM500.00** per month.

Physical Rehabilitation Facilities

These facilities are provided to eligible foreign workers in the form of physical rehabilitation, including:

- Physiotherapy
- Reconstructive surgery
- Supply of prosthetic, orthotic, and other devices
- Supply of orthopaedic aids such as wheelchairs, crutches, hearing aids, spectacles, special shoes, and others

*All expenses for the above rehabilitation facilities shall be borne by PERKESO, subjected to the prescribed terms and conditions.

Dependants' Benefit

A dependant is entitled to receive this benefit if a foreign worker dies as a result of an employment-related injury.

Dependants' Benefit Rate

- The daily rate is 90% of the worker's average assumed daily wage, subject to a minimum of **RM30.00** per day and a maximum of **RM178.50** per day.

Dependants' Share

- The eligible Dependants and daily rate shares are as follows:

DEPENDANTS	DAILY RATE SHARES	DETAILS
Widow / Widower	3/5	Eligible to receive the lifetime benefit even if the widow or widower remarries.
Child A child who qualifies to receive benefits includes a biological child, a supported stepchild, an adopted child, or an illegitimate child	2/5	<ul style="list-style-type: none"> Eligible to receive benefit until attaining the age of 21 years or upon marriage (whichever occurs first) If currently studying at a higher learning institution, benefit is payable until the completion of the first degree or upon marriage (whichever comes first) For a child who is mentally or physically incapacitated and unable to support themselves is eligible to receive benefits for as long as they remain unable to sustain their livelihood.

If there is no widow/widower or child, the dependants' benefit shall be payable to:

DEPENDANTS	DAILY RATE SHARES	DETAILS
Parents	4/10	Eligible to receive the lifetime benefit
Siblings	3/10	Eligible to receive benefit until attaining the age of 21 years or upon marriage (whichever occurs first)
Grandparents (in the absence of the parents and the siblings)	4/10	Eligible to receive the lifetime benefit

Funeral Benefit

Payment of funeral benefit shall be made to the eligible dependent or the party who incurs the expenses of the funeral. The amount shall be the actual expenses or the maximum prescribed amount, whichever is the lower based on the receipt submitted.

The maximum benefit payment amount is as follows:

- If death occurs in Malaysia and the burial takes place in the country of origin, a maximum cash payment of **RM7,500.00** is provided, including the cost of repatriating the remains or ashes. Note: Only a maximum of **RM4,500.00** shall be reimbursed to the party who incurs the repatriation cost, while **RM3,000.00** shall be payable to the foreign worker's dependant.
- If both death and burial occur in Malaysia, a maximum amount of **RM3,000.00** will be paid.
- For a person who is in receipt of periodical payment benefit, if both death and burial occur in the country of origin, a maximum amount of **RM3,000.00** will be paid.

Invalidity Scheme for Foreign Workers

Invalidity Pension

- Payable to the eligible foreign worker who is certified as suffering from invalidity by the Medical Board or the Appellate Medical Board.
- The invalidity must be certified to have occurred while the foreign worker was in Malaysia and within the valid period of their work pass.
- Payment begins from the date the Notice of Invalidity is received or the date of resignation if the worker resigned after the Notice of Invalidity was received by PERKESO.
- Payable as long as the worker remains invalid or until death.
- If the foreign worker dies while in receipt of the Invalidity Pension, it will be replaced with a Survivor's Pension payable to the eligible dependants.

Eligibility Criteria

- The worker has not attained 60 years of age at the time the Notice of Invalidity is received; or
- If the worker has attained the age of 60 years or above at the time the Notice of Invalidity is received, the worker shall produce the evidence that:
 - i. The invalidity occurred in Malaysia before attaining 60 years of age and the worker has not been gainfully employed since then
 - ii. The invalidity is certified by the Medical Board or the Appellate Medical Board
 - iii. Fulfills the qualifying contribution conditions either full or reduced qualifying period

Invalidity Pension Rate

The eligible Invalidity Pension Rate is from 50% to 65% of the average assumed monthly wage subject to a minimum pension of **RM550.00** per month and a maximum of **RM3,867.50** per month.

Invalidity Grant

The Invalidity Grant is payable to a foreign worker who is certified as suffering from invalidity by the Medical Board or the Appellate Medical Board but is not eligible to receive the Invalidity Pension because he does not meet any of the qualifying contribution period conditions.

The amount of Invalidity Grant is equivalent to the total contributions made by both the foreign worker and the employer to the Invalidity Scheme including interest. This is a one-time lump sum payment.

Constant Attendance Allowance

A foreign worker who is confirmed to be suffering from invalidity and severely incapacitated as to constantly require the personal attendance of another person, shall be entitled to receive this upon the recommendation of the Medical Board or the Appellate Medical Board. The allowance is fixed at **RM500.00** per month.

Physical Rehabilitation Facilities

These facilities are provided to eligible foreign workers in the form of physical rehabilitation such as:

- Physiotherapy
- Reconstructive surgery
- Supply of prosthetic, orthotic, and other devices
- Supply of orthopaedic aids such as wheelchairs, crutches, hearing aids, spectacles, special shoes, and others

*All expenses for the above rehabilitation facilities shall be borne by PERKESO, subjected to the prescribed terms and conditions.

Survivors' Pension

The Survivor's Pension is payable to eligible dependants when a foreign worker dies due to any cause.

Eligibility Criteria

- The foreign worker dies in Malaysia before attaining 60 years of age and fulfils the qualifying contribution conditions either full or reduced qualifying period; or
- The foreign worker dies while in receipt of the Invalidity Pension, regardless of his age.

Survivors' Pension Rate

- The eligible rate of the Survivor's Pension ranges from 50% to 65% of the average assumed monthly wage, subject to a minimum pension of **RM550.00** per month and a maximum of **RM3,867.50** per month.

Dependants' Share

- The eligible Dependants and daily rate shares are as follows:

DEPENDANTS	DAILY RATE SHARES	DETAILS
Widow / Widower	3/5	Eligible to receive the lifetime benefit even if the widow or widower remarries.
Child A child who qualifies to receive benefits includes a biological child, a supported stepchild, an adopted child, or an illegitimate child	2/5	<ul style="list-style-type: none">• Eligible to receive benefit until attaining the age of 21 years or upon marriage (whichever occurs first)• If currently studying at a higher learning institution, benefit is payable until the completion of the first degree or upon marriage (whichever comes first)• For a child who is mentally or physically incapacitated and unable to support themselves is eligible to receive benefits for as long as they remain unable to sustain their livelihood.

**EMPLOYEES' SOCIAL SECURITY ACT
1969 [ACT 4]**

If a foreign worker does not leave behind a widow/widower or child, the benefit shall be payable to:

DEPENDANTS	DAILY RATE SHARES	DETAILS
Parents	4/10	Eligible to receive the lifetime benefit
Siblings	3/10	Eligible to receive benefit until attaining the age of 21 years or upon marriage (whichever occurs first)
Grandparents (in the absence of the parents and the siblings)	4/10	Eligible to receive the lifetime benefit

Funeral Benefit

Payment of funeral benefit shall be made to the eligible dependent or the party who incurs the expenses of the funeral. The amount shall be the actual expenses or the maximum prescribed amount, whichever is the lower based on the receipt submitted.

The maximum payment for funeral benefit is as follows:

- If death occurs in Malaysia and burial takes place in the home country, the maximum cash payment is **RM7,500.00**, which includes the cost of repatriating the remains/ashes. Note: Only up to **RM4,500.00** will be reimbursed to the party incurring the repatriation cost, while **RM3,000.00** will be paid to the foreign worker's dependant.
- If both death and burial occur in Malaysia, a maximum amount of **RM3,000.00** will be paid.
- For a person who is in receipt of the Invalidity Pension, if death and burial occur in the home country, a maximum of **RM3,000.00** will be paid.

Additional Initiative



Funeral Repatriation Cost

In addition to the benefits mentioned, PERKESO also provides an additional initiative if a foreign worker dies in Malaysia due to any cause not covered under any of the existing foreign worker social security protection schemes.

The cost of repatriating the remains/ashes of the deceased foreign worker to their home country can be reimbursed by PERKESO up to a maximum of RM4,500.00, based on submitted receipts (subject to current policies)



ACare SIM Card Plan For Foreign Workers'

ACare SIM Card Plan is a product under the brand of the PERKESO Rehabilitation Centre, which provides a prepaid mobile plan for foreign workers. This plan also offers a FREE repatriation programme to the worker's home country specifically for active foreign worker subscribers who are certified as unfit to work, subject to the terms and conditions set. For more information, please visit the following website:

<https://www.mylifelines.com.my/about-acare/>

Social Security Protection (LINDUNG Pekerja) for Domestic Workers

Effective 1 June 2021, employers are required to register their domestic workers with PERKESO to ensure they are protected in the event of unforeseen accidents while performing their duties.

Failure to do so constitutes an offence under Act 4, and upon conviction, the employer may be liable to a fine of up to RM10,000, imprisonment for up to 2 years, or both.

Definition of a Domestic Worker:

A domestic worker is a person employed solely to perform work or tasks at a private residential household, and not employed for any trade, business, or profession carried out by the employer.

Examples of domestic workers:

- 1. Domestic Helper
- 2. Gardener
- 3. Personal Bodyguard
- 4. Caregiver for the Elderly
- 5. Personal Driver
- 6. Private Chef
- 7. Private Security Guard / Bodyguard
- 8. Caregiver for Children

Note:

The list is a general guide only and is not exhaustive.

Eligibility requirements

Local Domestic Worker	Malaysian/Permanent Resident/Temporary Resident
	Employed by a Malaysian/Permanent Resident/Temporary Resident or foreign employer
Foreign Domestic Worker	Foreign domestic worker who has a passport and a valid work pass issued by the Immigration Department of Malaysia
	Employed by the Malaysian/Permanent Resident/Temporary Resident employer

This protection does not apply to any domestic worker who is a close relative of the employer as follows:

1. Husband or wife;
2. A child including an adopted child or stepchild;
3. A parent, a sibling or a grandparent including an adopted parent, an adopted sibling and an adopted grandparent, and a step-parent, a step-sibling and a step-grandparent;
4. A parent-in-law, a son-in-law or a daughter-in-law including an adopted parent-in-law, an adopted son-in-law and an adopted daughter-in-law, and a step-parent-in-law, a step-son-in-law and a step-daughter-in-law;
or
5. A sibling-in-law;

Types of Social Security Protection Schemes for Domestic Workers

ACT		ACT 4	ACT 4	ACT 800
DOMESTIC WORKER		EMPLOYMENT INJURY SCHEME	INVALIDITY SCHEME	EMPLOYMENT INSURANCE SYSTEM
Local Domestic Workers (Malaysians, Permanent Residents, Temporary Residents)		✓	✓	✓
Foreign Domestic Workers		✓	✓	X
Contribution Rates	Employer	1.25%	0.5%	0.2%
	Domestic Worker	-	0.5%	0.2%

Contribution

The contribution rates are similar to those under the Employees' Social Security Act 1969 [Act 4] and the Employment Insurance System Act 2017 [Act 800].

There are two payment methods for domestic worker contributions such as:

- Monthly payment via ASSIST Portal
- Advance payment for a period of up to 24 months can be made via the Prihatin mobile application, which is available for download on the App Store or Google Play Store.

Details of the benefits provided under the schemes listed in the table above can be found on the respective scheme pages in this brochure:

- **If a local domestic worker, refer to the following pages:**
 - i. Employment Injury Scheme
 - ii. Invalidity Scheme
 - iii. Employment Insurance System
- **If a foreign domestic worker, refer to the following pages:**
 - i. Employment Injury Scheme for Foreign Workers
 - ii. Invalidity Scheme for Foreign Workers

EMPLOYEES' SOCIAL SECURITY ACT 1969 [ACT 4]

Return To Work (RTW)

PERKESO's Return To Work Disability Management Program is a Sustainable Management Program implemented by PERKESO to help injured or recoverable PERKESO contributor to recover and return to work early, healthy and safe.

Each PERKESO contributor who joins the Return To Work Program will undergo a systematic process of recovery and based on biopsychosocial concepts that include biophysical, physiological and social factors that need to be addressed in helping them return to work.

Eligibility Requirements

This programme is provided for Insured Person who:

- Suffers from employment injury and requires rehabilitation or assistance in job search;
- Apply for the Invalidity Scheme, self-motivated and require rehabilitation or assistance in gaining employment.

Objectives of the Return To Work Program

This program is implemented to achieve the following objectives:

- Help the Insured Person overcome the disablement and pain suffered by them
- Ensure the Insured Person who suffers from disablement /invalidity to return work as soon as possible
- Ensure their safety is continuously maintained
- Reduce costs for employees, employers and PERKESO in the long term through good case management

For more information, visit : <https://rtwsocso.perkeso.gov.my/>

Health Screening Program (HSP)

The PERKESO Health Screening Program (HSP), introduced in 2013, aims to increase awareness of early detection for Non-Communicable Diseases (NCDs) including heart disease, high blood pressure, diabetes, and cancer.

Through this program, free health screenings are provided to eligible PERKESO contributors aged 40 to 59. The health screening includes physical examinations, mental health assessments, blood and urine tests, as well as the detection of risks for cardiovascular disease and cancer.

To participate, contributors must download the SEHATi mobile application to check their eligibility, schedule appointments at HSP Panel Clinics and access health screening results.

PERKESO Rehabilitation Centre (PRP)

The PERKESO Rehabilitation Centre (PRP) is an international-class rehabilitation centre wholly-owned by the Social Security Organization (PERKESO), which was established to rehabilitate and empower workers who have suffered injuries or disablement, so that they can regain independence, integrate into society, and subsequently return to work through comprehensive physical and vocational rehabilitation. The rehabilitation services provided are based on Disablement Management, which focuses on comprehensive and intensive rehabilitation plans according to the physical condition and personalized goals.

PRP provides medical and vocational rehabilitation, occupational therapy, speech therapy, clinical psychology, nursing, as well as specialized rehabilitation for conditions such as neurological disorders, musculoskeletal injuries, spinal cord injury, and amputation. Advanced technological rehabilitation interventions such as **neurorobotics** and **Cybernetics treatment**, namely the **Cyberdyne robotic system** and **neuromodulation therapy**, are also provided to help optimize patients' recovery and functionality, especially for those with paralysis.

Through **vocational training modules** such as sewing, culinary arts, and office management, the PERKESO Rehabilitation Center helps individuals acquire new skills and increase their marketability in the employment sector.



EMPLOYEES' SOCIAL SECURITY ACT 1969 [ACT 4]

Appeals

There are two types of Appellate Boards that function to review decisions made by the Medical Board or PERKESO.

i. **Appellate Medical Board**

PERKESO or employees who are not satisfied with the decision of the Medical Board may submit an appeal to the Appellate Medical Board. An appeal can be made via the PKS(P)12 appeal form within 90 days from the date of the Medical Board Decision letter.

ii. **Social Security Appellate Board**

A principal employer, direct employer, employee, or their dependant may appeal to the Social Security Appellate Board if they are not satisfied with a decision made by PERKESO. An appeal may be filed within three (3) years from the date the cause of action arose by completing Form A and submitting it to the following address:

**Secretariat
Social Security Appellate Board**
18th Floor, Menara PERKESO
281, Jalan Ampang
50538 Kuala Lumpur



Compounding of Offences

Offences that may be COMPOUNDED are as follows:-

TYPE OF ACT	SECTIONS/REGULATIONS	TYPE OF OFFENCES
Act 4	Section 4	Late registration of industries
	Section 5	Late registration of employee
	Regulation 34(1) & (2)	Failure to provide / maintain employee register
	Regulation 71(1) & (4)(b)	Late to report accident within the specified period
	Regulation 44	Failure to provide a contribution payment schedule
Act 800	Subsection 14(2) & subsection 2(3)	Registration of industries
	Subsection 15(5) & subregulation 4(4)	All employees shall be registered and insured
	Subsection 24(2)	Not to reduce wages
	Subsection 70(3)	Power to summon and conduct examination
	Section 71	Obstruct, etc the Director General, Deputy Director General & Employment Services Officer
	Subsection 78(3)	Duty to keep financial statement, particulars, and such

A maximum compound of up to RM5,000 may be imposed for each compound issued.

Prosecution

A person who is prosecuted and convicted by the court, shall be liable to imprisonment for a term not exceeding two years, or to a fine not exceeding RM10,000 or both.

EMPLOYEES' SOCIAL SECURITY ACT 1969 [ACT 4]

Offences that may be PROSECUTED are as follows :

TYPE OF ACT	SECTIONS / REGULATIONS	TYPE OF OFFENCES
Act 4	Section 4	Failure or late registration of industries
	Section 5	Failure or late registration of eligible employee
	Section 6(1) & (8) and Regulation 32	Failure to pay contribution
	Section 14(A) & Regulation 33	Failure to pay interest on arrears of contributions
	Regulation 71(1) & (2)	Employer fails or late in reporting an accident
	Section 93(A)	Submitting false information
	Section 110(1)	Failure to comply with summon Issued by the Department
Act 800	Subsection 14(2) & Subsection 2(3)	Failure or late registration of industries
	Subsection 15(5) & Subsection 4(4)	Failure or late registration of eligible employee
	Subsection 24(2)	Failure to pay contribution
	Regulation 10(4)	Failure to pay interest on arrears of contributions
	Subsection 24(2)	Employer reduces the wages
	Section 71	Obstruct, etc the Director General, Deputy Director General & Employment Services Officer
Act 800	Section 72	Fraud or forgery relating to the payment of contributions or claims for benefit
	Section 73	Submitting false or misleading information
	Subsection 78(3)	Failing to keep financial statements and particulars and such.

ACT 4 CONTRIBUTION SCHEDULE

No.	Monthly Wages	First Category (Employment Injury Scheme and Invalidity Scheme)			Second Category (Employment Injury Scheme)
		Employer's share	Employee's share	Total of contribution	Total of contribution by employer only
1	Wages up to RM30	40 cents	10 cents	50 cents	30 cents
2	When wages exceed RM30 but do not exceed RM50	70 cents	20 cents	90 cents	50 cents
3	When wages exceed RM50 but do not exceed RM70	RM1.10	30 cents	RM1.40	80 cents
4	When wages exceed RM70 but do not exceed RM100	RM1.50	40 cents	RM1.90	RM1.10
5	When wages exceed RM100 but do not exceed RM140	RM2.10	60 cents	RM2.70	RM1.50
6	When wages exceed RM140 but do not exceed RM200	RM2.95	85 cents	RM3.80	RM2.10
7	When wages exceed RM200 but do not exceed RM300	RM4.35	RM1.25	RM5.60	RM3.10
8	When wages exceed RM300 but do not exceed RM400	RM6.15	RM1.75	RM7.90	RM4.40
9	When wages exceed RM400 but do not exceed RM500	RM7.85	RM2.25	RM10.10	RM5.60
10	When wages exceed RM500 but do not exceed RM600	RM9.65	RM2.75	RM12.40	RM6.90
11	When wages exceed RM600 but do not exceed RM700	RM11.35	RM3.25	RM14.60	RM8.10
12	When wages exceed RM700 but do not exceed RM800	RM13.15	RM3.75	RM16.90	RM9.40
13	When wages exceed RM800 but do not exceed RM900	RM14.85	RM4.25	RM19.10	RM10.60
14	When wages exceed RM900 but do not exceed RM1,000	RM16.65	RM4.75	RM21.40	RM11.90
15	When wages exceed RM1,000 but do not exceed RM1,100	RM18.35	RM5.25	RM23.60	RM13.10
16	When wages exceed RM1,100 but do not exceed RM1,200	RM20.15	RM5.75	RM25.90	RM14.40
17	When wages exceed RM1,200 but do not exceed RM1,300	RM21.85	RM6.25	RM28.10	RM15.60
18	When wages exceed RM1,300 but do not exceed RM1,400	RM23.65	RM6.75	RM30.40	RM16.90
19	When wages exceed RM1,400 but do not exceed RM1,500	RM25.35	RM7.25	RM32.60	RM18.10

EMPLOYEES' SOCIAL SECURITY ACT 1969 [ACT 4]

No.	Monthly Wages	First Category (Employment Injury Scheme and Invalidity Scheme)			Second Category (Employment Injury Scheme)
		Employer's share	Employee's share	Total of contribution	Total of contribution by employer only
20	When wages exceed RM1,500 but do not exceed RM1,600	RM27.15	RM7.75	RM34.90	RM19.40
21	When wages exceed RM1,600 but do not exceed RM1,700	RM28.85	RM8.25	RM37.10	RM20.60
22	When wages exceed RM1,700 but do not exceed RM1,800	RM30.65	RM8.75	RM39.40	RM21.90
23	When wages exceed RM1,800 but do not exceed RM1,900	RM32.35	RM9.25	RM41.60	RM23.10
24	When wages exceed RM1,900 but do not exceed RM2,000	RM34.15	RM9.75	RM43.90	RM24.40
25	When wages exceed RM2,000 but do not exceed RM2,100	RM35.85	RM10.25	RM46.10	RM25.60
26	When wages exceed RM2,100 but do not exceed RM2,200	RM37.65	RM10.75	RM48.40	RM26.90
27	When wages exceed RM2,200 but do not exceed RM2,300	RM39.35	RM11.25	RM50.60	RM28.10
28	When wages exceed RM2,300 but do not exceed RM2,400	RM41.15	RM11.75	RM52.90	RM29.40
29	When wages exceed RM2,400 but do not exceed RM2,500	RM42.85	RM12.25	RM55.10	RM30.60
30	When wages exceed RM2,500 but do not exceed RM2,600	RM44.65	RM12.75	RM57.40	RM31.90
31	When wages exceed RM2,600 but do not exceed RM2,700	RM46.35	RM13.25	RM59.60	RM33.10
32	When wages exceed RM2,700 but do not exceed RM2,800	RM48.15	RM13.75	RM61.90	RM34.40
33	When wages exceed RM2,800 but do not exceed RM2,900	RM49.85	RM14.25	RM64.10	RM35.60
34	When wages exceed RM2,900 but do not exceed RM3,000	RM51.65	RM14.75	RM66.40	RM36.90
35	When wages exceed RM3,000 but do not exceed RM3,100	RM53.35	RM15.25	RM68.60	RM38.10
36	When wages exceed RM3,100 but do not exceed RM3,200	RM55.15	RM15.75	RM70.90	RM39.40
37	When wages exceed RM3,200 but do not exceed RM3,300	RM56.85	RM16.25	RM73.10	RM40.60
38	When wages exceed RM3,300 but do not exceed RM3,400	RM58.65	RM16.75	RM75.40	RM41.90
39	When wages exceed RM3,400 but do not exceed RM3,500	RM60.35	RM17.25	RM77.60	RM43.10

No.	Monthly Wages	First Category (Employment Injury Scheme and Invalidity Scheme)			Second Category (Employment Injury Scheme)
		Employer's share	Employee's share	Total of contribution	Total of contribution by employer only
40	When wages exceed RM3,500 but do not exceed RM3,600	RM62.15	RM17.75	RM79.90	RM44.40
41	When wages exceed RM3,600 but do not exceed RM3,700	RM63.85	RM18.25	RM82.10	RM45.60
42	When wages exceed RM3,700 but do not exceed RM3,800	RM65.65	RM18.75	RM84.40	RM46.90
43	When wages exceed RM3,800 but do not exceed RM3,900	RM67.35	RM19.25	RM86.60	RM48.10
44	When wages exceed RM3,900 but do not exceed RM4,000	RM69.15	RM19.75	RM88.90	RM49.40
45	When wages exceed RM4,000 but do not exceed RM4,100	RM70.85	RM20.25	RM91.10	RM50.60
46	When wages exceed RM4,100 but do not exceed RM4,200	RM72.65	RM20.75	RM93.40	RM51.90
47	When wages exceed RM4,200 but do not exceed RM4,300	RM74.35	RM21.25	RM95.60	RM53.10
48	When wages exceed RM4,300 but do not exceed RM4,400	RM76.15	RM21.75	RM97.90	RM54.40
49	When wages exceed RM4,400 but do not exceed RM4,500	RM77.85	RM22.25	RM100.10	RM55.60
50	When wages exceed RM4,500 but do not exceed RM4,600	RM79.65	RM22.75	RM102.40	RM56.90
51	When wages exceed RM4,600 but do not exceed RM4,700	RM81.35	RM23.25	RM104.60	RM58.10
52	When wages exceed RM4,700 but do not exceed RM4,800	RM83.15	RM23.75	RM106.90	RM59.40
53	When wages exceed RM4,800 but do not exceed RM4,900	RM84.85	RM24.25	RM109.10	RM60.60
54	When wages exceed RM4,900 but do not exceed RM5,000	RM86.65	RM24.75	RM111.40	RM61.90
55	When wages exceed RM5,000 but do not exceed RM5,100	RM88.35	RM25.25	RM113.60	RM63.10
56	When wages exceed RM5,100 but do not exceed RM5,200	RM90.15	RM25.75	RM115.90	RM64.40
57	When wages exceed RM5,200 but do not exceed RM5,300	RM91.85	RM26.25	RM118.10	RM65.60
58	When wages exceed RM5,300 but do not exceed RM5,400	RM93.65	RM26.75	RM120.40	RM66.90
59	When wages exceed RM5,400 but do not exceed RM5,500	RM95.35	RM27.25	RM122.60	RM68.10

EMPLOYEES' SOCIAL SECURITY ACT
1969 [ACT 4]

No.	Monthly Wages	First Category (Employment Injury Scheme and Invalidity Scheme)			Second Category (Employment Injury Scheme)
		Employer's share	Employee's share	Total of contribution	Total of contribution by employer only
60	When wages exceed RM5,500 but do not exceed RM5,600	RM97.15	RM27.75	RM124.90	RM69.40
61	When wages exceed RM5,600 but do not exceed RM5,700	RM98.85	RM28.25	RM127.10	RM70.60
62	When wages exceed RM5,700 but do not exceed RM5,800	RM100.65	RM28.75	RM129.40	RM71.90
63	When wages exceed RM5,800 but do not exceed RM5,900	RM102.35	RM29.25	RM131.60	RM73.10
64	When wages exceed RM5,900 but do not exceed RM6,000	RM104.15	RM29.75	RM133.90	RM74.40
65	When wages exceed RM6,000	RM104.15	RM29.75	RM133.90	RM74.40

SELF-EMPLOYMENT SOCIAL SECURITY ACT 2017 [ACT 789]



SELF-EMPLOYMENT SOCIAL SECURITY ACT 2017 [ACT 789]

Introduction

The Self-Employment Social Security Scheme (LINDUNG Kendiri) was established to provide protection to individuals who are self-employed under the provisions of the Self-Employment Social Security Act 2017 [Act 789].

As a start, this scheme is mandatory for the Passenger Transportation Sector, namely taxi drivers, e-hailing and bus drivers under the provisions of the Self-Employment Social Security Act 2017 effective from 1 June 2017.

Protection Coverage

The scheme provides protection to the Self-Employed Insured Persons against employment injuries including occupational diseases and accidents while carrying out occupational activities. Self-Employment Injury refers to a personal injury to self-employed insured person due to an accident or an occupational disease arising out of and in the course of their self-employment activity including while travelling for the purpose of such activity.

Occupational disease refers to a disease arising out of and in the course of a person's self-employment. This scheme provides cash benefits to the Self-Employed Insured Person and his dependants besides medical treatment, physical rehabilitation and vocational training in the event of an injury.

Eligibility Requirements

- Malaysian citizen or permanent resident, regardless of age
- Individuals engaged in self-employment activities to earn a living and receive wages.

Required Documents

- A copy of the identity card (mandatory)
- A copy of the license, driver's card, e-hailing profile, permit, certificate, or a letter of verification from relevant associations or agencies, depending on the selected sector (if applicable).

Employment Sector Coverage

Effective 1 January 2020, the coverage of the Self-Employment Social Security Scheme (LINDUNG Kendiri) has been extended to 19 other self-employment sectors, bringing it to 20 sectors in total. Self-employed individuals who contribute under this scheme will be covered from the date and time the contributions are paid and certified by a contribution payment receipt.

The 20 Informal Sectors covered are as follows:-

1. **Passenger Transportation***
2. **Goods and Food Transport***
3. **Hawkers***
4. Agriculture
5. Livestock
6. Forestry
7. Fisheries
8. Manufacturing
9. Construction
10. Food
11. Accommodation Premises
12. Online Business
13. Information Technology
14. Data Processing
15. Professional Services
16. Support Services
17. Arts
18. Agents
19. Household Services
20. Beauty and Health Care

***Mandatory sectors**

Selected Insured Monthly Earnings Schedule under Act 789

The contribution rates are based on the **selected insured monthly earnings** as follows:

Plan	Selected Insured Monthly Earnings	Monthly Contribution	Yearly Contribution
1	RM 1,050	RM 13.10	RM 157.20
2	RM 1,550	RM 19.40	RM 232.80
3	RM 2,950	RM 36.90	RM 442.80
4	RM 3,950	RM 49.40	RM 592.80

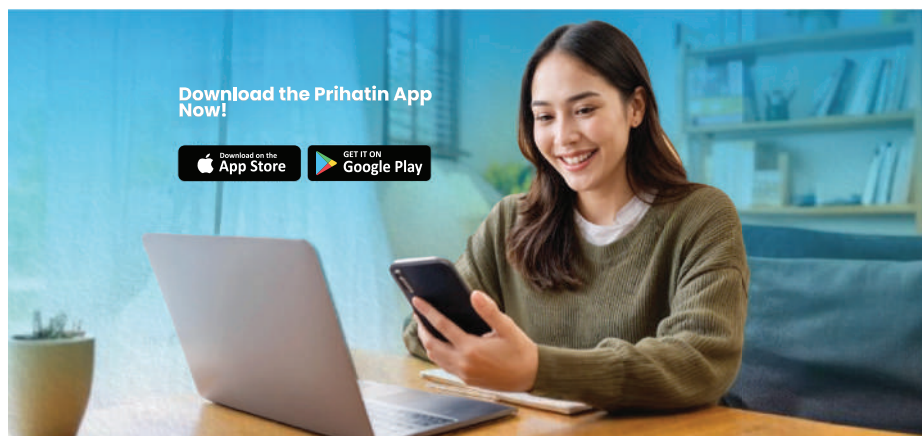
Registration and Payment Methods

Registration and payment of contributions can be done monthly or annually via:

- PRIHATIN Web: prihatin.perkeso.gov.my
- PERKESO Prihatin Application (*Google Play / App Store*)
- Certified Self-Employment Scheme Security Agent (EKSPS) (<https://qr.me-qr.com//PERKESO-EKSPS>)
- Cash and QRPay payments at all PERKESO Offices

Note:

Self-employed individuals who contribute under this scheme will receive protection starting from the date and time the contribution is paid and verified through the contribution payment receipt.



Self-Employment Social Security Scheme Benefits (LINDUNG Kendiri)

Medical Benefit

A Self-Employed Insured Person who is affected by an occupational accident can seek medical treatment through government clinics/hospitals. The self-employed insured person entitled to claim for reimbursement of any expenses incurred for treatment costs to PERKESO and the approval of the claim is subjected to the conditions prescribed by PERKESO or the Fees Act 1951.

Temporary Disablement Benefit

The Temporary Disablement Benefit is paid to the Self-Employed Insured Person throughout the period of their sick leave issued by a Medical Officer. The sick leave period must be at least four (4) days, including the day of the accident. The daily benefit rate is 80% of the Selected Insured Monthly Earnings, with a minimum of **RM30.00** per day and a maximum of **RM105.33** per day.

Permanent Disablement Benefit

Permanent Disablement means incapacitation that is permanent until impairing one's ability to perform any self-employment activity. The daily Permanent Disablement Benefit rate is 90% of the Selected Insured Monthly Earnings, amounting to a minimum of **RM31.50** per day and a maximum of **RM118.50** per day.

Constant Attendance Allowance

The Constant Attendance Allowance of **RM500.00** per month is payable to the Self-Employed Insured Person who suffers from total permanent disablement and severely incapacitated as to constantly required personal attendance of another person.

Funeral Benefit

The Funeral Benefit of **RM3,000.00** (effective from 1 June 2024) is payable to the dependant or to the heir if the Self-Employed Insured Person dies as a result of an employment-related injury or is in receipt of periodical payments under the Permanent Disablement Benefit.

Physical and Vocational Rehabilitation Facilities

- i. Free physical rehabilitation such as physiotherapy, prosthetic and orthotic supplies, crutches, diapers and others
- ii. Free vocational facilities such as training in electrical work, sewing, radio repair, etc.

Education Benefit

This benefit is in the form of loan that may be provided to a dependant children of self-employed insured person who dies as a result of self-employment injury or while receiving periodical payment of Permanent Disablement Benefit.

**SELF-EMPLOYMENT SOCIAL SECURITY
ACT 2017 [ACT 789]**

Dependants' Benefit

The Dependants' Benefit is paid monthly to the eligible dependants/heirs in the event that the Self-Employed Insured Person dies due to a self-employment injury. The eligible dependants/heirs shall be the widow/widower and child under 21 years of age or parents and siblings under 21 years of age or grandparents (in the absence of the parents and the siblings). The daily benefit rate is 90% of the Selected Insured Monthly Earnings, with a minimum of **RM31.50** per day and a maximum of **RM118.50** per day.

Dependants' Share

- The eligible Dependants and daily rate shares are as follows:

DEPENDANTS	DAILY RATE SHARES	DETAILS
Widow / Widower	3/5	Eligible to receive the lifetime benefit even if the widow or widower remarries.
Child A child who qualifies to receive benefits includes a biological child, a supported stepchild, an adopted child, or an illegitimate child	2/5	<ul style="list-style-type: none">• Eligible to receive benefit until attaining the age of 21 years or upon marriage (whichever occurs first).• If currently studying at a higher learning institution, benefit is payable until the completion of the first degree or upon marriage (whichever comes first)• For a child who is mentally or physically incapacitated and unable to support themselves is eligible to receive benefits for as long as they remain unable to sustain their livelihood.

If no widow/widower or child is left behind, the benefit shall be payable to:

DEPENDANTS	DAILY RATE SHARES	DETAILS
Parents	4/10	Eligible to receive benefit for life
Siblings	4/10	Eligible to receive benefit until attaining the age of 21 or upon marriage (whichever occurs first)
Grandparents (in the absence of the parents and the siblings)	4/10	Eligible to receive benefit for life

How to claim:

Complete the LINDUNG Kendiri Benefit Claim Form (Form PS 2), which can be downloaded from the official PERKESO website www.perkeso.gov.my, or obtained at the nearest PERKESO office.

EMPLOYMENT INSURANCE SYSTEM ACT 2017 [ACT 800]



EMPLOYMENT INSURANCE SYSTEM ACT 2017 [ACT 800]

Introduction



The Employment Insurance System (LINDUNG Kerjaya) was implemented in January 2018 as a social safety net aimed at helping workers who have lost their jobs to obtain financial assistance and secure new employment.

The Employment Insurance System Act 2017 [Act 800] applies to all industries with one or more employees.

Coverage

- All private sector employers are required to pay monthly contributions for each employee (except for statutory bodies, local authorities, civil servants, self-employed persons and foreign workers)
- An employee is a person employed by an employer under a contract of service or apprenticeship
- The contract of service or apprenticeship is either in writing or oral, expressed or implied
- All employees aged 18 to 60 are required to contribute except for employees aged 57 and above who have never contributed before.

Contribution Rates

- A total of 0.2% from the employer's share and 0.2% from the employee's share is deducted from the employee's monthly wages.
- All private sector employers are required to pay monthly contributions for each employee (excluding civil servants, self-employed person and foreign workers).
- Contribution rates are subject to the Second Schedule, Section 18 of the Employment Insurance System Act 2017.

Benefits of the Employment Insurance System (LINDUNG Kerjaya)

Job Search Allowance (JSA)

Provides a Job Search Allowance for a period of 3 to 6 months, subject to contribution qualifying conditions and willingness to return to work. This financial assistance is specifically for Insured Persons who have lost their sole source of income.

MONTH	CONTRIBUTION RATES (% OF ASSUMED MONTHLY WAGES)
1	80%
2	50%
3	40%
4	40%
5	30%
6	30%

Early Re-employment Allowance (ERA)

Provides financial incentives to Job Search Allowance recipients who accept an initial offer of employment and report to work within the period of receiving the Job Search Allowance.

The Early Re-employment Allowance is paid at a rate of 25% of the total remaining balance of the Job Search Allowance that is unpaid or payable as a lump sum.

Training Fee

Training fee funding of RM4,000.00 shall be paid directly to the registered training provider once the training application is approved.

Training Allowance

Provides a daily training allowance of RM10.00- RM20.00 based on salary if the Insured Person undergoes training.

Reduced Income Allowance

Provides financial assistance to Insured Person who is working for more than one employer simultaneously and has lost part of their employment. The payment rate for the Reduced Income Allowance is the same as the Job Search Allowance and is payable in a lump sum.

Job Placement & Career Counselling

Provides employment services and support to Insured Persons in securing suitable employment.

Eligibility Requirements for the Employment Insurance System Benefits (LINDUNG Kerjaya)

- i. An employee as defined under the Employment Insurance System Act 2017
- ii. Aged between 18 and 60 at the time of loss of employment
- iii. Loss of employment is verified by PERKESO
- iv. Application is submitted within 60 days from the date of loss of employment
- v. Has made qualifying contributions under the Employment Insurance System (LINDUNG Kerjaya) for at least 12 months prior to the first loss of employment
- vi. The applicant must meet the main qualifying conditions: being able to work, willing to work and actively seeking employment.

Situations that are DEEMED as loss of employment by PERKESO:

- Termination;
- Closure of business or bankruptcy of the company;
- Downsizing of operations;
- Voluntary Separation Scheme (VSS) / Mutual Separation Scheme (MSS);
- Closure of the company or cessation of operations due to natural disasters, riots, civil commotion, fire or similar circumstances;
- Breach of contract terms and conditions by the employer;
- Resignation due to threats to the employee or their family, sexual harassment or being ordered to perform dangerous work outside the scope of duties.

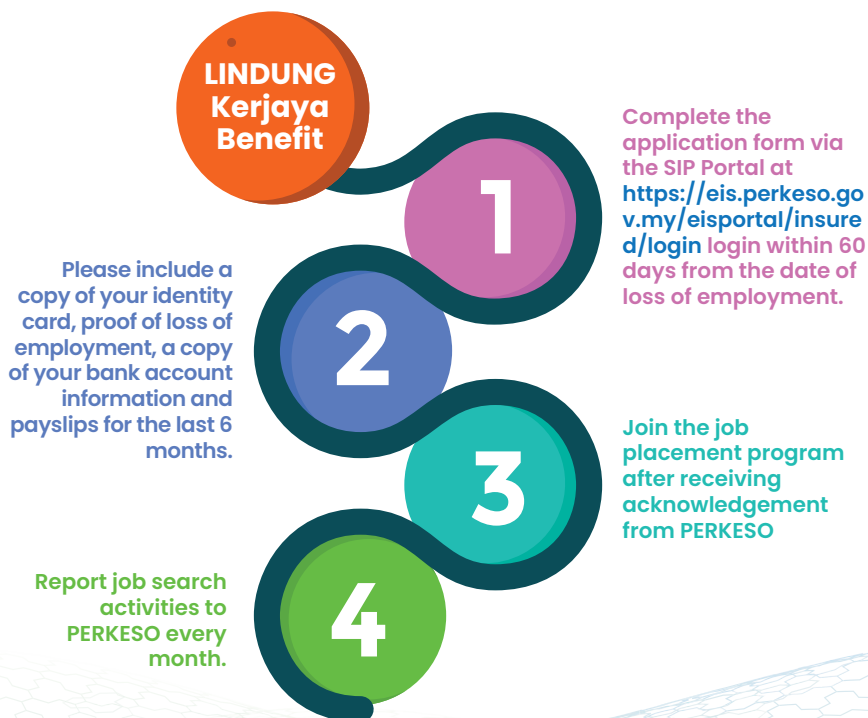
Situations that are EXCLUDED as loss of employment by PERKESO:

- Voluntary resignation by the Insured Person;
- Expiration of the contract of service of Insured Person;
- Mutual termination of the contract of service between the employer and the Insured Person without terms and conditions;
- Completion of work according to the contract of service;
- Mandatory retirement of the Insured Person; or
- Termination of the contract of service of the Insured Person due to misconduct

Additional supporting documents required when applying for certain benefits

Reduced Income Allowance	<ul style="list-style-type: none"> • Current acknowledgement of active employment • Offer letter from the new employer • Proof of reporting for duty Example: Punch card
Early Re-employment Allowance	<ul style="list-style-type: none"> • Letter of Guarantee • Attendance Report • Invoice from the service provider
Training Fee and Training Allowance	<ul style="list-style-type: none"> • Letter of Guarantee • Attendance Report

How to Apply



EMPLOYMENT INSURANCE SYSTEM ACT 2017 [ACT 800]

MYFutureJobs Search Portal

The MYFutureJobs Portal is Malaysia's National Job Portal, first introduced in 2020. It serves as the primary platform for jobseekers and employers to access free employment services provided by PERKESO.

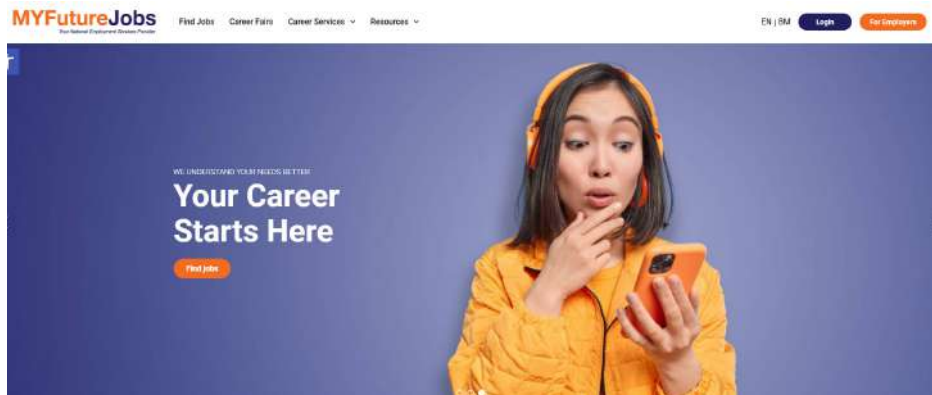
The portal leverages artificial intelligence (AI) and a matching algorithm based on the skills and competencies of jobseekers. It is continuously updated with taxonomies aligned with current industry levels and standards to meet the matching and supply needs of the country's active labour market.

The services offered by the MYFutureJobs Portal are designed to help jobseekers enhance their career readiness, improve their skills and identify suitable career paths that align with their qualifications.

The MYFutureJobs Portal also provides a platform for employers to advertise job vacancies and facilitates the search for quality candidates.

Among the employment services provided:

- Profiling (Job Matching)
- Career Carnival and Interview Program
- Marketability Program
- Entrepreneurship Program
- Skills Improvement (Upskilling and Reskilling)
- MYFutureJobs Satellite Centre



ACT 800 CONTRIBUTION SCHEDULE

No.	Monthly Wages	Employer's Contribution	Employee's Contribution	Total
1	Wages up to RM30	5 cents	5 cents	10 cents
2	When wages exceed RM30 but do not exceed RM50	10 cents	10 cents	20 cents
3	When wages exceed RM50 but do not exceed RM70	15 cents	15 cents	30 cents
4	When wages exceed RM70 but do not exceed RM100	20 cents	20 cents	40 cents
5	When wages exceed RM100 but do not exceed RM140	25 cents	25 cents	50 cents
6	When wages exceed RM140 but do not exceed RM200	35 cents	35 cents	70 cents
7	When wages exceed RM200 but do not exceed RM300	50 cents	50 cents	RM1.00
8	When wages exceed RM300 but do not exceed RM400	70 cents	70 cents	RM1.40
9	When wages exceed RM400 but do not exceed RM500	90 cents	90 cents	RM1.80
10	When wages exceed RM500 but do not exceed RM600	RM1.10	RM1.10	RM2.20
11	When wages exceed RM600 but do not exceed RM700	RM1.30	RM1.30	RM2.60
12	When wages exceed RM700 but do not exceed RM800	RM1.50	RM1.50	RM3.00
13	When wages exceed RM800 but do not exceed RM900	RM1.70	RM1.70	RM3.40
14	When wages exceed RM900 but do not exceed RM1,000	RM1.90	RM1.90	RM3.80
15	When wages exceed RM1,000 but do not exceed RM1,100	RM2.10	RM2.10	RM4.20
16	When wages exceed RM1,100 but do not exceed RM1,200	RM2.30	RM2.30	RM4.60
17	When wages exceed RM1,200 but do not exceed RM1,300	RM2.50	RM2.50	RM5.00
18	When wages exceed RM1,300 but do not exceed RM1,400	RM2.70	RM2.70	RM5.40

EMPLOYMENT INSURANCE SYSTEM ACT 2017 [ACT 800]

No.	Monthly Wages	Employer's Contribution	Employee's Contribution	Total
19	When wages exceed RM1,400 but do not exceed RM1,500	RM2.90	RM2.90	RM5.80
20	When wages exceed RM1,500 but do not exceed RM1,600	RM3.10	RM3.10	RM6.20
21	When wages exceed RM1,600 but do not exceed RM1,700	RM3.30	RM3.30	RM6.60
22	When wages exceed RM1,700 but do not exceed RM1,800	RM3.50	RM3.50	RM7.00
23	When wages exceed RM1,800 but do not exceed RM1,900	RM3.70	RM3.70	RM7.40
24	When wages exceed RM1,900 but do not exceed RM2,000	RM3.90	RM3.90	RM7.80
25	When wages exceed RM2,000 but do not exceed RM2,100	RM4.10	RM4.10	RM8.20
26	When wages exceed RM2,100 but do not exceed RM2,200	RM4.30	RM4.30	RM8.60
27	When wages exceed RM2,200 but do not exceed RM2,300	RM4.50	RM4.50	RM9.00
28	When wages exceed RM2,300 but do not exceed RM2,400	RM4.70	RM4.70	RM9.40
29	When wages exceed RM2,400 but do not exceed RM2,500	RM4.90	RM4.90	RM9.80
30	When wages exceed RM2,500 but do not exceed RM2,600	RM5.10	RM5.10	RM10.20
31	When wages exceed RM2,600 but do not exceed RM2,700	RM5.30	RM5.30	RM10.60
32	When wages exceed RM2,700 but do not exceed RM2,800	RM5.50	RM5.50	RM11.00
33	When wages exceed RM2,800 but do not exceed RM2,900	RM5.70	RM5.70	RM11.40
34	When wages exceed RM2,900 but do not exceed RM3,000	RM5.90	RM5.90	RM11.80
35	When wages exceed RM3,000 but do not exceed RM3,100	RM6.10	RM6.10	RM12.20
36	When wages exceed RM3,100 but do not exceed RM3,200	RM6.30	RM6.30	RM12.60
37	When wages exceed RM3,200 but do not exceed RM3,300	RM6.50	RM6.50	RM13.00

No.	Monthly Wages	Employer's Contribution	Employee's Contribution	Total
38	When wages exceed RM3,300 but do not exceed RM3,400	RM6.70	RM6.70	RM13.40
39	When wages exceed RM3,400 but do not exceed RM3,500	RM6.90	RM6.90	RM13.80
40	When wages exceed RM3,500 but do not exceed RM3,600	RM7.10	RM7.10	RM14.20
41	When wages exceed RM3,600 but do not exceed RM3,700	RM7.30	RM7.30	RM14.60
42	When wages exceed RM3,700 but do not exceed RM3,800	RM7.50	RM7.50	RM15.00
43	When wages exceed RM3,800 but do not exceed RM3,900	RM7.70	RM7.70	RM15.40
44	When wages exceed RM3,900 but do not exceed RM4,000	RM7.90	RM7.90	RM15.80
45	When wages exceed RM4,000 but do not exceed RM4,100	RM8.10	RM8.10	RM16.20
46	When wages exceed RM4,100 but do not exceed RM4,200	RM8.30	RM8.30	RM16.60
47	When wages exceed RM4,200 but do not exceed RM4,300	RM8.50	RM8.50	RM17.00
48	When wages exceed RM4,300 but do not exceed RM4,400	RM8.70	RM8.70	RM17.40
49	When wages exceed RM4,400 but do not exceed RM4,500	RM8.90	RM8.90	RM17.80
50	When wages exceed RM4,500 but do not exceed RM4,600	RM9.10	RM9.10	RM18.20
51	When wages exceed RM4,600 but do not exceed RM4,700	RM9.30	RM9.30	RM18.60
52	When wages exceed RM4,700 but do not exceed RM4,800	RM9.50	RM9.50	RM19.00
53	When wages exceed RM4,800 but do not exceed RM4,900	RM9.70	RM9.70	RM19.40
54	When wages exceed RM4,900 but do not exceed RM5,000	RM9.90	RM9.90	RM19.80
55	When wages exceed RM5,000 but do not exceed RM5,100	RM10.10	RM10.10	RM20.20
56	When wages exceed RM5,100 but do not exceed RM5,200	RM10.30	RM10.30	RM20.60

**EMPLOYMENT INSURANCE SYSTEM
ACT 2017 [ACT 800]**

No.	Monthly Wages	Employer's Contribution	Employee's Contribution	Total
57	When wages exceed RM5,200 but do not exceed RM5,300	RM10.50	RM10.50	RM21.00
58	When wages exceed RM5,300 but do not exceed RM5,400	RM10.70	RM10.70	RM21.40
59	When wages exceed RM5,400 but do not exceed RM5,500	RM10.90	RM10.90	RM21.80
60	When wages exceed RM5,500 but do not exceed RM5,600	RM11.10	RM11.10	RM22.20
61	When wages exceed RM5,600 but do not exceed RM5,700	RM11.30	RM11.30	RM22.60
62	When wages exceed RM5,700 but do not exceed RM5,800	RM11.50	RM11.50	RM23.00
63	When wages exceed RM5,800 but do not exceed RM5,900	RM11.70	RM11.70	RM23.40
64	When wages exceed RM5,900 but do not exceed RM6,000	RM11.90	RM11.90	RM23.80
65	When wages exceed RM6,000	RM11.90	RM11.90	RM23.80

HOUSEWIVES' SOCIAL SECURITY ACT 2022 [ACT 838]



Introduction



PERKESO introduced the Housewives' Social Security Scheme (LINDUNG Kasih) under the provisions of the Housewives' Social Security Act 2022 [Act 838], effective from 1 December 2022. The scheme was established to enhance the health, safety, welfare, and well-being of housewives who contribute to the development of family institutions and the care economy.

LINDUNG Kasih provides protection to housewives against domestic injury, invalidity, and death (including death due to any cause, subject to the prescribed conditions). Domestic injury refers to personal injury suffered by a housewife resulting from an incident arising out of and in the course of managing household duties, including managing family members. Invalidity refers to a permanent disablement condition that substantially incapacitates the housewife from performing household chores.

Definition of Housewife

Under the Housewives' Social Security Act 2022 [Act 838], a housewife is defined as a female, whether married or unmarried, who manages a household either full-time or part-time. This includes a wife, widow, or mother, including single mothers.

Eligibility

Housewives who are eligible to contribute under this scheme must meet the following criteria:

- i. A Malaysian citizen or Permanent Resident;
- ii. A housewife who has not attained the age of 55;
- iii. For first-time contribution, the age must not exceed 54.

Contribution

The LINDUNG Kasih contribution is **RM120.00** per year, payable in advance for a period of 12 consecutive months.

Contributions may be made by the husband, the housewife herself, or any third party on her behalf. If a husband chooses to contribute on behalf of his wife, the "once in, always in" principle applies, ensuring continuous protection for the housewife.

However, if the husband is unable to continue contributing due to loss of income or other valid reasons, PERKESO must be notified no later than 60 days before the end of the current contribution period.

Registration and Payment Methods

Registration and payment of LINDUNG Kasih contribution can be made through the following methods:

- Online via the Suri Portal: suri.perkeso.gov.my
- Cash payment or QRPay at any PERKESO office

Note:

An insured housewife who contributes under this scheme will receive coverage starting from the date and time the contribution is made. The coverage note will be emailed to the registered email address.

Housewives' Social Security Scheme Benefits (LINDUNG Kasih)

The benefits under the LINDUNG Kasih are as follows:

BENEFITS UNDER THE DOMESTIC INJURY SCHEME:	BENEFITS UNDER THE INVALIDITY SCHEME:
<ul style="list-style-type: none">• Medical Benefit• Permanent Disablement Benefit• Constant Attendance Allowance• Physical Rehabilitation or Dialysis Facilities• Funeral Benefit• Survivors' Pension	<ul style="list-style-type: none">• Morbid Allowance• Constant Attendance Allowance• Physical Rehabilitation or Dialysis Facilities• Funeral Benefit• Survivors' Pension

Domestic Injury Scheme

Domestic injury refers to personal injury suffered by a housewife resulting from an incident arising out of and in the course of carrying household duties including managing family members that are not related to any industry, trade, business or profession carried on by her.

This scheme provides 24-hour protection to the insured housewife against accidents that occur during the contribution period.

Medical Benefit

Contributing housewife or also known as the Insured Housewife can receive treatment at PERKESO panel clinics or government clinics /hospitals as a result of domestic injury.

The insured housewife can make a claim for the reimbursement of any expenses incurred at the nearest PERKESO office but subjected to the provisions of the Fees Act 1951.

Permanent Disablement Benefit

An Insured Housewife who suffers permanent disablement as a result of a domestic injury and has been assessed by a Medical Assessor or the Appellate Medical Board eligible to receive a Permanent Disablement Benefit. The benefit is payable in a lump sum of up to **RM30,000.00** depending on the type of injury suffered within the contribution period.

Constant Attendance Allowance

An Insured Housewife who is in receipt of Permanent Disablement Benefit or Morbid Allowance and physically incapacitated and requires personal care from others, are eligible to receive a Constant Attendance Allowance of **RM250.00** per month.

Physical Rehabilitation or Dialysis Facilities

Rehabilitation financing of up to **RM50,000.00** within a period of contribution shall be provided to the Insured Housewife who has been determined as suffering from invalidity or permanent disablement by the Medical Assessor or Appellate Medical Board and being recommended to undergo physical rehabilitation facilities or dialysis.

The Insured Housewife shall be provided and fitted with prosthetics, orthotics or other appropriate appliances such as wheelchairs, special mattresses, crutches and others, free of charge if deemed necessary.

The Insured Housewife who is recommended for dialysis treatment shall receive dialysis assistance of **RM200.00** per month, subjected to the Fees Act 1951, until the age of 55.

Funeral Benefit

If the Insured Housewife dies before attaining the age of 55 due to a domestic injury or is in receipt of the Morbid Allowance or dies from any cause within the coverage period, a one-off Funeral Benefit of **RM3,000.00** (effective from 1 June 2024) is payable to the eligible dependants or the party incurring the funeral expenses.

Survivors' Pension

The eligible heirs or dependants will receive a Survivors' Pension of up to **RM300.00** per month if the Insured Housewife dies before attaining the age of 55 due to a domestic injury or is in receipt of the Morbid Allowance or dies from any cause within the coverage period.

The Survivors' Pension is paid to the widower and children. If the deceased Insured Housewife does not leave behind a widower or children, the Survivors' Pension is payable to the parents of the Insured Housewife.

The eligible dependants and their corresponding share of the Survivors' Pension are as follows:

DEPENDANTS	SHARES	DETAILS
Widower	3/5	<ul style="list-style-type: none">Eligible to receive the Survivors' Pension until attaining 55 years of age or remarriage, or upon death (whichever occurs first)
Child	2/5	<ul style="list-style-type: none">Eligible to receive the Survivor's Pension until the age of 21 or upon marriage (whichever occurs first).If currently studying at a higher learning institution, benefit is payable until the completion of the first degree or upon marriage (whichever comes first)The children's share is increased by 3/5 if there is no widower or the widower dies.A disabled child shall receive the Survivors' Pension as long as he/she is incapable of supporting himself/herself or until he/she attains the age of 55 (whichever is earlier)
Parents	4/10	<ul style="list-style-type: none">The parents is eligible to receive the Survivors' Pension if the deceased Insured Housewife does not leave behind a widower or children.The parents shall receive the Survivors' Pension until the age of 55 or until death (whichever comes first).

Invalidity Scheme

An Insured Housewife is considered to suffer from invalidity when a condition of infirmity is deemed to be permanent and substantially incapacitates the housewife from performing household responsibilities.

This scheme provides a 24-hour protection to the housewife against invalidity or death due to any cause occurring during the coverage period.

The rates for the Morbid Allowance and Survivors' Pension shall be calculated based on a daily rate, with a basic amount equivalent to 50% of the presumed monthly income of a housewife, which is **RM600.00**.

Morbid Allowance

The Insured Housewife is entitled to receive a Morbid Allowance of **RM300.00** per month if the Insured Housewife is certified as invalid within the coverage period by the Medical Assessor or by the Appellate Medical Board. The Morbid Allowance is payable until the Insured Housewife attains the age of 55 years old or dies (whichever is earlier).

Constant Attendance Allowance

An Insured Housewife who is in receipt of Permanent Disablement Benefit or Morbid Allowance and physically incapacitated and requires personal care from others, are eligible to receive a Constant Attendance Allowance of **RM250.00** per month.

Physical Rehabilitation or Dialysis Facilities

Rehabilitation financing of up to **RM50,000.00** within a period of contribution shall be provided to the Insured Housewife who has been determined as suffering from invalidity or permanent disablement by the Medical Assessor or Appellate Medical Board and being recommended to undergo physical rehabilitation facilities or dialysis.

The Insured Housewife shall be provided and fitted with, prosthetics, orthotics or other appropriate appliances such as wheelchairs, special mattresses, crutches and others, free of charge if deemed necessary.

The Insured Housewife who is recommended for dialysis treatment shall receive dialysis assistance of **RM200.00** per month, subject to the Fees Act 1951, until the age of 55.

Funeral Benefit

If the Insured Housewife dies before attaining the age of 55 due to a domestic injury or is in receipt of the Morbid Allowance or dies from any cause within the coverage period, a one-off Funeral Benefit of **RM3,000.00** (effective from 1 June 2024) is payable to the eligible dependants or the party incurring the funeral expenses.

Survivors' Pension

The eligible heirs or dependants shall receive a Survivors' Pension of up to **RM300.00** per month if the Insured Housewife dies before attaining the age of 55 due to a domestic injury or is in receipt of the Morbid Allowance or dies from any cause within the coverage period.

The Survivors' Pension is paid to the widower and children. If the deceased Insured Housewife does not leave behind a widower and children, the Survivors' Pension is payable to the parents of the Insured Housewife. The eligible dependants and their corresponding share of the Survivors' Pension can be found on page 59.



How to Claim the LINDUNG Kasih Benefit:

Complete the LINDUNG Kasih Benefit Claim Form (Form SR6) which can be downloaded from the PERKESO official website www.perkeso.gov.my or obtained at the nearest PERKESO office.

PERKESO OFFICE DIRECTORY

HEADQUARTERS	
SOCIAL SECURITY ORGANIZATION Menara PERKESO 281, Jalan Ampang 50538 Kuala Lumpur	
FEDERAL TERRITORY OF KUALA LUMPUR	
SOCIAL SECURITY ORGANIZATION Wisma PERKESO No. 155, Jalan Tun Razak 50400 Kuala Lumpur	
SELANGOR	
SOCIAL SECURITY ORGANIZATION Wisma PERKESO Lot 141, Seksyen 6 Jalan Selangor 46990 Petaling Jaya, Selangor	SOCIAL SECURITY ORGANIZATION Menara PERKESO Putrajaya No. 6, Persiaran Perdana Presint 2, 62100 Putrajaya
SOCIAL SECURITY ORGANIZATION Wisma PERKESO Menara C, BBT One, Lebuh Batu Nilam 3, Bandar Bukit Tinggi, 41200, Klang, Selangor	SOCIAL SECURITY ORGANIZATION No. 38, Jalan Ria Mas 1 Taman Ria Mas 45500 Tanjung Karang Selangor
SOCIAL SECURITY ORGANIZATION 29, Jalan Setia Rawang 1 KM 25, Jalan Ipoh 48000 Rawang, Selangor	
JOHOR	
SOCIAL SECURITY ORGANIZATION Wisma PERKESO No. 26, Jalan Susur 5 Jalan Tun Abdul Razak, Larkin 80200 Johor Bahru, Johor	
SOCIAL SECURITY ORGANIZATION No. 34 & 35, Jalan Pesta ½ Taman Tun Dr. Ismail, Jalan Bakri, 84000 Muar, Johor	SOCIAL SECURITY ORGANIZATION Pejabat PERKESO Batu Pahat No. 16 & 17, Jalan Setia Jaya, Taman Setia Jaya, 83000 Batu Pahat, Johor
SOCIAL SECURITY ORGANIZATION No. 28, Jalan Duku 86000 Kluang, Johor	SOCIAL SECURITY ORGANIZATION No. 13, Jalan Emas Taman Batu Hampar 85000 Segamat, Johor
PENANG	
SOCIAL SECURITY ORGANIZATION Wisma PERKESO No. 3012, Lebuh Tenggara 2 13700 Seberang Jaya Perai, Penang	

SOCIAL SECURITY ORGANIZATION Wisma PERKESO No. 269, Jalan Burma 10538 Georgetown, Penang	
PERAK	
SOCIAL SECURITY ORGANIZATION Wisma PERKESO, No. 83, Jalan Hospital 30450 Ipoh, Perak	
SOCIAL SECURITY ORGANIZATION No. 8E/8F, Plot 3000 & 3001 Jalan Raja Chulan 33000 Kuala Kangsar, Perak	SOCIAL SECURITY ORGANIZATION Lot 5399, No. 6 & 7 Jalan Bidor, 35000 Tapah, Perak
SOCIAL SECURITY ORGANIZATION No. 8 – 10, Medan Sri Intan Jalan Sekolah 36000 Teluk Intan, Perak	SOCIAL SECURITY ORGANIZATION No. 125 & 126 Jalan PPMP 3/3 Pusat Perniagaan Manjung Point 32040 Sri Manjung Perak.
SOCIAL SECURITY ORGANIZATION No. 33 & 35, Persiaran TBC Taiping Business Centre 34000 Taiping, Perak	
NEGERI SEMBILAN	
SOCIAL SECURITY ORGANIZATION Wisma PERKESO Lot 3757, Lot. 52 Jalan Sg. Ujong 70000 Seremban, Negeri Sembilan	
SOCIAL SECURITY ORGANIZATION (Satellite Office) No. 8 & 9, Jalan Melang 1, Pusat Komersial Melang, 72000 Kuala Pilah, Negeri Sembilan	
MELAKA	
SOCIAL SECURITY ORGANIZATION Wisma PERKESO Jalan Persekutuan MITC Ayer Keroh, Hang Tuah Jaya 75450 Melaka	
KEDAH	
SOCIAL SECURITY ORGANIZATION Wisma PERKESO, Lot. 186, Jalan Teluk Wanjah 05538 Alor Setar, Kedah	
SOCIAL SECURITY ORGANIZATION Lot 11, No 11G, 11-1, 11-2 & 11-3 Mahacity, Jalan Mahawangsa Kuah, 07000 Langkawi	SOCIAL SECURITY ORGANIZATION Wisma PERKESO 582 & 583, Lorong Kemuning 1 Taman Kemuning, 09000 Kulim, Kedah

SOCIAL SECURITY ORGANIZATION No. 30 & 31, Lengkok Cempaka 1 Persiaran Cempaka Bandar Aman Jaya 08000 Sungai Petani, Kedah	
KELANTAN	
SOCIAL SECURITY ORGANIZATION Wisma PERKESO, PT 304 - 307, Seksyen 22, Jalan Kota Darul Naim, 15538 Kota Bharu, Kelantan	
SOCIAL SECURITY ORGANIZATION Lot 2441, Mukim Bandar Kuala Krai Bandar Kuala Krai 18000, Kuala Krai, Kelantan	
TERENGGANU	
SOCIAL SECURITY ORGANIZATION Wisma PERKESO, Lot 2467, Jalan Air Jerneh 20538 Kuala Terengganu Terengganu	
SOCIAL SECURITY ORGANIZATION Lot PT 16086 & Lot PT 16087 Taman Chukai Utama, Jalan Kubang Kurus, 24000, Kemaman, Terengganu	SOCIAL SECURITY ORGANIZATION (Satellite Office) Lot 8433, Jalan Yahya Ahmad 23000 Dungun, Terengganu
PAHANG	
SOCIAL SECURITY ORGANIZATION Wisma PERKESO Jalan Mat Kilau 25000 Kuantan, Pahang	
SOCIAL SECURITY ORGANIZATION No. 19 & 21, Jalan Sudirman 3 Bandar Baru Seri Semantan 28000 Temerloh, Pahang	SOCIAL SECURITY ORGANIZATION TB-P4, Pusat Perniagaan Ketari Jalan Ketari, 28700 Bentong, Pahang
PERLIS	
SOCIAL SECURITY ORGANIZATION No. 6A & 8A, Jalan Hospital 01000 Kangar, Perlis	
SABAH	
SOCIAL SECURITY ORGANIZATION Wisma PERKESO, No. 11, Lorong Sempelang Tanjung Aru 88100 Kota Kinabalu, Sabah	
SOCIAL SECURITY ORGANIZATION No. 4294 & 4295 Lot 1 & 2 Jalan Budi 91000 Tawau, Sabah	SOCIAL SECURITY ORGANIZATION No 2, Ground Floor, Block A, Beaufort Squara Avenue 2 89800 Beaufort, Sabah

SOCIAL SECURITY ORGANIZATION MDLD 3827, Fajar Centre, Peti Surat 61193, 91120 Lahad Datu, Sabah	SOCIAL SECURITY ORGANIZATION (Satellite Office) Block A1, Lot No. 2 Tingkat Bawah, 1 & 2 Bandau Commercial Centre, Phase 1 89108 Kota Marudu, Sabah
SOCIAL SECURITY ORGANIZATION Tingkat 1 & 2, Lot 22, Block B, ADKA Commercial Complex, P.O Box 704, 89008 Keningau, Sabah	SOCIAL SECURITY ORGANIZATION Lot 203 & 204, Blok 23, Fasa 3, Bandar Prima, Batu 4, 90000, Sandakan Sabah
FEDERAL TERRITORY OF LABUAN	
SOCIAL SECURITY ORGANIZATION Tingkat 1, Bangunan Public Bank Jalan Merdeka, Peti Surat 80394 87014 Wilayah Persekutuan Labuan.	
SARAWAK	
SOCIAL SECURITY ORGANIZATION Wisma PERKESO Lot 436, Section 54, No. 52 Travillion Commercial Centre Jalan Padungan, 93100 Kuching, Sarawak	
SOCIAL SECURITY ORGANIZATION Lot 1184 & 1185, Blok 9 M.C.LD Miri Water Front Commercial Centre 98000 Miri, Sarawak	SOCIAL SECURITY ORGANIZATION No. 3, Sublot 5, Jalan Nenas 96100 Sarikei, Sarawak
SOCIAL SECURITY ORGANIZATION Lot 647, Sublot 4, Jalan Paya, Peti Surat 301 95000 Sri Aman, Sarawak	SOCIAL SECURITY ORGANIZATION (Satellite Office) Sublot 6, Lot 2141 New Township Extension, Jalan Green, 96400 Mukah, Sarawak
SOCIAL SECURITY ORGANIZATION No. 180, Lot 3466, Tingkat Bawah, Tingkat 1 & 2, Parkcity Commerce Square Jalan Tun Ahmad Zaidi, P.O Box 957 97008 Bintulu, Sarawak	SOCIAL SECURITY ORGANIZATION Lot 1083 Jalan Buangsiol Limbang Town District 98700 Limbang, Sarawak
SOCIAL SECURITY ORGANIZATION No. 1-5, Lorong Pahlawan 7 Jalan Pahlawan, 96000 Sibul, Sarawak	SOCIAL SECURITY ORGANIZATION Sublot 9 & 10, Lot 372 Serian Town District 94700, Serian Sarawak
SOCIAL SECURITY ORGANIZATION Tingkat Bawah, Satu dan Dua, Di Sublot 8, Lot 3125, Blok I3, Menuan Land District, Peti Surat 4351, 96800 Kapit, Sarawak	

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