KEMENTERIAN SUMBER MANUSIA PERKESO

FREQUENTLY ASKED QUESTIONS (FAQ)

EXPANSION OF SOCIAL SECURITY PROTECTION UNDER THE NON-EMPLOYMENT INJURY SCHEME / LINDUNG 24 JAM

1. What is the LINDUNG 24 Jam Scheme?

The LINDUNG 24 Jam Scheme is a Non-Employment Injury Scheme (SKBBK) that provides round-the-clock (24-hour) protection to eligible employees throughout their employment period. This includes coverage for accidents occurring outside of working hours that are not directly related to the employee's employment or duties.

2. Who is eligible for coverage under the LINDUNG 24 Jam Scheme?

All **local employees (including permanent and temporary residents) as well as foreign workers** covered under the Employees' Social Security Act 1969 [Act 4] are eligible for protection under this scheme.

3. Is the implementation of the LINDUNG 24 Jam Scheme mandatory or voluntary?

The scheme is **MANDATORY for foreign workers** and **VOLUNTARY for local employees, effective 8 July 2026.**

4. Is there an age limit for LINDUNG 24 Jam coverage?

There is no age limit for coverage under the LINDUNG 24 Jam Scheme, as long as the individual holds an active employee status with an employer.

5. What action must local employees take regarding participation in the LINDUNG 24 Jam Scheme?

No action is required for employees who wish to join the scheme, as they are automatically enrolled by default (opt-in).

Action is only required for local employees who choose not to participate (opt-out). This can be done via the ***Portal LINDUNG Faedah*** or by submitting a LINDUNG 24 Jam Notice of Release of Liability (if the system is offline).

6. Can an employee who previously opted out of the LINDUNG 24 Jam Scheme choose to opt back in?

Yes. If an employee chooses to opt back in, the coverage becomes effective from the date and time the selection is submitted to PERKESO. Contribution payments must begin starting from the salary month in which the option is submitted.

7. What is the status of employees who choose to opt in or do not opt out by 31st August 2026?

These employees will remain covered under the LINDUNG 24 Jam Scheme based on the "Once In, Always In" principle under Act 4.

8. Are employees who have more than one employer and who selected an employer on or before 8 July 2026 for the deduction of LINDUNG 24 Jam

Scheme contributions be automatically considered as participating in this scheme?

No. Action is only required if the local employee chooses to opt out. If no opt-out selection is made by 31st August 2026, the employee is automatically activated as a contributor in the LINDUNG 24 Jam Scheme.

9. What is the status of June 2026 contributions already paid, and can refunds be claimed?

JUNE 2026 CONTRIBUTIONS were **MANDATORY** under the law prior to the Cabinet decision on 8th July 2026 and **CANNOT BE REFUNDED**. This aligns with the amendments to the Employees' Social Security (Amendment) Act 2026 approved by Parliament, effective 1 June 2026, mandating coverage for all employees.

10. What is the status of UNPAID June 2026 contributions for employees who choose to opt out?

June 2026 contributions are **MANDATORY**. Employers are responsible for deducting the employee's salary for any contribution arrears based on the LINDUNG 24 Jam contribution schedule.

11. From which period are contribution refunds applicable?

Refunds are applicable for contributions made from July 2026 onwards, depending on the valid opt-out selection period.

12. How can employers apply for a LINDUNG 24 Jam contribution refund?

Employers can submit refund requests through the ASSIST Portal (*My Sites → Inspection Module → Refund Menu*) for LINDUNG 24 Jam contributions.

13. Can employees apply for LINDUNG 24 Jam contribution refund directly at PERKESO office?

No. Applications can only be made by employers.

14. For employees with July 2026 deductions, which contribution month qualifies them for benefit claims?

The qualifying contribution month for benefits is July 2026, provided the employment period is not less than 24 days (meaning employment commenced on or before 7th June 2026).

15. How can employers check the opt-in status of their employees?

Employers can check employee participation status via the ASSIST Portal under the *Contribution Module*, denoted by a # symbol for employees who did not opt out.

16. Will employers or employees receive notifications regarding LINDUNG 24 Jam opt-out selections?

Yes. Both employers and employees (who submit manual forms) will receive notifications from PERKESO.

17. Are employees protected under LINDUNG 24 Jam if they receive no salary and no contribution is deducted for that month?

No. Protection applies only to active contributors with active contributions for that specific month.

18. Can employees with multiple employers change their selected employer on the *Portal Lindung Faedah* if they made their selection on or before 8 July 2026?

No, except under specific pre-determined conditions.

19. What should an employee with multiple employers do, to join the LINDUNG 24 Jam Scheme?

The employee must choose only one employer for LINDUNG 24 Jam contributions by filling out and submitting the LINDUNG 24 Jam Participation Form to the nearest PERKESO office.

If no employer is selected by the employee, PERKESO will assign the contributing employer based on established criteria.

20. Under what conditions can an employee switch their designated employer for LINDUNG 24 Jam contributions?

The conditions for changing the designated employer are:

i. Resignation from the previously selected employer.

ii. Cessation of the employer's business operations.

iii. Temporary dormant (no salary for a specified period).

iv. The employer offering higher salary.

21. If an employee has two jobs with two different employers, will their LINDUNG 24 Jam coverage overlap?

No. Coverage will not overlap. Contributions will only be deducted through one employer based on the employee's designated choice.

22. Do foreign workers working for a single employer need to make a protection selection?

No. Foreign workers are mandatorily required to contribute to the LINDUNG 24 Jam Scheme.

23. Do foreign workers working for multiple employers need to make a protection selection?

No. Foreign workers do not need to select protection types; they only need to choose their employer at the nearest PERKESO office counter.

24. Can employees with multiple employers who made a selection on or before 8 July 2026 claim a refund for contributions paid by the unselected employer?

Yes, because contributions will only be deducted for a single designated employer.

25. When does the opt-out selection period for LINDUNG 24 Jam end?

From 13th July to 31st August 2026.

26. Must shortfall contributions be paid if June 2026 contributions did not include the LINDUNG 24 Jam amount?

Yes. Employers are responsible for deducting employees' salaries for any June 2026 contribution shortfalls based on the LINDUNG 24 Jam contribution schedule.

27. When does the contribution period begin for active contributors wishing to join LINDUNG 24 Jam?

For existing employees, employers are responsible for deducting contributions from employees' salaries including the LINDUNG 24 Jam amount starting from the June 2026 contribution month to ensure continuous coverage.

28. When does the contribution period begin for newly registered local employees?

Employers must register new employees on the ASSIST Portal and submit a Notice of Release of Liability if the employee chooses to opt out before the first month's contribution is deducted.

29. What is the status of employees after the selection period ends on 31st August 2026?

Local employees who **have not opted out** are automatically activated as participants of the LINDUNG 24 Jam Scheme.

30. **Do employers need to re-register existing employees for LINDUNG 24 Jam protection?**

No. Employers do not need to re-register existing employees because they are already recorded in PERKESO’s database under the Employees' Social Security Act 1969 (Act 4).

31. **Who funds the LINDUNG 24 Jam contributions, and what are the rates?**

Contributions are fully borne by the employee.

The contribution rates are structured in phases:

i. 0.75% for Phase 1 (1 June 2026 to 31 May 2028).

ii. 1.00% for Phase 2 (1 June 2028 to 31 May 2031).

iii. 1.25% for Phase 3 (from 1 June 2031 onwards).

Rates are calculated based on the monthly salary, subject to the current wage ceiling of RM6,000. The phased implementation of contribution rates is subject to stipulated regulations and their effective date. The contribution rates for LINDUNG 24 Jam Scheme can be referred to the Third Schedule, Contribution Rates, of the Employees' Social Security (Amendment) Act 2026 [Act A1788].

32. **Do employers contribute to the LINDUNG 24 Jam Scheme?**

No.

33. **What is the definition of wages under the LINDUNG 24 Jam Scheme?**

Wages are defined under Section 2(24) of Act 4, referring to all remuneration payable to an employee including payments for leave, holidays, overtime, and work done on rest days, excluding:

i. Statutory contributions (e.g., Pension Funds, Provident Funds, or Act 4 contributions);

ii. Traveling allowances or the value of any traveling concession;

iii. Special expenses incurred in the course of employment;

iv. Gratuities for dismissal or retirement;

v. Annual bonuses; or any remuneration specified by the Minister of Human Resources via regulations.

34. What are the total contribution rates for employers and employees under PERKESO schemes?

With the implementation of LINDUNG 24 Jam Scheme, the contribution breakdown is as follows:

Share	Employment Injury Scheme	LINDUNG 24 Jam Scheme	Invalidity Scheme	Total
Employer	1.25%	-	0.5%	1.75%
Employee	-	0.75%	0.5%	1.25%

35. What are the employer's responsibilities regarding LINDUNG 24 Jam contributions?

Employers are responsible for deducting LINDUNG 24 Jam contributions from participating local employees' salaries and all foreign workers' salaries and remitting them to PERKESO monthly.

36. How can contribution payments be made to PERKESO?

Payments can be made via:

i. ASSIST 2.0 Portal (FPX online payment).

ii. Direct Debit Authorisation (DDA).

iii. Over the counter at panel banks (employers must bring printed ACR copy).

Appointed panel banks:

a. Maybank

b. RHB Bank (Cash only)

c. Public Bank

d. Internet Banking

37. Is there a grace period provided to employers for LINDUNG 24 Jam contributions?

PERKESO provides **a six (6) month grace period** to employers starting from the implementation date. During this period, employers are exempt from penalties or legal action regarding non-compliance with LINDUNG 24 Jam contributions. **Other existing legal non-compliance** provisions still apply.

38. Are contract or part-time employees eligible for LINDUNG 24 Jam protection?

Yes. Contract or part-time employees are eligible if they choose to participate in the scheme.

39. Are self-employed persons eligible for LINDUNG 24 Jam protection?

No.

40. How can employees check their contribution status?

Employees can check their PERKESO contribution status via the PRIHATIN Portal, **https://prihatin.perkeso.gov.my** or the **PRIHATIN App**.

41. What should an employee do if an employer fails to deduct contributions for the LINDUNG 24 Jam Scheme?

The employee can lodge a complaint with PERKESO for further investigation.

42. Will enforcement actions be taken against employers who fail to deduct contributions for participating local or foreign workers?

Yes.

43. Are penalties imposed on employers who fail to make deductions?

Yes. Upon conviction, employers may face imprisonment for up to two years, a fine not exceeding RM10,000, or both.

44. What types of accidents are covered under the LINDUNG 24 Jam Scheme?

Accidents not arising out of and in the course of employment or not directly related to employment are covered. The accident must occur within Malaysia outside of working hours, including non-work-related commuting accidents.

Examples include accidents at home, during personal travel, or while undertaking personal activities. Road accidents that are not criminal offenses are covered even if police issue a fine or compound.

45. What benefits are provided under the LINDUNG 24 Jam Scheme?

The scheme provides income replacement for injured workers and income continuity for dependents in the event of a worker's death:

i. Medical Benefit

An employee who is involved in an accident under this scheme may seek treatment at private clinics or government clinics/hospitals until full recovery and such medical cost paid may be claim via reimbursement to PERKESO.

For severe injuries, treatment must be obtained at government hospitals and entitled to second-class ward charges. Specialist care are also provided if necessary.

Reimbursement for private treatment is subject to rates set by the Organization or the Fees Act 1951 (equivalent to government hospital rates).

ii. Temporary Disablement Benefit

Paid during certified medical leave lasting 4 days or more (including the day of the accident). Also payable if the employee attends work and receives wages.

iii. Permanent Disablement Benefit

Permanent Disablement Benefit is paid to contributors who suffer permanent disablement from a covered injury. Assessment is determined by a Medical Board based on disablement level, wage rate, and age, following rules similar to the Employment Injury Scheme.

iv. Constant Attendance Allowance

Payable to recipients of permanent disablement benefits who are severely incapacitated and require constant personal care, as recommended by a Medical Board. Set at RM500 per month.

v. **Physical / Vocational Rehabilitation Facilities Includes:**

- Physiotherapy
- Occupational Therapy
- Prosthetics, orthotics, implants, and other supply
- Orthopaedics supply such as hearing aids, spectacles, special shoes, wheelchair and others
- **Rehabilitation, vocational and Return To Work including**: training in (electrical work, tailoring, typing and others.

This facility is provided to eligible employees, whereby all expenses related to the above rehabilitation facilities are borne by PERKESO, subject to the terms and conditions.

vi. **Dependants' Benefit**

Provided to eligible dependants if a worker passes away due to non-employment injury. The rates and shares for dependents such as spouses, children, mothers, fathers, and others are subject to the same conditions outlined in the LINDUNG Pekerja Scheme.

vii. **Funeral Benefit**

An amount of RM3,000 will be paid if an employee dies due to a non-employment-related injury or while receiving periodic Permanent Disablement Benefit payments. Benefit payments will be made to eligible heirs. If there are no heirs, the benefit will be paid to the party bearing the funeral expenses.

A payment of RM3,000 will be paid to the widow, widower, children, mother, and/or father. If none exist, a payment based on actual expenses according to receipts, subject to a maximum rate of RM3,000, may be paid to the party managing the funeral arrangements.

iix. Educational Benefit

The Education Benefit is a facility provided in the form of a loan to the dependent children of an insured person, provided the insured person

subject to terms and conditions set by PERKESO meets the following scenarios:

- *Passed away and is eligible to receive benefits under the Employment Injury Scheme, Invalidity Scheme (Invalidity Pension or Survivors' Pension), and LINDUNG 24 Jam Scheme;*

- *Receives periodic Permanent Disablement Benefit payments under the Employment Injury Scheme or the LINDUNG 24 Jam Scheme*.

46. What types of accidents are NOT covered under the LINDUNG 24 Jam Scheme?

The following accidents are not covered under the LINDUNG 24 Jam Scheme:

i. Accidents involving unregistered or non-contributing employees who opted out from LINDUNG 24 Jam Scheme.

ii. Accidents certified as Employment Injury under Employment Injury Scheme (LINDUNG Pekerja), Self Employment Social Security Scheme (LINDUNG Kendiri) and Housewives' Social Security Scheme (LINDUNG Kasih)

iii. Fraudulent claims.

iv. Accidents involving criminal acts.

v. Self-inflicted injuries or suicide.

vi. Accidents involving foreign workers violating visa/permit conditions or immigration laws (Act 155).

vii. Accidents during a period of unpaid leave and with no contributions made to the LINDUNG 24 Jam Scheme for the month of the accident. However, for the following circumstances, employees who experience an accident remain eligible for LINDUNG 24 Jam:

a. Employees who take short-term unpaid leave or are absent from work without pay, where their employment status remains active or unaffected for the month of the accident. Short-term unpaid leave of absence refers to leave or absence without daily wage pay meaning daily rated workers who take unpaid leave or are absent on specific days without pay.

b. Employees on leave to utilize remaining annual leave balances or taking terminal leave prior to retirement or termination of service.

c. Employees who are scheduled to work but are absent without pay for personal reasons that do not affect their employment status.

iix. Accidents during unauthorized absences that affect the employee's employment status, leading to their dismissal, with no LINDUNG 24 Jam Scheme contributions made in the month of the accident.

ix. Accidents occurring before attaining the status of an employee in any enterprise subject to Act 4.

x. Accidents happened after 8th July 2026 (following the Malaysian Cabinet's decision to cancel mandatory contributions) where no contribution

xi. payments have been made until the employee explicitly chooses to join the LINDUNG 24 Jam Scheme.

xii. Accidents arising before the effective time and date of the LINDUNG 24 Jam Scheme, which is before 12:00 midnight (00:00 hours) on 1st June 2026.

xiii. Any disease or injury unrelated to an accident, including occupational diseases.

xiv. Any accident resulting from a crime punishable under Section 93 of the AKSP 1969.

47. Are employees who had an accident in June 2026 eligible for benefits if they later opted out?

Yes. Employees who experienced an accident in June 2026 and have not yet claimed benefits remain eligible, because **JUNE 2026 CONTRIBUTIONS** were **MANDATORY.**

48. Are accidents occuring before the LINDUNG 24 Jam effective date covered?

No. The scheme only covers accidents occurring from 1st June 2026 onwards, provided the employee did not opt out by 31st August 2026.

49. Are employees who experience an accident during the opt-out selection period (13 July 2026 to 31st August 2026) eligible for benefits?

Yes, as long as they have not opted out at the time of the accident.

50. Must the full month's contribution be paid if an employee opts in mid-month?

Yes. Contributions must be paid based on the full monthly salary for that month, regardless of the exact opt-in date (e.g., opting in on 15 September 2026 requires contribution calculations based on the full September salary).

51. Does this scheme cover workplace accidents?

No. Workplace accidents or accidents arising out of and in the course of employment are covered under the Employment Injury Scheme.

52. Is LINDUNG 24 Jam coverage provided if an accident occurs outside Malaysia?

No. Only work-related accidents abroad are covered under the Employment Injury Scheme.

53. How long can Temporary Disablement Benefit be paid?

Temporary Disablement Benefit is payable as long as valid medical certificates are issued. If medical leave exceeds 180 days, PERKESO will evaluate the necessity via a Medical Leave Evaluation Committee or Medical Board to determine if the injury has reached permanent disablement status.

54. Are accidents occurring after the announcement of the scheme's optional status (prior to making an opt-in/opt-out choice) eligible?

Yes.

55. Can employees receiving Temporary Disablement Benefit, Permenant Disablement Benefit, or Dependants' Benefits opt out?

No. Benefits already factor in life expectancy and age under the "pooling of resources, sharing of risk" concept.

56. Are workers with pre-existing medical conditions (e.g., diabetes or heart disease) eligible for LINDUNG 24 Jam if they have an accident?

Yes, for injuries resulting directly from the accident itself, independent of the pre-existing medical condition.

57. Are employers required to certify or endorse LINDUNG 24 Jam accident claims?

No. The employer is only required to verify that the employee remains in active employment and is not on unpaid leave.

58. Can an employer withhold salary during an employee's Temporary Disablement Benefit medical leave period under LINDUNG 24 Jam?

Yes, subject to the employee's employment contract and the provisions of the Employment Act 1955.

59. How can benefit applications be submitted?

Applications can be submitted via the **Portal LINDUNG Faedah (https://lindungfaedah.perkeso.gov.my)** or by visiting the nearest PERKESO office along with supporting accident and medical treatment documents.

60. Who can be contacted for further inquiries?

Inquiries can be directed to the PERKESO Call Center at 1 300 22 8000 or at any nearby PERKESO office.