



SELF-EMPLOYMENT SOCIAL SECURITY SCHEME

BACKGROUND

The Self-Employment Social Security Scheme was introduced to provide protection for individuals who are self-employed under the provisions of the Social Security Employment Act 2017.

In the beginning, this scheme is compulsory for the self-employed in the **Passenger Transportation Sector** which are taxi, e-hailing and bus drivers under the provisions of the Self-Employed Social Security Act 2017, which took effect on 1 June 2017.

Effective from 1 January 2020, the scheme is extended to 19 other 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

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

PROTECTION OF SELF-EMPLOYMENT SOCIAL SECURITY SCHEME

This Scheme provides protection for self-employed insured persons against employment injuries including occupational diseases and accidents during work-related activities.

“Self-employment injury” means personal injury to self-employed insured person caused by an accident or an 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 self-employment 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 beneficiaries besides providing medical care, physical rehabilitation and vocational training.

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 / Licence / Certificate or Letter of Confirmation from the 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 **matrix.perkeso.gov.my** (on-screen instructions are available by clicking the ‘Help’ button)

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	RM1,050	RM13.10	RM157.20
2	RM1,550	RM19.40	RM232.80
3	RM2,950	RM36.90	RM442.80
4	RM3,950	RM49.40	RM592.80



Protecting you and your family...



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SELF-EMPLOYMENT SOCIAL SECURITY SCHEME BENEFITS

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 insured persons suffering from self-employment injuries or occupational diseases may receive free medical treatment at SOCSO's panel clinics / government hospitals; or
- Self-employed insured persons can claim for reimbursement of expenses incurred in getting medical treatment at SOCSO's non-panel clinics. Application can be made to SOCSO and the reimbursement is subject to such conditions as determined by the Organisation or according to 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.
- Need to submit medical certificate (mc)
- The minimum rate is RM30.00 per day while the maximum rate is RM105.33 per day.

PERMANENT DISABLEMENT BENEFIT

- Self-employed insured persons who suffer from permanent disability due to self-employment injuries 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 RM592.80.

$$= (RM\ 3,950 \times 90\% \div 30\ \text{Days}) \times 20\% \times 8873$$

$$= RM\ 210,290.10$$

CONSTANT ATTENDANCE ALLOWANCE

- This allowance is paid to 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 RM500 per month.

DEPENDANTS' BENEFIT

- If a self-employed insured person dies as a result of self-employment injury, his dependant shall be entitled to Dependants' Benefit.
- A payment of 90% from selected insured monthly earning.
- Eligible dependants:
Widow or widower and child 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.
- Child eligible to receive the benefit up to age 21 or until he/ she gets 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).

- Examples of Dependant's Benefit calculation for wife and child are shown below:

PLAN	SELECTED INSURED MONTHLY EARNING	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 VOCATIONAL REHABILITATION

- Physical rehabilitation and vocational rehabilitation are provided free of charge.
- Physical rehabilitation that 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 such as courses 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 Permanent Disablement Benefit. The amount paid will be the actual amount incurred or RM2,000 whichever is lower.

EDUCATION BENEFIT

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