

CONSTANT DISABLEMENT BENEFIT

- This allowance is paid to the self-employed insured person who is suffering from total permanent disablement as a result of self-employment injury and is so severely incapacitated as to constantly require the personal attendance of another person, certified by Medical Assessor or the Appellate Medical Board.
- The allowance is fixed at RM 500 per month.

DEPENDANTS' BENEFIT

- If a self-employed insured person dies as a result of self-employment injury, his dependant/dependants shall be entitled to Dependants' Benefit.
A payment of 90% from selected insured monthly earning.
- Eligible dependants:
Widow or widower and children under 21 years old.
If there are no widow, widower or child :
 - a) Parents; or
 - b) Brothers or sisters below 21 years old; or
 - c) Grandparents
- Widow/widower, parents, grandparents receive lifetime benefits.
- Children are eligible to receive the benefit up to age 21 or until they get married (whichever occurs earlier). If the child is studying in an institution of higher learning, he/she will receive the benefit until the completion of the first degree or he/she gets married (whichever occurs earlier).
- The calculation of the Dependants' Benefit is shown below:

Plan	Selected Insured Monthly Earnings	Monthly Pension
1	RM 1,050	RM 1,050 X 90% = RM 945.00
2	RM 1,550	RM 1,550 X 90% = RM 1,395.00
3	RM 2,950	RM 2,950 X 90% = RM 2,655.00
4	RM 3,950	RM 3,950 X 90% = RM 3,555.00

FACILITIES FOR PHYSICAL OR VACATIONAL REHABILITATION

- Physical rehabilitation and vocational rehabilitation are provided free of charge.
- Physical rehabilitation includes physiotherapy, occupational therapy, reconstructive surgery, supply of prosthetics, orthotics and other appliances, supply of orthopaedics apparatus such as wheelchair, crutches, hearing aids, spectacles, special shoes and others.
- Vocational rehabilitation include courses such as in sewing, radio repair and others.

FUNERAL BENEFIT

- Funeral Benefit will be paid to the eligible person if the self-employed insured person dies as a result of self-employment injury or while receiving periodical Permanent Disablement Benefit. The amount paid will be the actual amount incurred or RM 2,000 whichever is lower.

EDUCATION BENEFIT

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

For more information, please visit

www.perkeso.gov.my www.matrix.perkeso.gov.my www.tango.net.my

PRIHATIN mobile application
by PERKESO



SELF-EMPLOYMENT SOCIAL SECURITY SCHEME

PERKESO itu Prihatin,
Prihatin itu PERKESO

BACKGROUND

The Self-Employment Social Security Scheme was introduced in 2017 to provide protection for individuals who are self-employed in accordance with the Self-Employment Social Security Act 2017 (Act 789).

Initially, the scheme is only compulsory for the self-employed in the Good and Food Transport Sector which include taxi, e-hailing and bus drivers, under the provisions of Act 789.

Subsequently, effective January 2020, the scheme was extended to 19 additional sectors as follows:

- Good and Food Transport
- Agriculture
- Livestock
- Forestry
- Fisheries
- Food
- Manufacturing
- Construction
- Hawkers
- Accommodation Premises
- Online Business
- Information Technology
- Data processing
- Agents
- Professional Services
- Support Services
- Household Services
- Arts
- Beauty and Healthcare

Since the COVID-19 pandemic hit Malaysia, the number of self-employed individuals or riders in the Good and Food Transport sectors has increased significantly and subsequently contributed to the increase in the road accident rate. Despite that, many of these riders have not registered and contributed to SKSPS.

To ensure better social security protection for the self-employed and their families, the Malaysian Government decided to make it compulsory for all self-employed in the Transportation Services and the Good and Food Transport sectors to contribute to SKSPS, with effect from 1 October 2021.

PROTECTION UNDER THE SELF-EMPLOYMENT SOCIAL SECURITY SCHEME

- This Scheme provides protection to self-employed insured persons against self-employment injury including occupational diseases and accidents during work-related activities.
- “Self-employment injury” is defined as personal injury suffered by self-employed insured person due to an accident or occupational disease arising out of and in the course of his or her self-employment activity including while travelling for the purpose of his or her activity.

- Occupational disease is a disease caused by or arising out of any occupation specified in the Fifth Schedule of the Employees' Social Security Act 1969.
- This Scheme provides cash benefits to the self-employed and their dependants besides providing medical care, physical rehabilitation and vocational training.

The coverage for self-employed individual contributing to the scheme starts from the date and time the contribution is paid and validated on the contribution payment receipt.

ELIGIBILITY

- Malaysian citizen / permanent resident without age limit
- Individuals who work for themselves to earn a living

DOCUMENTS NEEDED

- Photocopy of Identity Card (IC)
- Copy of PSV Card/e-hailing Profile/Permit/Driving Licence/Certificate or Verification Letter from relevant association or agency, subject to the type of sector

PAYMENT OF CONTRIBUTION

- Contribution can be paid on a monthly or yearly basis
- Cash payment can be made at all SOCSO offices
- Online payment can be made via <https://matrix.perkeso.gov.my> (on-screen instructions are available by clicking the 'Help' button)
- Online payment can also be made via PERKESO's strategic partnership project, <https://tango.net.my>

SCHEDULE OF CONTRIBUTION

The contribution is based on options of insurable earnings:

Plan	Selected Insured Monthly Earnings	Contribution Payment Per Month	Contribution Payment Per Year
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

BENEFITS UNDER THE SCHEME

- ✓ Medical Benefit
- ✓ Temporary Disablement Benefit
- ✓ Permanent Disablement Benefit
- ✓ Constant Attendance Allowance
- ✓ Dependants' Benefit
- ✓ Funeral Benefit
- ✓ Education Benefit
- ✓ Facilities for Physical or Vocational Rehabilitation

MEDICAL BENEFIT

- Self-employed injury or occupational disease may receive free medical treatment at PERKESO's panel clinics/government hospitals; or
- Self-employed insured persons can claim for reimbursement of expenses incurred in getting medical treatment at PERKESO's non-panel clinics.
- Application can be made to PERKESO and the reimbursement is subject to such conditions as determined by PERKESO or according to the Fees Act 1951.

TEMPORARY DISABLEMENT BENEFIT

- Temporary Disablement Benefit is paid for the period the self-employed insured person is on medical leave certified by a doctor for not less than (4) days including the day of accident.
- Medical certificate (mc) is required.
- The minimum rate is RM 30.00 per day while the maximum rate is RM 105.33 per day.

PERMANENT DISABLEMENT BENEFIT

- Self-employed insured person who suffer from permanent disability due to self-employment injury can apply for this benefit.
- The rate of Permanent Disablement Benefit is 90% of the selected insured monthly earning.
- Example of calculation of Permanent Disablement Benefit (lump sum payment) - if the assessment is 20%, the age factor is 8873 (below 20 years of age) and the contribution is RM 592.80.
$$= (RM\ 3,950 \times 90\% - 30\ \text{Days}) \times 20\% \times 8873$$
$$= RM\ 210,290.10$$