





Self-Employment Social Security Scheme

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Self-Employment Social Security Scheme

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

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 self-employment activity including while travelling for the purpose of his self-employment activity.

Occupational disease is a disease caused by or arising from any occupation specified in the Fifth Schedule of the Employees' Social Security Act 1969.

SESSS protection had been extended to 20 informal sectors as followed:

*Passenger Transportation	Online Business
*Good or Food Transport	Beauty and Healthcare
*Hawkers	Information Technology
Agriculture	Data Processing
Livestock	Professional Services
Forestry	Support Services
Fisheries	Arts
Manufacturing	Agents
Construction	Household Services
Food	Accommodation Premises

*Mandatory Sectors.

Failure for self-employed person in registering and contributing in sectors that have been made mandatory, is a violation of law and if proven guilty, can be penalised with not more than ten thousand ringgit or imprisoned for a period of not more than two years or both.



Eligibility

1. Malaysian citizen
2. Individual who carrying out self-employment activity to gain earnings and wages.

Required Documents

1. Copy of identification card
2. Copy of license/ driver card/ e-hailing profile/ permit/ certificate or confirmation letter from relevant association or agency of the chosen sector.

Contribution Options Schedule

Contribution rate is based on following options:

Plan	Selected Insured Monthly Earning	Monthly Contribution Payment	Yearly Contribution Payment
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

Contribution Payment

Contribution can be paid on a monthly or yearly basis via:

- ☒ MATRIX's Portal at <https://matrix.perkeso.gov.my>
- ☒ PERKESO Prihatin Application
- ☒ Certified PERKESO's agent (<https://www.perkeso.gov.my/ejen-keselamatan-sosial-pekerjaan-sendiri.html>)
- ☒ Cash payment at all PERKESO's Office

Self-employed person who is a contributor to the scheme will entitle for protection, effective from the date and time of contribution payment and validated with contribution payment receipt.

Benefits Provided

Medical Benefit	Self-employed insured person entitled to claim for reimbursement of medical expenses to PERKESO and claim approval is subject to terms outlined by PERKESO or according to Fees Act 1951.
Temporary Disablement Benefit (TDB)	TDB is paid to the self-employed insured person throughout the period of medical leave with at least four (4) days including the day of the accident given by the medical officer.
Permanent Disablement Benefit (PDB)	Permanent disablement means incapacitation that is permanent until impairing one's ability to perform any self-employment activity. The payment rate of PDB is 90% from the selected insured monthly earning.
Dependants' Benefit (DB)	DB is paid monthly to eligible dependant if self-employed insured person dies due to self-employed injuries. Eligible dependant such as widow/widower and child below 21 year-old; or parents and siblings below 21 year-old; or grandparents (if the parents died) are entitled to DB with a payment of 90% from selected insured monthly earning.
Constant Attendance Allowance (CAA)	CAA of RM500 per-month is paid to self-employed insured who suffered total permanent disablement and grave inability that requires constant attendance from another person.
Funeral Benefit (FB)	FB of RM3,000 is paid to dependant/ eligible person if self-employed insured person dies due to self-employed injuries or while receiving periodical PDB.
Facilities for Physical and Vocational Rehabilitation	<ol style="list-style-type: none">i. Free physical rehabilitation such as physiotherapy, prosthetic supply & orthotic, haemodialysis treatment, wheelchair, crutches, diapers and etc.ii. Free vocational facilities for training in electrical field, tailor, radio maintenance and etc.
Education Benefit	Education Benefit in the form of educational loan provided to dependants if self-employed insured person dies due to the self-employment injury or while receiving periodical PDB and fulfil specified eligibility.

Benefit Payment Calculation Schedule

	Plan 1	Plan 2	Plan 3	Plan 4
Contribution Benefit	RM13.10 monthly / RM157.20 yearly	RM19.40 monthly / RM232.80 yearly	RM36.90 monthly / RM442.80 yearly	RM49.40 monthly / RM592.80 yearly
Temporary Disablement Benefit	RM30 per day	RM41.33 per day	RM78.67 per day	RM105.33 per day
Permanent Disablement Benefit <small>(Example: Disablement assessment rate 20% and self-employed insured person age 22 year-old)</small>	Lump Sum Payment: RM32,243.40	Lump Sum Payment: RM47,597.40	Lump Sum Payment: RM90,588.60	Lump Sum Payment: RM121,296.60
Permanent Disablement Benefit <small>(Example: Permanent disablement assessment 100% and self-employed insured person age 22 year-old)</small>	Lump Sum Payment: RM32,243.40 & Periodical Pension: RM756.00 per month	Lump Sum Payment: RM47,597.40 & Periodical Pension: RM1,116.00 per month	Lump Sum Payment: RM90,588.60 & Periodical Pension: RM2,124.00 per month	Lump Sum Payment: RM121,296.60 & Periodical Pension: RM2,844.00 per month
Dependant Benefit <small>(Example: A married self-employed insured person with a widow or widower and child under 21 year-old)</small>	RM945 per month	RM1,395 per month	RM2,655 per month	RM3,555 per month
Funeral Benefit	RM3,000	RM3,000	RM3,000	RM3,000
Constant Attendance Allowance	RM500 per month	RM500 per month	RM500 per month	RM500 per month