



**SOCESO**  
**SOCIAL SECURITY ORGANISATION**

**PERKESO**  
**PERTUBUHAN KESELAMATAN SOSIAL**



## BACKGROUND

- ❑ SOCSO was formed as a government department on 1 January 1971
- ❑ Became a Statutory Authority effective 1 July 1985



Ministry of Human Resource

# SOCIAL SECURITY ORGANISATION

SOCSSO was mandated to administer and enforce the :

- ☐ Employee Social Security Act 1969
- ☐ Employee Social Security General Rules 1971.



# SOCIAL SECURITY PRINCIPLES

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## Solidarity Fund

- Cardinal value of social protection
- Contributions made by its members to SOCSO
- Employees share the same level of exposure & risk sharing regardless of industry in which they operate in

## Replacement of Income

- Social protection to employees and their dependants (Employment Injury Scheme & Invalidity Pension Scheme)
- Replacement of income provided to dependants through monthly pensions

## Equality

- Fairness and equality to all employees are achieved to those that have contributed to the solidarity fund
- Aligned to the concept of 1Malaysia

# SOCSCO MISSION



**“ To provide a social security protection to employees and their dependants through social security schemes and to increase awareness on occupational safety and health that will ultimately improve the Employees’ social wellbeing ”**



## EMPLOYERS

- Industry (Employer) is defined as :-  
**“any business or trade which includes service employment, handicraft or avocation of employees”**
- covers all industries that employ 1 or more employee(s)
- **PRINCIPAL EMPLOYER**
- **IMMEDIATE EMPLOYER**

## EMPLOYEES

- Effective **1.6.2016**, all employee must register with ceiling wage of **RM4,000** per month.
- **Malaysian citizen & Permanent Residence**
- Employed under a “**CONTRACT OF SERVICE**” or apprenticeship

### Employees exempted from SOCSO's coverage:-

- i. Government servants (except contract & temporary)
- ii. Domestic servants
- iii. Sole-proprietor, partnership & their spouse(s)
- iv. Self-employed
- v. Foreign workers (Effective 1.4.1993)

## SCHEMES UNDER THE ACT

- **EMPLOYMENT INJURY SCHEME**  
*(Skim Bencana Pekerjaan)*
- **INVALIDITY SCHEME**  
*(Skim Keilatan)*



## EMPLOYMENT INJURY SCHEME

*(Skim Bencana Pekerjaan)*

EMPLOYMENT INJURY- Section 2(6), AKSP 1969

*"means a personal injury to an employee caused by accident or an occupational disease arising out of and in the course of his employment in an industry to which this Act applies"*



EMPLOYMENT  
INJURY  
SCHEME

# EMPLOYMENT INJURY



**INDUSTRIAL ACCIDENTS WHILE CARRYING OUT  
THEIR DUTIES**



**ACCIDENTS WHILE TRAVELLING** (*Seksyen 24, AKSP 1969*)



**ACCIDENT DURING EMERGENCY** (*Seksyen 25, AKSP 1969*)



**OCCUPATIONAL DISEASE** (*Jadual Kelima. AKSP 1969*)

# SOCIAL SECURITY ORGANISATION

## BENEFITS UNDER EMPLOYMENT INJURY SCHEME

- ☐ **Medical Benefit** (*Faedah Perubatan*)
- ☐ **Temporary Disablement Benefit** (*Faedah Hilang Upaya Sementara*)
- ☐ **Permanent Disablement Benefit** (*Faedah Hilang Upaya Kekal*)
- ☐ **Constant Attendance Allowance** (*Elaun Layanan Sentiasa*)
- ☐ **Rehabilitation Facilities** (*Kemudahan Pemulihan*)
- ☐ **Return To Work Programme** (*Program Return To Work*)
- ☐ **Dependants' Benefit** (*Faedah Orang Tanggungan*)
- ☐ **Funeral Benefit** (*Faedah Pengurusan Mayat*)
- ☐ **Education Loan** (*Faedah Pendidikan*)



# SOCIAL SECURITY ORGANISATION

## TEMPORARY DISABLEMENT BENEFIT

*(Hilang Upaya Sementara)*

- ☐ Employees suffering from employment injuries or occupational diseases may receive free medical treatment at SOCSO's panel clinic or Government clinic / hospital.
- ☐ Before **1.6.2016** - **minimum rate - RM30.00 per day**  
**maximum rate - RM78.67 per day.**
- ☐ Effective **1.6.2016** - **maximum rate - RM105.33**
- ☐ More than **4 days sick leave** (including day of accident)
- ☐ Compensation paid during the period the employee is on **sick leave**. No compensation will be paid on the day on which the employee worked in the period of sick leave
- ☐ Daily rate equivalent to **80%** of the average assumed daily wage

# SOCIAL SECURITY ORGANISATION

## PERMANENT DISABLEMENT BENEFIT (*Faedah Hilang Upaya Kekal*)

- ☐ **Permanent Disability**- permanent disability due employment injury that reduces employees' ability to perform his duties
- ☐ Certified by a Medical Board or a Appellate Medical Board
- ☐ Daily rate equivalent to 90% of the average assumed daily wage
- ☐ Employee may continue to work while receiving benefit
- ☐ Before **1.6.2016** - **minimum rate - RM30.00 per day**  
**maximum rate - RM88.50 per day.**
- ☐ Effective **1.6.2016** - **maximum rate - RM118.50 per day**
- ☐ Assessment does not exceed 20% - Payment made - **LUMP SUM**
- ☐ Assessment exceeds 20% - **1/5** lump sum payment

*balance will be paid monthly for life*

## REHABILITATION FACILITIES

*(Kemudahan Pemulihan)*

- **Rehabilitation facilities may be provided free of charge by the Organisation to an employee who suffers permanent disablement**

Physical rehabilitation	Vocational rehabilitation
<ul style="list-style-type: none"><li>• Return To Work programme</li><li>• Occupational therapy</li><li>• Reconstructive surgery</li><li>• Artificial limbs and prosthetics</li><li>• Orthopaedic aids such as wheel chairs, walking stick, hearing aids</li><li>• Physiotherapy</li></ul>	<ul style="list-style-type: none"><li>• Training in selected areas such as electrical wiring, sewing, radio / TV repair, air conditioner and fridge repair, plumbing, stenography , secretarial skills and others.</li><li>• Return To Work programme</li></ul>



## ❑ Return to Work Programme (RTW).

- **Introduced on the 15<sup>th</sup> January 2007**
- Processes involved are facilitated by a case manager who manages the implementation and coordination of the rehabilitation plan with healthcare providers, as well as the clients while promoting cost-effective care.
- To assist Insured Person with injuries or disease to return to work in a safe and fast manner

## RTW HIERARCHY

- ☐ SAME JOB SAME EMPLOYER
- ☐ SIMILAR JOB SAME EMPLOYER
- ☐ DIFFERENT JOB SAME EMPLOYER
- ☐ SAME JOB DIFFERENT EMPLOYER
- ☐ SIMILAR JOB DIFFERENT EMPLOYER
- ☐ DIFFERENT JOB DIFFERENT EMPLOYER
- ☐ SELF EMPLOYED

# SOCIAL SECURITY ORGANISATION

## CONSTANT ATTENDANCE ALLOWANCE

*(Elaun Layanan Sentiasa)*

- ☐ Effective 1.1.2013 - the rate fixed - **RM500 per month**
- ☐ **Employee** - suffering from **total permanent disablement** and is so severely incapacitated as to constantly require the personal attendance of another person.
- ☐ Certified by **Medical Board** or the **Appellate Medical Board**
- ☐ 100% permanently disabled

# SOCIAL SECURITY ORGANISATION

## OCCUPATIONAL DISEASE

(Penyakit Khidmat)

- **Diseases resulted from occupation as described in the Fifth Schedule of Employees' Social Security Act 1969.**
- **Occupational disease include:-**
  - ❖ *Loss of hearing due to continuous excessive noise exposure*
  - ❖ *Occupational asthma due to work involving constant exposure to the inhalation of dust or harmful chemical etc*

# SOCIAL SECURITY ORGANISATION

## DEPENDANTS' BENEFIT

(Faedah Orang Tanggungan (FOT))

- ☐ Before **1.6.2016** – minimum rate – **RM30.00 per day**  
maximum rate – **RM88.50 per day**
- ☐ Effective **1.6.2016** – maximum rate – **RM118.50 per day**
- ☐ Employee dies as a result of employment injury
- ☐ 90% of the average assumed daily wage

# SOCIAL SECURITY ORGANISATION

## ELIGIBLE DEPENDANTS

DEPENDANTS	SHARE OF DAILY RATE	DETAILS
<b>Widow / Widower</b>	3/5	<ul style="list-style-type: none"><li>• Receives benefit for life even though widow or widower remarries (on or after 1.5.2005)</li></ul>
<b>Child</b> An eligible child includes natural, dependant step-child, adopted child, or an illegitimate child is entitled to receive benefit)	2/5	<ul style="list-style-type: none"><li>• Receives benefit up to age 21 or marriage</li><li>• If the child is currently studying in an institute of higher learning, he/she will receive benefit until the completion of the first degree or marriage</li><li>• If a child is mentally retarded or physically or incapacitated and is incapable of supporting him/herself, the benefit will be paid as long as the child is unable to support him/herself</li></ul>



# SOCIAL SECURITY ORGANISATION

If there are no widow, widower or child, the share of the pay out is as follows:

DEPENDANTS	SHARE OF DAILY RATE	DETAILS
Parents	4/10	Receives benefit for life
Brothers / Sisters	3/10	Receives benefit up to age 21 or marriage
Grand parents ( In the case of the Insured Person's parents are deceased )	4/10	Receives benefit for life

# SOCIAL SECURITY ORGANISATION

## FUNERAL BENEFIT

(Faedah Pengurusan Mayat)

- ☐ The amount paid will be the actual amount incurred or **RM1,500** whichever is lower.
- ☐ In the absence of such person, the benefit will be paid to the person who actually incurs the expenditure.

**Funeral Benefit will be paid out to the following, based on priority:**

- i. Widow**
- ii. Widower**
- iii. Eldest Son**
- iv. Eldest Daughter**
- v. Parents**

- *In the case that there are no one eligible based on the above criteria, the benefit will be extended to the party that incurred the funeral arrangement of the Insured Person limited to RM1,500.00 and based on actual cost incurred, and supported with receipts as proof.*

## INVALIDITY SCHEME

*(Skim Keilatan*

### DEFINITION

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 one-third ( $\frac{1}{3}$ ) of the customary earnings of a sound insured person

☒ SEKSYEN 16, AKSP 1969

# SOCIAL SECURITY ORGANISATION

## BENEFITS UNDER INVALIDITY SCHEME

- ☐ **Invalidity Pension** (*Pencen Ilat*)
- ☐ **Invalidity Grant** (*Bantuan Ilat*)
- ☐ **Constant Attendance Allowance** (*Elaun Layanan Sentiasa*)
- ☐ **Rehabilitation Facilities** (*Kemudahan Pemulihan*)
- ☐ **Return To Work Programme** (*Program Return To Work*)
- ☐ **Survivor's Pension** (*Pencen Penakat*)
- ☐ **Funeral Benefit** (*Faedah Pengurusan Mayat*)
- ☐ **Education Loan** (*Faedah Pendidikan*)

# SOCIAL SECURITY ORGANISATION

## Invalidity Pension *(Pencen Ilat)*

- ☐ Provides 24-hour coverage to employee – suffers from invalidity or death due to any cause
- ☐ **NOT RELATED** to employment
- ☐ Payable as long as the employee invalid or until death
- ☐ Replaced by Survivors' Pension if the Invalidity pension recipient dies regardless of age

**Effective 1.1.2012**

**Minimum Rate - RM475.00 per month**

**Maximum Rate – RM1917.55 per month**

# SOCIAL SECURITY ORGANISATION

## QUALIFYING CONDITIONS

- ☐ Maximum age limit for entitlement in order to receive the invalidity or survivors's pension is :  
**Before 1.1.2013** – before attaining the age of **55 years old**  
**Effective 1.1.2013** – before attaining the age of **60 years old**
- ☐ If exceeds 60 years of age - employee must prove that the invalidity occurred before the age of 60 & has rendered the employee unable to work since the invalidity
- ☐ Certified by the **Medical Board** or **Appellate Medical Board** ☒ 17(1), AKSP 1969



## Contribution

- ☐ Monthly contribution has been paid for at least **24 months within a period of 40 consecutive months** prior to the months in which their Invalidity Notice / month of his death is received by SOCSO
- ☐ Monthly contribution – paid not less than **2/3 of the complete months**
- ☐ Monthly contribution has been paid for **not less than 1/3 of the complete months**

## INVALIDITY GRANT

*(Bantuan Ilat)*

Invalidity Grant is payable to the eligible insured persons who have been certified invalid by the Medical Board or Appellate Medical Board but not eligible for invalidity pension due to failure to complete any qualifying conditions.

- ☒ SECTION 17, AKSP 1969
- ☒ SECTION 21, AKSP 1969

**CONSTANT ATTENDANCE ALLOWANCE**

*(Elaun Layanan Sentiasa)*

**FACILITIES FOR REHABILITATION**

*(Kemudahan Pemulihan)*

**RETURN TO WORK PROGRAMME**

*(Program Return To Work)*

## **SURVIVORS' PENSION BENEFIT**

*(Pencen Penakat)*

Payable to eligible dependants of an insured person who dies irrespective of the cause of death not related to employment

### **QUALIFYING:**

- ☐ Recipients of Invalidity Pension dies regardless of age.
- ☐ Dies before attaining 60 years of age & fulfills the qualifying conditions (*Full or reduce qualifying period*)

## **FUNERAL BENEFIT**

*(Faedah Pengurusan Mayat)*

## **EDUCATION BENEFIT**

*(Faedah Pinjaman Pendidikan)*



## APPEAL

Appeals to the Medical Appellate Board must be made within **90 days** from the date of assessment by the Medical Board



# **SOCSSO HEALTH SCREENING PROGRAM**

*Program Saringan Kesihatan PERKESO*

Health  
Screening  
Program **HSP**

**Program  
Saringan  
Kesihatan**

**KESIHATAN BERKUALITI MENJAMIN PRODUKTIVITI**

## Amongst the screen facilities provided:

- Physical Examination
- Blood Test
- Mammogram
- Pap Smear
- Report Analysis
- Relevant Consultation Services

Website: [www.sehat.perkeso.gov.my](http://www.sehat.perkeso.gov.my)

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# THANK YOU

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