



MINISTRY OF HUMAN RESOURCES



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Housewives' Social Security Scheme



Coverage of The Housewives' Social Security Scheme

The Housewives' Social Security Scheme or SKSSR, implemented through the Housewives' Social Security Act 2022, strives to provide protection to housewives against accidents, diseases, or other unforeseen circumstances while managing households, that may lead to permanent disability or invalidity, thereby impacting their ability to manage household affairs.

Domestic injuries to housewives can occur due to domestic accidents, both within and outside the home, arising out of and while carrying out household chores.

SKSSR also safeguards housewives from diseases or morbidity, where the invalidity from the disease or morbidity is certified by a medical assessor or the Appellate Medical Board.

Participation to the scheme is **voluntary**.

Definition of Housewife

A female, whether married or unmarried, who manages a household, on a full-time basis or not; including a wife, divorcee or widow whose marriage has been registered under any written law, or a mother with a child or more including a single mother.

Registration & Contribution Payment

Registration and contribution payment for SKSSR can be done at any PERKESO offices or via PERKESO Suri Rumah portal suri.perkeso.gov.my or through PERKESO official website www.perkeso.gov.my

Scan QR code to register for SKSSR



Implementation Date



Eligibility

1. Housewife who is a Malaysian citizen/permanent resident and under the age of 55.
2. For-first time registration, the age of the housewife should not be more than 54.
3. Advance payment of contributions for a period of 12 months.

Contribution

1. **Contribution amounting to RM120** paid in advance for a period of **12 consecutive months**.
2. Contribution can be made by spouse, housewife, family or any third party on behalf of the housewife.
3. If a husband chooses to make a contribution for his wife, the 'once in, always in' principle will apply to ensure continuous coverage for the housewife.
4. If the husband is unable to continue making contributions due to income losses or other circumstances, PERKESO should be notified within 60 days before the end of the current contribution period.

SKSSR Benefit Claim Submission

Benefit claim submission for SKSSR can be done at any PERKESO counters, by completing the Housewives' Social Security Scheme Benefit Claim **Form - SR 6**

Domestic Injury Protection Benefits:

1. Medical Benefit
2. Permanent Disablement Benefit
3. Constant Attendance Allowance
4. Physical Rehabilitation or Dialysis Facilities
5. Funeral Benefit
6. Survivors' Pension

Medical Benefit

Insured housewives affected by domestic injuries may seek **medical treatment (subject to the Fees Act 1951) and outpatient treatment at hospitals, dispensaries, clinics or other healthcare facilities. They are eligible for second-class admission to any public hospital's wards.**

Permanent Disablement Benefit

Any permanent disablement due to a domestic injury, that affects the capacity of the insured housewife to manage household and such disability is certified by a medical assessor or the Appellate Medical Board. **A lump sum payment of up to RM30,000 will be paid based on the contribution period and the nature of the injury.**

Constant Attendance Allowance

A monthly payment of RM250 will be made to the insured housewife who is eligible for permanent disablement benefit or morbid allowance and is so severely incapacitated as to constantly require the personal attendance of other people. Payment of allowance will cease when the housewife reaches the age of 55 or dies.

Physical Rehabilitation or Dialysis Facilities

Financing up to RM50,000 for a period of contribution if the insured housewife is suffering from invalidity or permanent disablement, subject to verification from a medical assessor or the Appellate Medical Board, which recommends physical rehabilitation facilities such as prosthetic, wheelchair, crutches and other aids. Treatment for dialysis is capped at RM200 monthly or in accordance with the Fees Act 1951.

Invalidity Protection Benefits :

1. Morbid Allowance
2. Constant Attendance Allowance
3. Physical Rehabilitation or Dialysis Facilities
4. Funeral Benefit
5. Survivor's Pension

Morbid Allowance

Monthly payment of RM300 is paid to the insured housewife if she is certified by a medical assessor or the Appellate Medical Board as suffering from a permanent morbidity that renders her unable to perform majority of household chores. This benefit will cease upon the housewife reaching the age of 55 or dies.

Funeral Benefit

In the event the insured housewife dies before turning 55 due to a domestic injury or while receiving morbid allowance or due to any causes during the coverage period, **a one-off payment of Funeral Benefit amounting to RM3,000** will be paid to eligible dependants or any party bearing the cost of the funeral.

Survivors' Pension

If the insured housewife dies before the age of 55 due to a domestic injury or while receiving morbid allowance or due to any causes during the coverage period, **Survivors' Pension of RM300 will be paid to eligible dependants** according to their respective shares. Survivors' Pension is paid to widowers and children. If the insured housewife does not leave a widower or children, Survivors' Pension shall be paid to her parents.

Pension for the children's share will be paid until the child turns 21, gets married or completes the first degree. The mentally or physically disabled children who are unable to support themselves, will continue to receive the payment until they turn 55.

The Survivors' Pension will only be paid to the widower or parents who are Malaysian citizens until they reach the age of 55. Payment to the widower will cease when he remarries.