



# Advancing Regional Coordination and Bilateral Pathways for Portability of Social Security Benefits

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# Introduction to PERKESO

Social Security Organization (PERKESO) was established under the Ministry of Human Resources of Malaysia in 1971

to administer and implement social security schemes under :

- Employees' Social Security Act 1969 (Act 4)
- Employment Insurance System Act 2017 (Act 800)
- Self-Employment Social Security Act 2017 (Act 789)
- Housewives' Social Security Act 2022 (Act 838)



Social security protection schemes under PERKESO

1. Employment Injury Scheme
2. Invalidity Scheme
3. Employment Insurance System
4. Self-employment Social Security System
5. Housewives' Social Security Scheme

## Mission Statement

To provide a comprehensive social security protection from cradle to grave for the well-being of all

\*Coverage For Foreign Workers under PERKESO

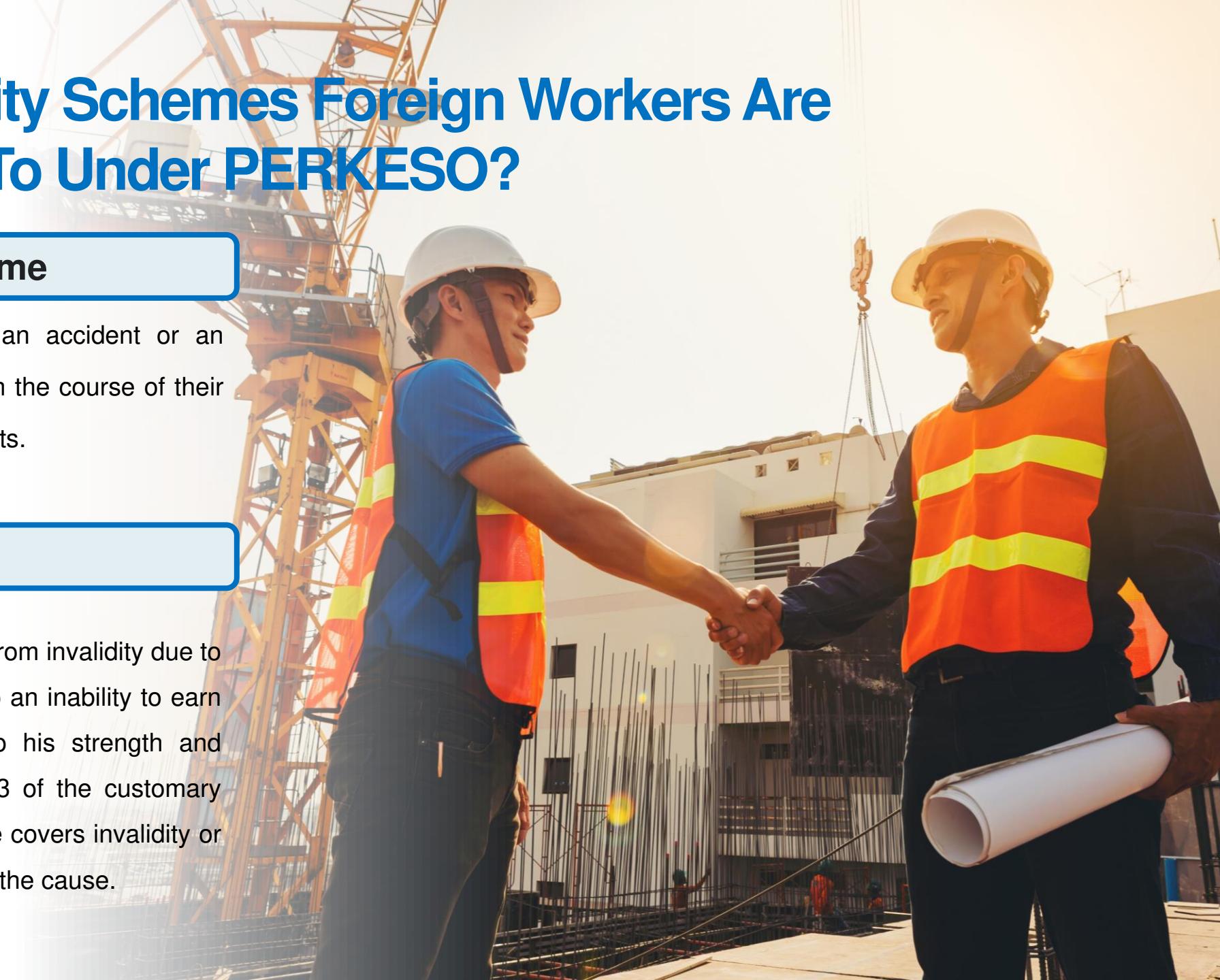
# What Social Security Schemes Foreign Workers Are Currently Entitled To Under PERKESO?

## 1. Employment Injury Scheme

Protection for foreign workers against an accident or an occupational disease arising out of and in the course of their employment including commuting accidents.

## 2. Invalidity Scheme

Protection for foreign workers who suffer from invalidity due to a permanent morbid condition resulting to an inability to earn a living, through work corresponding to his strength and physical ability, equivalent to at least 1/3 of the customary earnings of a normal worker. This scheme covers invalidity or death of the foreign worker irrespective of the cause.



# Top 10 sender countries registered with PERKESO

-  Bangladesh
-  Indonesia
-  Nepal
-  Myanmar
-  India
-  Pakistan
-  Philippines
-  Thailand
-  China
-  Vietnam

# The Journey

In line with ILO Convention C019 - Equality of Treatment (Accident Compensation) Convention, 1925 (No. 19)

2 April 1969 – 31  
Mac 1993

1 April 1993  
- 31 Dec  
2018

1 January  
2019

1 June 2021

1 July 2024

What's  
Next?

Employees' Social Security Act 1969 (Act 4) Received the Royal Assent

Foreign Workers Compensation Scheme (FWCS) under the Workmen's Compensation Act 1952

Administered by Dept. of Labour

PERKESO Employment Injury Scheme For Foreign Workers under the Employees' Social Security Act 1969 (Act 4)

Administered by PERKESO

Extension of social security coverage under the PERKESO Employment Injury Scheme For Foreign Workers to both local and foreign domestic workers

Extension of Invalidity Scheme to foreign workers including foreign domestic workers

# BENEFITS

## EMPLOYMENT INJURY SCHEME

- **Medical Benefit**
- **Temporary Disablement**
- **Permanent Disablement**
- **Constant Attendance Allowance**
- **Funeral**
- **Dependants'**
- **Rehabilitation**

## INVALIDITY SCHEME

- **Invalidity Pension**
- **Invalidity Grant**
- **Constance Attendance Allowance**
- **Funeral**
- **Survivors' Pension**
- **Rehabilitation**

**FUNERAL REPATRATION REFUND**



## Challenges Faced

- ⚖️ Legal & administrative barriers
- 🌐 Lack of reciprocity
- ☐ Fragmented ASEAN systems
- 🔊 Awareness & compliance issues

# Filling in the blank



## ACare Sim Card Plan

Mobile prepaid service

+

**FREE medical/funeral repatriation**  
to the home country  
For 'unfit to work' cases



## Merchantrade e-Wallet

Convenient choice for foreign workers  
with no Malaysian bank account and  
reduce payment rejection



## Online Medical Board

Medical board assessments  
carried out online for severe and  
visible Permanent Disablement  
cases involving foreign workers  
who have returned to the home  
country

# Malaysia Case Study: ‘First Step’ To Portability

# Memorandum of Collaboration (MOC)

A non-legally binding document outlining the collaborative initiatives between two organizations towards achieving shared objectives in the field of social security protection

## MOCs signed with PERKESO



## BPJS Ketenagakerjaan (Indonesia)



## **Social Security Board (Myanmar)**



Foreign  
Employment  
Board  
(Nepal)



Ministry Of  
Overseas Pakistanis  
& Human Resources  
Development  
(Pakistan)



## **Wage Earner's Welfare Board (Bangladesh)**

## Key Joint-Initiatives

## Enhancing promotional initiatives

## Expediting benefit delivery

## Sharing of best practices in the field of social security protection



# Conclusion

Migrant workers  
central to ASEAN's  
prosperity

Malaysia welcomes  
discussion on  
portable social  
security

Advancing bilateral &  
regional cooperation  
= stronger ASEAN  
solidarity