



KEMENTERIAN SUMBER MANUSIA



PERKESO

EMPLOYMENT INSURANCE SYSTEM

INTRODUCTION


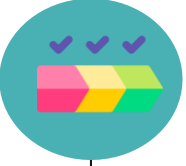


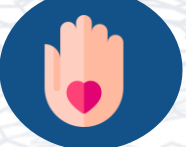
**EMPLOYMENT INSURANCE SYSTEM ACT 2017
(ACT 800)**

PERTUBUHAN KESELAMATAN SOSIAL

MYFutureJobs

Your National Employment Services Provider

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OBJECTIVE

- **Providing immediate financial assistance to contributors who have lost their jobs.**
- **Provide assistance with seeking employment (through the Re-Employment Placement Program) to contributors who have lost their jobs.**
- **Enhance the employability of contributors who have lost their jobs through vocational training programs.**

COVERAGE AND ELIGIBILITY

ACT 800

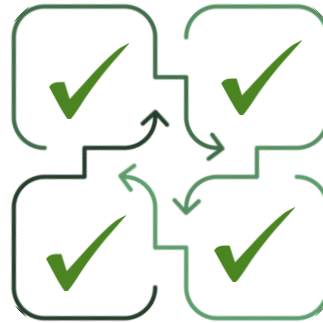
COVERAGE

EMPLOYER

All employers in the private sector who have one or more employees

EMPLOYEE

All employee private sector and domestic citizens .
(exceptions listed in the First Schedule of Act 800)



AGE

Employees aged 18 to 60 years old (employees aged 57 and above on 1st Jan 2018 are exempted).

TYPE OF CONTRACT

Based contract service.
(Contract of service)

THOSE WHO ARE NOT COVERED

- **CONTRACT FOR SERVICES**
- **ANY PERSON WHO IS PERMITTED TO WIN MINERALS OR PRODUCE ANY KIND ON THE LAND**
- **COMPANY OWNER**
- **ANY PERSON DETAINED IN ANY PRISON**
- **ANY MEMBER OF THE PUBLIC SERVICE OF THE FEDERATION AND THE STATES**
- **ANY EMPLOYEE WHO HAS NOT ATTAINED THE AGE OF 18 YEARS OLD**
- **ANY EMPLOYEE WHO HAS ATTAINED THE AGE OF 60 YEARS OLD**
- **ANY EMPLOYEE WHO HAS ATTAINED THE AGE OF 57 YEARS OLD IN RESPECT OF WHOM NO CONTRIBUTIONS**
- **FOREIGN WORKER**

RATE OF CONTRIBUTION

❖ **0.2 % paid by employer**

❖ **0.2 % paid by employee**

Salary	Employer Contribution	Employee Contribution	Total Contribution (0.4%)
RM1,000	RM 1.90	RM 1.90	RM3.80
RM2,000	RM 3.90	RM 3.90	RM7.80
RM3,000	RM 5.90	RM 5.90	RM11.80
RM4,000	RM 7.90	RM 7.90	RM15.80
RM5,000	RM 9.90	RM 9.90	RM 19.80
RM6,000	RM 11.90	RM 11.90	RM 23.80

- **Increase in the salary ceiling limit from RM5,000 to RM6,000 effective 1 October 2024.**

ELIGIBILITY REQUIREMENTS FOR APPLICATION

☐ **VERIFICATION LOSS OF EMPLOYMENT (LOE)**

Loss of Employment occurs if the contract of service of an insured person is terminated or becomes void due to any reason.

☐ **CONTRIBUTIONS QUALIFYING CONDITIONS (CQC) IS FULFILLED**

Insured person fulfilled CQC in respect of the claim for the benefits as specified in the Fourth Schedule, Act 800.

☐ **READY FOR RE-EMPLOYMENT PLACEMENT PROGRAMME**

Insured Person is able to work, ready to work, and actively seeking employment.

LOSS OF EMPLOYMENT

LOSS OF EMPLOYMENT (LOE)

Section 30 : Loss of Employment occurs if the contract of service of an insured person is terminated or becomes void due to any reason

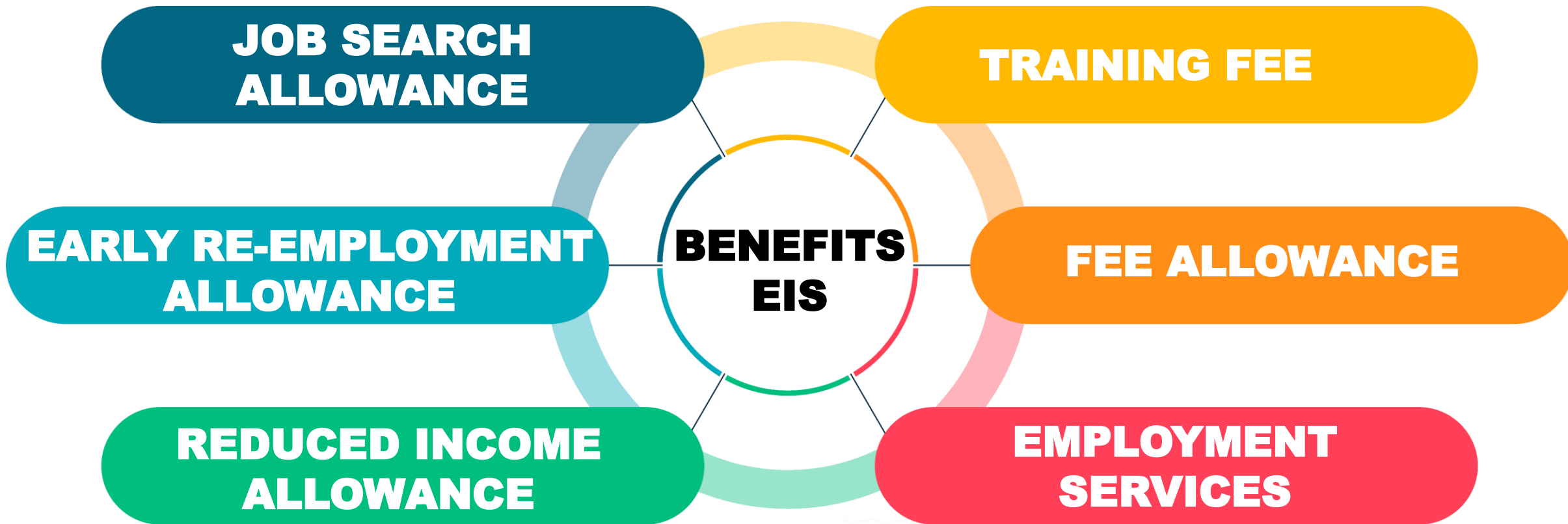
- ☐ Normal retrenchment, redundancy
- ☐ VSS/MSS (Voluntary/Mutual Separation Scheme)
- ☐ Force majeure (natural disasters), riots, fire, gas leaks
- ☐ Employer absconding, company bankruptcy, business closure
- ☐ Business restructuring, automation, digital technology
- ☐ Downsizing
- ☐ Constructive dismissal or breach of terms and conditions of COS by the employer
- ☐ Assigned to work outside the job scope, posing a threat to safety and health
- ☐ Threats against the employee or their family, or sexual harassment

NOT CONSIDERED AS LOSS OF EMPLOYMENT (LOE)

- ☐ Voluntary resignation by the insured person
- ☐ Expiry of the contract of services of the insured person
- ☐ Termination of the contract of service by mutual consent of the employer and the insured person without terms and conditions
- ☐ Completion of the work in accordance with the terms and conditions
- ☐ Retirement of the insured person.
- ☐ Termination due to misconduct

BENEFITS ACT 800

BENEFITS OF ACT 800



BENEFITS EIS

- ⑩ Paid at rates of 80%, 50%, 40%, 40%, 30%, 30% of the assumed monthly salary

- ⑩ Provided for a minimum period of 3-6 months.

Job Search Allowance (JSA)



- ⑩ Early employment incentive

- ⑩ 25 % of the remaining Job Search Allowance (JSA)

Early Re-employment Allowance (ERA)



- ⑩ For employees with one or more employer

- ⑩ Same benefits as Job Search Allowance, but IP will be paid in a lump sum.

- ⑩ **Not eligible for Training Allowance and Training Fee

Reduce Income Allowance (RIA)



- ⑩ Minimum rate of RM10 per day and a maximum of RM20 per day (up to 6 months)

Training Allowance (TA)



- ⑩ Maximum of RM 4,000

- ⑩ Maximum training period of 6 months (based on entitlement)

- ⑩ Paid to Training Provider

Training Fee (TF)



- ⑩ Provides career support and assistance in securing suitable new employment

Job Placement and Career Counseling



- ✓ If the insured person – passes away / falls into a coma / suffer from a mental disorder (if caused by any one of the reasons above)
- ✓ Upon application, payment will be made to dependents.

Dependent's Allowance



RELEVANCE OF CONTRIBUTION RATES, TOTAL BENEFITS JSA & TRAINING ALLOWANCE

Salary (RM)	Employee Monthly Contribution Rate (0.2%)*	Contributions (Month)	Number of Months Benefits Paid (Month)	Job Search Allowance (JSA)						Sub Total Training Allowance (TA) (RM)	Total (RM)	
				(RM) / Month								Sub Total JSA
				80%	50%	40%	40%	30%	30%			
950	RM1.90	12	3	760	475	380				1,615	900	2,515
		16	4	760	475	380	380			1,995	1,200	3,195
		20	5	760	475	380	380	285		2,280	1,500	3,780
		24	6	760	475	380	380	285	285	2,565	1,800	4,365
1,950	RM3.90	12	3	1,560	975	780				3,315	1,500	4,815
		16	4	1,560	975	780	780			4,095	2,000	6,095
		20	5	1,560	975	780	780	585		4,680	2,500	7,180
		24	6	1,560	975	780	780	585	585	5,265	3,000	8,265

RELEVANCE OF CONTRIBUTION RATES, TOTAL BENEFITS JSA & TRAINING ALLOWANCE

Salary (RM)	Employee Monthly Contribution Rate (0.2%)*	Contributions (Month)	Number of Months Benefits Paid (Month)	Job Search Allowance (JSA)						Sub Total Training Allowance (TA) (RM)	Total (RM)	
				(RM) / Month								Sub Total JSA
				80%	50%	40%	40%	30%	30%			
2,950	RM5.90	12	3	2,360	1,475	1,180				5,015	1,800	6,815
		16	4	2,360	1,475	1,180	1,180			6,195	2,400	8,595
		20	5	2,360	1,475	1,180	1,180	885		7,080	3,000	10,080
		24	6	2,360	1,475	1,180	1,180	885	885	7,965	3,600	11,565
3,950	RM7.90	12	3	3,160	1,975	1,580				6,715	1,800	8,515
		16	4	3,160	1,975	1,580	1,580			8,295	2,400	10,695
		20	5	3,160	1,975	1,580	1,580	1,185		9,480	3,000	12,480
		24	6	3,160	1,975	1,580	1,580	1,185	1,185	10,665	3,600	14,265

RELEVANCE OF CONTRIBUTION RATES, TOTAL BENEFITS JSA & TRAINING ALLOWANCE

Salary (RM)	Employee Monthly Contribution Rate (0.2%)*	Contributions (Month)	Number of Months Benefits Paid (Month)	Job Search Allowance (JSA)							Sub Total Training Allowance (TA) (RM)	Total (RM)
				(RM) / Month						Sub Total JSA		
				80%	50%	40%	40%	30%	30%			
4,950	RM9.90	12	3	3,960	2,475	1,980				8,415	1,800	10,215
		16	4	3,960	2,475	1,980	1,980			10,395	2,400	12,795
		20	5	3,960	2,475	1,980	1,980	1,485		11,880	3,000	14,880
		24	6	3,960	2,475	1,980	1,980	1,485	1,485	13,365	3,600	16,965
5,950	RM11.90	12	3	4,760	2,975	2,380				10,115	1,800	11,915
		16	4	4,760	2,975	2,380	2,380			12,495	2,400	14,895
		20	5	4,760	2,975	2,380	2,380	1,785		14,280	3,000	17,280
		24	6	4,760	2,975	2,380	2,380	1,785	1,785	16,065	3,600	19,665

FREQUENCY OF EIS BENEFIT CLAIMS

Benefit (JSA)	FREQUENCY OF EIS BENEFIT CLAIMS												No of claimt (Max)
	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	
3 Month (Min)	12/24	18/36	24/48	30/60	36/72	42/84	48/96	54/108	60/120	66/132	72/144	78/156	11 kali
Year	1.0	1.5	2.0	2.5	3.0	3.5	4.0	4.5	5.0	5.5	6.0	6.5	
4 Month	16/24	24/36	32/48	40/60	48/72	56/84	64/96	72/108	80/120	88/132	96/144	104/156	9 kali
Year	1.3	2.0	2.7	3.3	4.0	4.7	5.3	6.0	6.7	7.3	8.0	8.7	
5 Month	20/24	30/36	40/48	50/60	60/72	70/84	80/96	90/108	100/120	110/132	120/144	130/156	8 kali
Year	1.7	2.5	3.3	4.2	5.0	5.8	6.7	7.5	8.3	9.2	10.0	10.8	
6 Month (Max)	24/24	36/36	48/48	60/60	72/72	84/84	96/96	108/108	120/120	132/132	144/144	156/156	7 kali
Year	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	

(Age limit from 18 to 60 years = 42 years), Refer Schedule Fourth Act SIP 2017

IMPACT EMPLOYMENT INSURANCE SYSTEM

IMPACT OF EMPLOYMENT INSURANCE SYSTEM

1. WORKERS WHO LOST THEIR JOBS

- Reduces hardship and poverty while preventing family conflicts
- Better chances of finding a suitable job
- Improves employability through training and reskilling

2. COMPANIES / EMPLOYERS

- Increased productivity
- Job termination is more acceptable to employees
- Less pressure in case of bankruptcy or downsizing

3. WORKERS WHO ARE STILL EMPLOYED

- Protection and security
- Reduces the need for emergency savings

4. GOVERNMENT

- Economic stability during financial crises
- Reduces the government's social burden

5. SOCIETY

- Social stability: Reduces tension and crime

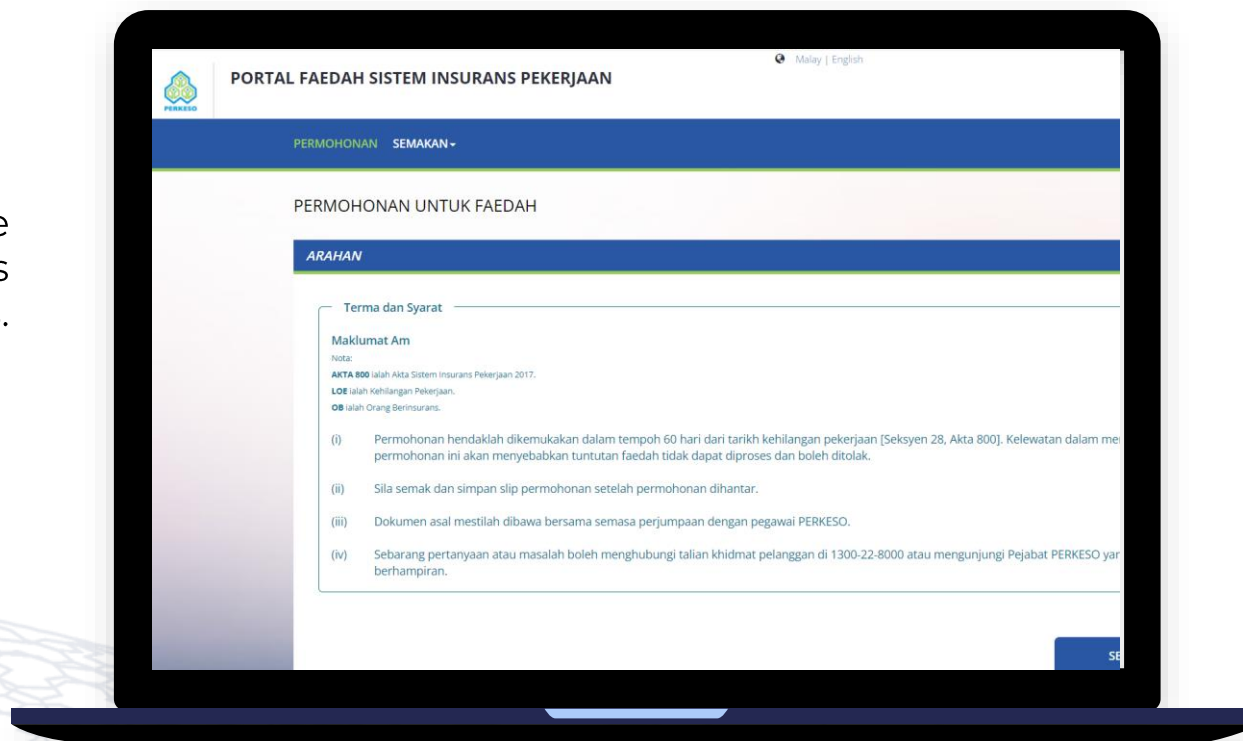
EIS BENEFITS APPLICATION PROCESS

METHOD OF APPLYING FOR SIP BENEFITS

<https://eis.perkeso.gov.my/eisportal/insured/appl/instruction>

1

Submit an online application within 60 days from the date of job loss.



2

Submitting copy of Identification Card



FATSUP End Month: March, 2012 Basic Pay: RM1,800.00

EMPLOYEE INFO		EMPLOYER INFO	
NAME	NO.	NAME	NO.
ABD RASHID	851209-08-5216-03-01	REZA PERANGA	851209-08-5216-03-01

EARNING (RM)		DEDUCTION (RM)	
BASIC PAY	1,800.00	EMPLOYEE CONTRIBUTION	10.00
ALLOWANCE	100.00	EMPLOYER CONTRIBUTION	10.00
GRATUITY	100.00	PROVIDENT FUND	10.00
RENTAL ALLOWANCE	100.00		
TRAVEL ALLOWANCE	100.00		
COMMUNICATION ALLOWANCE	100.00		
OTHER ALLOWANCE	100.00		
TOTAL EARNING	2,400.00	TOTAL DEDUCTION	30.00
NET PAY	2,100.00	EMPLOYEE CONTRIBUTION	10.00
TOTAL PAYABLE	2,100.00	EMPLOYER CONTRIBUTION	10.00

PREPARED BY: RECEIVED BY:

ANNUAL LEAVE CREDIT: 30.00 DAYS IN BALANCE: 30.00 SICK LEAVE GIVEN: 10.00 DAYS IN BALANCE: 10.00

Submit a copy of the payslip for the 6 months prior to the termination date.

3

FATSUP End Month: April, 2012 Basic Pay: RM1,800.00

EMPLOYEE INFO		EMPLOYER INFO	
NAME	NO.	NAME	NO.
ABD RASHID	851209-08-5216-03-01	REZA PERANGA	851209-08-5216-03-01

EARNING (RM)		DEDUCTION (RM)	
BASIC PAY	1,800.00	EMPLOYEE CONTRIBUTION	10.00
ALLOWANCE	100.00	EMPLOYER CONTRIBUTION	10.00
GRATUITY	100.00	PROVIDENT FUND	10.00
RENTAL ALLOWANCE	100.00		
TRAVEL ALLOWANCE	100.00		
COMMUNICATION ALLOWANCE	100.00		
OTHER ALLOWANCE	100.00		
TOTAL EARNING	2,400.00	TOTAL DEDUCTION	30.00
NET PAY	2,100.00	EMPLOYEE CONTRIBUTION	10.00
TOTAL PAYABLE	2,100.00	EMPLOYER CONTRIBUTION	10.00

PREPARED BY: RECEIVED BY:

ANNUAL LEAVE CREDIT: 30.00 DAYS IN BALANCE: 30.00 SICK LEAVE GIVEN: 10.00 DAYS IN BALANCE: 10.00

Example: If terminated in 01/2025, submit copies of payslips from 07/2024 to 12/2024.

4

Submit proof of job loss.

Termination Letter from Employer

Related document from JTK/JPP or MP *If related

Employment record, salary slip or attendance record.

Employment letter or contract agreement (COS)

Police report (for example : sexual harassment case)

Instruction Letter to perform work that is dangerous and outside the original scope.

VSS/MSS Acceptance Letter/Document

5 Submit a copy of bank account information

Submit a job offer letter/service contract.

6

7

Report job search activities to PERKESO on a monthly basis to be considered for continued benefit payments in the following month.



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QUESTION AND ANSWER SESSION

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