



IGP Country Profile 2020

Malaysia

Prepared by:
AIA Bhd.





Preface

This Country Profile has been prepared by **AIA Bhd.** for the International Group Program (IGP).

The International Group Program (IGP) is a network of major life insurance companies (Network Partners) operating throughout the world, who work together to meet the group insurance and pension needs of international corporations and their affiliates, branches, and subsidiaries.

Since 1967, the International Group Program has been an industry leader in the field of international benefits management, serving more multinational companies than any other network. IGP is represented in approximately 80 countries and territories throughout the world and is known for the flexibility and quality of service we provide to our clients.

Working closely with our headquarters' staff in Boston and our regional offices in Brussels, Singapore, Tokyo, and Waterloo, ON, IGP Network Partners offer corporate clients the advantages of experienced local insurance management coupled with the resources of a professionally trained staff that specializes in international employee benefits.

IGP is part of John Hancock Life Insurance Company (U.S.A.), the U.S. operation of Manulife Financial Corporation, a leading financial services group based in Toronto, Canada. Manulife offers its clients a diverse range of financial protection products and wealth management services. Both Manulife Financial and John Hancock are internationally recognized brands that have stood for financial strength and integrity for more than a century.

The information contained in the IGP Country Profiles is considered proprietary and any material extracted from a profile must be attributed to IGP.

John Hancock Financial Services
P.O. Box 111, Boston, Massachusetts 02117
United States
T + 1 617-572-8677
E igpinfo@jhancock.com
W www.igpinfo.com

Table of Contents

YOUR LOCAL LINK TO IGP IN MALAYSIA	
AIA Bhd.	1
CUSTOMARY PRIVATE EMPLOYEE BENEFITS & SOCIAL SECURITY BENEFITS	
Introduction	3
Social Security Organization (SOSCO)	3
Employees' Provident Fund	4
Social Security Contribution Rates	7
Life Benefits	8
Disability Benefits	9
Survivors' Benefits	10
Medical Benefits	11
Retirement Benefits	14
Workmen's Compensation	15
Employment Injury Insurance Scheme	15
Invalidity Pension Scheme	17
TAXATION	19
BENCHMARK INFO AND TRENDS	20
SAMPLE EMPLOYEE BENEFIT PLANS	21
REFERENCE TABLES	
A. Required Basic Savings in Account 1	23
B. Sample Rate of Contributions to the Employees' Provident Fund	24
C. Rate of Contribution to Social Security Schemes	25
D. SOCSO - List of Injuries Deemed to Result in Permanent Total Disability	26
E. SOCSO - List of Injuries Deemed to Result in Temporary Total Disability	26
F. List of Illnesses Approved by the Employee Provident Fund Board for Medical Withdrawal	30
USEFUL LINKS	32

Your Local Link to IGP in Malaysia: AIA Bhd.

About AIA Bhd.

AIA Bhd. is a leading insurer in Malaysia, where we have been privileged to do business since 1948. We offer a suite of financial solutions including Protection, Health, Personal Accident, Employee Benefits and Mortgage products to meet our customers' protection and financial security needs at every life stage. Through our wide and diverse distribution footprint which comprises a 14,000 strong Life Planner force, our exclusive bank partner's branches nationwide as well as corporate sales teams and brokers, we give our customers the choice of deciding how, when and where they connect with us.

Part of the AIA Group, the largest independent publicly listed pan-Asian life insurance group, AIA Bhd. has the financial strength, experience, service centre network and a well-trained team of more than 2,000 staff to serve our 3.5 million customers nationwide. As at 30 June 2018, AIA Bhd.'s total asset worth was RM 51 billion, with a paid-up capital of RM 1,451 million.

About AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, Cambodia, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai almost a century ago in 1919. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$221 billion as of 30 June 2018.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of 32 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").

Key Products

Individual Insurance

- Traditional Life
- Investment-linked
- Endowment
- Hospital and Surgical
- Critical Illness
- Accidental Death & Disability



Your Local Link to IGP in Malaysia: AIA Bhd.

Group Insurance

- Hospital and Surgical
- Preferred Care Plan (Integrated In-Patient and Out-Patient)
- Supplemental Maternity
- Supplementary Dental
- Supplemental Major Medical
- Supplementary Long-Term Care
- Life
- Accidental Death and Disability
- Critical Illness
- Total and Permanent Disability Rider
- Permanent Partial Disability Rider

For more information, please visit AIA Bhd. at: <http://www.aia.com.my>
(Information available in English.)

Social Security Benefits and Customary Private Employee Benefits

Introduction:

Statutory benefits are provided by two government-controlled organizations, the **Employees' Provident Fund (EPF)** and the **Social Security Organization (SOCSO)**.

Social Security Organization (SOCSO):

The Social Security Organization (SOCSO) was set up as a statutory body under the Employees' Social Security Act of 1969. SOCSO consists of two schemes, the **Employment Injury Insurance Scheme** and the **Invalidity Pension Scheme**.

SOCSO now covers all employees who earn MYR 3,000 a month or less and whose workplace employs one or more workers. If once covered, they remain covered even if the salary or wages were to exceed MYR 3,000 a month. Employees earning more than MYR 3,000 will also be allowed to contribute to SOCSO, with the agreement of their employers. *(Please refer to Reference Table C.)*

All employees, who are above age 55 and who are presently working, are covered under the Employment Injury Scheme only. *(Please refer to Reference Table C, second category)*. All employees who are being covered for the very first time and are above age 50 are covered for employment injury only (second category). All other employees are covered by both the Employment Injury and the Invalidity Pension Scheme (first category).

Certain categories of workers are exempted from the provisions of the Act.

They are:

- Those whose employment is of a casual nature and who are employed otherwise than for the purposes of the employer's industry
- Domestic servants
- Spouse of the principal employer/ the immediate employer
- Other specific groups of foreign workers
- Armed forces, police officer
- Government employees

Legislation:

The Employment Act provides basic protection and rights to employees. It also gives certain rights to employers. The Employment Act is clearly the most important law in terms of its impact on employees. The following outlines recent changes to the Employment Act.

The following have been included in the basic protection and rights to employees under the Employment Act:

- Part-Timers

At present, part-timers are entitled to all the benefits of the Act (as well as EPF, SOCSO and OSHA), subject to the definition stated in the Act.

- Employees

Employees earning more than MYR 2,000 were not covered under the Act. However, the Director General has the authority to investigate the complaints of employees who have monthly wages of MYR 2,000 to MYR 5,000.

- Foreigners

The Act covers employees who are not citizens.

Social Security Benefits and Customary Private Employee Benefits

- Retrenchment

Employers are now required to notify the Labour Department at least one month prior to the retrenchment date. This is an administrative requirement and is prescribed in the guidelines issued by the Ministry of Human Resources.

- Paid Maternity Leave for Female Employees

A female employee is entitled to not less than 60 consecutive days paid maternity leave provided she has worked for her current employer for at least 90 days and has no more than four children. Female employees with five or more children are allowed 60 consecutive unpaid days.

- Misconduct

The Act has provided that the employer has the right to take action against employees found guilty of misconduct as per penalties listed in the Act.

- Shift Workers

The work hours of shift workers can now be extended at the discretion of the Director-General of Labor subject to conditions imposed by him.

The Minimum Retirement Age Act 2012 came into force on July 1, 2013. The Act prescribed that the minimum retirement age of any employee shall be upon the employee attaining the age of 60 years. The employee however may choose an alternative retirement age as prescribed under the employee contract of employment or collective agreement.

Employees' Provident Fund:

Overview:

Statutory Social Security Benefits were initiated by the Employees' Provident Fund (EPF) Ordinance of 1951. The EPF is administered by the Employee Provident Fund Board and provides benefits to employees or their dependents upon retirement, death, disability or buying or building a house.

Coverage is universal, including all employers and employees, as well as self-employed individuals. Any worker employed under a written or oral contract of service or apprenticeship, is required to be registered and to be a contributor to the fund. A self-employed person is one who is gainfully occupied and is not an employee.

Please refer to Reference Table B for Sample Contribution Rates.

For employees aged 60 or younger and earning less than MYR 5,000, the employer contributes 13% and the employee contributes 11%. For employees earning more than MYR 5,000, the employee still contributes 11% but the employer contributes 12%.

For employees between the ages of 60 and 75, the contribution is reduced by 50%. The employee contributes 5.5% and the employer contributes 6% of the basic monthly salary.

Social Security Benefits and Customary Private Employee Benefits

Effective January 1, 2007, the EPF Act was amended to allow further improvement to the existing withdrawal schemes. Total employee and employer contributions plus corresponding interest accumulations are divided into two accounts as shown below:

Account I: Constitutes 70% of all contributions for the purpose of retirement at the age of 55. Withdrawal can be in the form of a single lump sum; partial lump sum or payments can be made on a monthly basis. The plan allows for a combination of payment options.

Account II: Constitutes 30% of all contributions for housing, educational or medical withdrawal or withdrawal at the age of 50.

Effective January 1, 2017, the following two accounts are introduced for members who attains age 55:

Account 55: Contribution from the above Account I and Account II will be transferred to Account 55 when the employee attains age 55. Members may apply for withdrawal subject to current eligibility and procedures.

Account Emas: Any contributions received after members reach age 55 will be credited to Account Emas (Age 60 Withdrawal), and members can only withdraw the funds from this account upon attaining the age of 60. This account is introduced in tandem with the increase of the compulsory retirement age announced by the government from age 55 to age 60.

Withdrawal Benefits:

Retirement Withdrawal Scheme (Account I) consists of:

- Combination of partial withdrawal and/or monthly payment withdrawal – minimum partial withdrawal amount is MYR 2,000; minimum monthly payments are MYR 250.
- Periodic payment withdrawal
- Annual dividend withdrawal
- Combination withdrawal of a portion of the savings in a lump sum and the balance periodically
- Effective February 1, 2008, contributors who are under age 55 are allowed to withdraw funds from Account I for investment in funds managed by approved funds management companies provided:
 - Contributions in Account I \geq Basic Savings
(Please refer to Reference Table A.)
 - Investment amount \leq 30% of amount exceeding Basic Savings in Account I
 - The amount withdrawn cannot be < MYR 1,000 and can be made at intervals of three months from the last withdrawal, subject to the availability of the Basic Savings.

Housing Withdrawal Scheme (Account II) consists of:

- Withdrawal to buy or build a house

Members can withdraw all savings from Account II to purchase or to build a house (regardless of whether low cost or not) with a provision for additional withdrawal to meet incidental costs. Previously, withdrawal for incidental costs was only provided for low-cost houses.

Social Security Benefits and Customary Private Employee Benefits

Members are now allowed to make withdrawals for the purpose of buying a second house on condition that they sell the first house.

- Withdrawal to reduce or to settle the balance of a housing loan

Members can withdraw any amount accumulated in their Account II to reduce their housing loan at intervals of five years until they reach age 55. Members who have withdrawn under the old scheme can still withdraw for the purpose of reducing or settling their housing loan under the new scheme even for another house. However, subsequent withdrawals at intervals of five years are allowed only to reduce the balance of the loan for the same house.

- Withdrawal to make monthly installments for the payment of a housing loan

Members can withdraw a minimum amount of MYR 100.00 per month for a period of not less than 6 months or a maximum up to the monthly loan repayment amount. The maximum number of months for monthly payment must not exceed the remaining housing loan balance with the financier. The number of months for the installment applied cannot extend beyond the insured's 55th birthday.

- Withdrawal upon attaining age 50

Under the enhanced education scheme, members are allowed to make further withdrawals for payment of tuition fees for their children pursuing diploma courses, apart from degree courses.

- Withdrawal for financing education

Members can withdraw their savings from Account II to finance their education or their children's education at an institution of higher learning either locally or abroad. The maximum amount that can be withdrawn is either all of the savings in Account II or the amount of education fees, whichever is lower.

- Withdrawal for medical expenses

Members can withdraw their savings from Account II to finance medical treatment for certain critical illnesses approved by the EPF Board. (Please refer to Reference Table F.) This facility is extended to the member's spouse(s), children, and/or parents.

The maximum amount that can be withdrawn is either all of the savings in Account II or the amount incurred for medical expenses, whichever is lower.

Withdrawal is only allowed if the cost of the medical treatment is not financed or partially financed by the employer.

Leaving the Country Withdrawal:

Formerly, members were allowed to withdraw all EPF savings when leaving Malaysia permanently. As of August 1, 1995, only foreigners and Malaysians who have denounced their citizenship are allowed to withdraw all their savings.



Social Security Benefits and Customary Private Employee Benefits

Social Security Contributions:

	EMPLOYER	EMPLOYEE
Retirement Benefits (Employee Provident Fund)	12% - 13% of Basic Monthly Salary	11% of Basic Monthly Salary
Social Security (SOCSSO)	1.75% of Employee Monthly Wages	0.5% of Basic Monthly Salary
Unemployment Benefits	0.20% of each Employee's Salary	0.20% of Basic Monthly Salary

LIFE BENEFITS	
Social Security Benefits	Customary Private Employee Benefits
<p>Benefits</p> <p>EPF pays death benefits upon the death of a covered employee in a lump sum equal to both the employer's and the employee's contributions.</p> <p>The EPF also provides a one-time additional benefit of MYR 2,500 at their discretion to the deceased member's dependent widow or widower, children or parents.</p> <p>To be eligible for the additional benefit, the application must be submitted within six months from the date of death, and the deceased member must be a Malaysian citizen and not have reached the age of 60 at the time of death.</p>	<p>Death Benefits</p> <p>The group life market is registering marked growth. The typical plan provides a benefit equal to three to five times the annual salary. Riders in a typical plan include Total and Permanent Disability (TPD) and Accidental Death & Disablement (AD&D).</p> <p>Group Term Life</p> <p>This plan is designed to provide protection in the event of premature death from all causes. Payment is usually made in a lump sum. All full-time employees who are under age 65 are eligible for coverage.</p> <p>Group term life insurance of three to five times the annual basic salary is common in Malaysia. Riders such as permanent total/partial disability are often offered as supplementary benefits to the group term life insurance.</p> <p>Group Accidental Death & Disablement</p> <p>This benefit offers protection against death, dismemberment or disablement arising from accident, 24 hours a day on a worldwide basis. This benefit pays various percentages, depending on the types of injury.</p>

DISABILITY BENEFITS	
Social Security Benefits	Customary Private Employee Benefits
<p>The EPF pays a lump sum benefit equal to the total contributions plus an additional one-time benefit of MYR 5,000.</p> <p>To be eligible for the additional benefit, the member must be a Malaysian citizen and not yet reached the age of 55.</p> <p>The last period of service must be at least 6 months duration, and the member must have applied for the benefit within 12 months of terminating service due to inability to work.</p>	<p>Supplementary Permanent Total Disability</p> <p>This benefit covers permanent total disability caused by bodily injury, illness, or disease that wholly prevents the insured from engaging in any business or occupation or performing any work for compensation or profit.</p> <p>Payment is made in a lump sum of the group term life purchased up to MYR 500,000, and any excess is paid in equal annual installments.</p> <p>Supplementary Permanent Partial Disability</p> <p>This benefit is offered for permanent partial disability caused by sickness or accident. An indemnity based on a percentage of the sum assured will be paid in the event of permanent partial disability.</p> <p>Contributions are usually borne entirely by the employer.</p>

SURVIVORS' BENEFITS	
Social Security Benefits	Customary Private Employee Benefits
<p>A Survivor's Pension is paid to eligible dependents of an insured that dies due to any cause, except work-related.</p> <p>Insured must be 60 years of age and had paid at least 24 monthly contributions within a period of 40 consecutive months prior to death; or monthly contributions paid for at least 2/3 of the full months between date of first contribution and the date of death. The total number of monthly contributions must be at least 24 months.</p> <p>Survivor's Pension is payable to those meeting the full qualifying conditions ranges from 50% to 65% of the average monthly wage. Minimum pension payable is MYR 475.</p> <p>Dependents receive pension equal to 50% of the average monthly wage, which is increased by 1% for every 12 months' contributions in excess of the first 24 months, provided that the total monthly pension does not exceed 65%.</p> <p>A Survivor's Pension is payable should an insured not meet the full qualifying conditions. Reduced qualifying conditions provide that monthly contributions paid for not less than 1/3 of the full months between date when contributions first began and the date of insured's death; and total monthly contributions paid within that period must be at least 24 months.</p> <p>The Survivor's Pension will be payable to the spouse for life, or until remarriage, and payable to each legitimate child until (a) reaches age 21 or marries, whichever occurs first; or (b) is studying at an institution of higher education in which benefit will terminate upon graduation or marriage, whichever occurs first.</p> <p>Should a child be disabled, either physically or mentally, to the point where the child cannot support himself or herself, the benefit will continue until such child is able to be self-supporting.</p> <p>For the surviving spouse, the pension is equivalent to 60% of the daily rate of survivors' pension, and for each child, 40% of the daily rate of survivors' pension. Minimum pension is MYR 475 per month.</p>	<p><i>Please see Life Benefits.</i></p>

MEDICAL BENEFITS	
Social Security Benefits	Customary Private Employee Benefits
<p>Malaysia does not have a national health insurance scheme and no statutory benefits are available. However, this is a topic that has been under discussion for many years, and a study on the feasibility of a National Health Security Fund is still continuing.</p> <p>The Government continues to provide healthcare services (out-patient and in-patient) for all at highly subsidized rates, as governed by the Fees (Medical) Order 1976, under the Fees Ordinance 1951 Act.</p> <p>Government and public-sector employees and pensioners (and members of their families), employees of local authorities and statutory bodies are exempt from the Fees Order, which means they are not subject to government medical charges.</p> <p>All private sector employees and other persons are, however, required to pay the prescribed charges, on a fee-for-service basis, to access the Government's healthcare delivery system.</p> <p>In 2011, the Malaysian government enacted the Foreign Workers Hospitalization and Social Insurance Scheme (SKHPPA), which requires employers to make contributions to the scheme for all foreign employees between the ages of 18 and 59.</p> <p>The foreign employee receives a fixed amount for healthcare each year, which can only be used in government hospitals.</p> <p>In view of demand exceeding supply, which has resulted in long waiting lines and lists in government hospitals and clinics, most private sector employees prefer to use private hospitals and clinics, albeit at a much higher cost.</p> <p>This scenario of demand outstripping supply has led to a significant increase in private healthcare providers and to the Government's decision to corporatize and/or privatize some of its facilities; e.g., the Heart Department is now the National Heart Institute (corporatized), and plans are underway for out-patient and other services to be privatized as well.</p> <p>This will lead to higher healthcare costs and the need for more health insurance coverage, cost containment, and healthcare management, particularly from the private sector, where the use of government healthcare facilities may no longer be subsidized.</p> <p>In 2002, Malaysia instituted a health cooperative, called the <i>Sihat Malaysia Plan</i>, as an alternative to private hospitals. Said cooperative was formed by a group of insurance companies with a small network of hospitals that offer treatment to members. It is an individual program.</p>	<p>Most private plans are basic hospital and surgical plans.</p> <p>Due to the increasing cost of services, overcrowded hospitals, and a shortage of medical specialists, health insurance plans are expected to grow at a faster rate in the future.</p> <p>Coverage for the employee is fully paid for by the employer, while the cost of dependent coverage is usually shared on a 50/50 basis between the employer and the employee. Riders include dental, maternity, and major medical.</p> <p>Out-patient benefits have traditionally been self-administered and self-insured. However, there is an increasing demand for Third-Party Administration (TPA) or insured arrangements.</p> <p>In an attempt to hold down health insurance costs, some insurers are introducing cost containment features, including co-insurance, deductibles, and most recently, provider networks. The range of benefits typically provided is described on the following page.</p> <p>The emerging trend in the health insurance market is the managed healthcare program, whereby the out-patient clinical benefit is added to the basic hospitalization and surgical coverage.</p> <p>More companies are looking into managing the rising medical costs and also as a way to outsource their non-core function.</p> <p>The trend towards privatization and increasing healthcare costs has encouraged entrepreneurs to set up Managed Care Organizations (MCOs), which are a form of managed healthcare.</p> <p>Due to the controversial issues associated with MCOs, the Health Ministry has come out with operating guidelines. All MCOs, doctors on their panels, and subscribers of their services are governed by these guidelines.</p> <p>In November 1997, the Central Bank of Malaysia released a set of rules for MCOs to adhere to, including a requirement that the MCO must make known to the client the nature of its relationship with the insurer.</p> <p>The Private Healthcare Facilities & Service Bill 1998 became effective in August 1998 replacing the Hospital Act 1971. It provides patients with a better standard of healthcare via special provisions relating to quality assurance programs that seek continuous improvement in the standard and quality of healthcare.</p> <p>The new law provides for equity and accessibility, ensures quality, avoids crass commercialism, emphasizes ethics</p>

Sickness/Maternity Benefits

The employment of all manual employees, irrespective of their earnings, and all non-manual employees, whose earnings do not exceed MYR 1,500 per month, is governed by the Employment Act 1955, which sets out the minimum terms and conditions of employment in Malaysia.

The main terms and conditions are as follows:

Sick Leave:

Employed less than 2 years:	14 days
Employed 2 or more but less than 5 years:	18 days
Employed 5 or more years:	22 days

In aggregate hospitalization leave if hospitalization is necessary:	60 days
---	---------

Maternity Leave:

Up to 5 children:	60 consecutive days with pay
-------------------	------------------------------

SOCSO Health Screening Program (HSP):

HSP was announced during the 2013 Budget. HSP is a health screening program that will be offered to all active SOCSO members aged 40 and above. This program is designed to:

- Promote healthy lifestyles
- Identify high risk groups of workers with non-communicable diseases
- Allow early detection
- Prevent disability
- Prevent the loss of income due to non-communicable diseases
- Improve human capital resource and productivity through a vibrant business environment and stimulate nation's economy

and upholds patients' and the community's rights and safety. It is a proactive step for future developments in healthcare delivery in Malaysia.

The private sector today is aggressively promoting personal wellness, health awareness, and a healthy lifestyle amongst Malaysians. Some of the more commonly used tools are health exhibitions, seminars, magazines, and electronic media.

Most of the plans in existence are basic group hospital and surgical insurance, and out-patient clinical insurance. Major medical, dental, and maternity riders are less common for small companies.

A typical medical plan with a range (lower to higher) of typical benefits follows.

Range of Typical Medical Benefits*

Hospital Room & Board

Ordinary Room: MYR 80 – 500
(Maximum 180 days per disability)

Intensive Care Unit: MYR 350 – 500
(Maximum 30 days per disability & inclusive under Max. days for Ordinary Room)

Hospital Supplies and Services As Charged
(Maximum per disability)

Surgical Fees Maximum Per Disability As Charged

Anesthetist's Fees As Charged
(Maximum per disability)

Operating Theatre Charges As Charged
(Maximum per disability)

In-Hospital Physician's Visit As Charged
(Daily maximum up to 180 days per disability)

Government Hospital Daily Cash Allowance MYR 20 - 80
(Daily maximum up to 180 days)

Overall Maximum Limit for Government Hospital Admission MYR 20,000
(Subject to Room & Board limit & overall maximum limit per disability)

Hospital Service Tax 6%
(On eligible Room & Board paid)

Pre-Surgical/Medical Diagnostic Services As Charged
(Maximum per disability)

Pre-Surgical/Medical Specialist Consultation As Charged
(Maximum per disability)

Second Surgical Opinion As Charged
(Maximum per disability)

Post-Hospitalization and Daycare Procedure As Charged
(Maximum 60 days after discharge)

Social Security Benefits and Customary Private Employee Benefits

	<p>Emergency Out-Patient Accident Treatment (Maximum per disability)</p>	MYR 1,500 - 3,500
	<p>Emergency Dental Treatment (Maximum per disability)</p>	MYR 500
	<p>Daycare Procedure (Maximum per disability)</p>	As Charged
	<p>Ambulance Fees (Maximum per disability)</p>	MYR 150 - 350
	<p>Emergency Out-Patient Treatment (Maximum per disability from 10 p.m. to 6 a.m.)</p>	MYR 100
	<p>Medical Report Fee Reimbursement (Maximum per disability)</p>	MYR 80
	<p>Long-Term Care (Supplementary Benefit) (Per Annum benefit – Kidney Dialysis, Drug Therapy)</p>	MYR 10,000 – 30,000
	<p>* <i>It is common for different levels of benefits to be provided to different levels of employees.</i></p>	

RETIREMENT BENEFITS	
Social Security Benefits	Customary Private Employee Benefits
<p>Statutory Social Security Benefits were initiated by the Employees' Provident Fund (EPF) Ordinance of 1951.</p> <p>The EPF provides benefits to employees or their dependents upon retirement, death, disability or buying or building a house.</p>	<p>With the Employee Provident Fund (EPF) calling for contributions of 12-19% and 11% of wages for the employer and employee, respectively, private retirement plans are not common.</p> <p>If an employer sets up a private retirement plan, it is generally to supplement EPF, and consequently, such plans are integrated with EPF, by providing an additional employer contribution of up to 7% (employer tax relief is up to 19% for EPF and tax-approved scheme contributions) with the approval of the Inland Revenue Department.</p> <p>In the face of increased globalization, EPF introduced a new optional pension scheme in June 2000 to ensure that the vulnerable segments of society are adequately covered. The scheme requires the participants to pay a monthly premium and is an addition to the current EPF scheme of withdrawals. (The EPF has stopped selling the Annuity Scheme at the beginning of 2001 to address issues raised by certain parties).</p> <p>Private plans normally provide lump sum benefits. Government regulations impose mandatory vesting after ten years, and normal retirement age is 55. Retirement benefits cannot be paid out to the employee or his or her dependents, unless the employee is age 55, dies, becomes permanently and totally disabled, or leaves Malaysia permanently (for tax-approved private plans).</p> <p>Plans are usually non-contributory with the employer paying the entire cost.</p> <p>Private Retirement Scheme (PRS)</p> <p>In 2012, the Malaysian Government launched the Private Retirement Scheme (PRS) as another pillar for the retirement and savings framework of the country.</p> <p>The PRS is a defined contribution scheme where accrued benefits to members are determined by the amount contributed plus investment returns thereon.</p> <p>Being voluntary in nature, there would be no fixed amounts or fixed intervals for making contributions. PRS schemes are offered by eight approved PRS providers, which include AIA Pension and Asset Management Sdn Bhd, a wholly-owned subsidiary of AIA Bhd.</p>

Social Security Benefits and Customary Private Employee Benefits

Workmen's Compensation

Due to the extension of coverage under SOCSO to cover a minimum of one employee, instead of the previous minimum of five, Workmen's Compensation is no longer a major provider of work-injury related benefits.

Since April 1, 1993, only foreign workers employed in the country who are no longer covered by SOCSO are required to be covered under Workmen's Compensation

Employment Injury Insurance Scheme

Overview of Coverage

Benefits under this scheme are payable when employees are injured due to accident or an occupational disease arising out of and in the course of their employment in an industry to which this Act applies.

Employees are also covered for accidents happening while they are:

- Traveling on a route between their place of residence or stay and their place of work.
- Traveling on a journey made for any reason that is directly connected to their employment.
- Traveling on a journey between their place of work and the place where they take their meals during any authorized recess.

In June 1997, the Act was amended to allow employees who are involved in an accident with a company car, while traveling to and from work, to make third-party insurance claims against their employer. Previously, they could only receive payment from SOCSO.

The scheme provides for both cash payments and medical care services, with the following benefits:

Disability Benefits

- Temporary Disability

Cash payment equivalent to 80% of daily wage for a period of temporary disability, subject to a minimum of MYR 30.00 and a maximum of MYR 105.33 per day.

- Permanent Total and Partial Disability

90% of daily wage subject to a minimum of MYR 30.00 and to a maximum of MYR 118.50 per day during period of disability

If the disability is less than or equal to 20% as per the disability schedule, an insured person may apply for commutation of the periodical payments of permanent disablement benefit into a lump sum. *(Please refer to Reference Table E.)*

In the event of disability greater than 20%, a cash payment will be made throughout the worker's life. The amount of benefit differs according to the type of disability. Payment of benefits ceases upon either the recovery or death of the disabled worker.

In the event the insured dies, his or her dependents will be entitled to the Dependent's Benefits. *(Please refer to Dependent's Benefits, below.)*

Social Security Benefits and Customary Private Employee Benefits

- Rehabilitation

Injured employees are provided both physical and vocational rehabilitation to enable them to be self-reliant or take care of their needs.

Dependent's Benefits

In the event of death as a result of a work accident, the benefit rate for dependents (either primary or secondary dependent) is the deceased worker's daily rate, subject to a minimum rate of MYR 30.00 to a maximum of MYR 118.50 per day of which:

- An amount equivalent to 60% goes to the widow/widower for life (even if widow/widower remarries on or after May 1, 2005).
- An amount equivalent to 40% goes to their legitimate children until they reach age 21, or when they marry, whichever is earlier.

In the absence of a widow and children, the benefit rates are as follows:

- An equivalent of 40% goes to the parents or grandparents for life.
- An equivalent of 30% goes to siblings until they reach age 21, or when they marry, whichever is earlier.

The above is payable provided that the dependent's benefit payable does not exceed the daily rate of the permanent total disability benefit; otherwise, the share of each dependent shall be proportionally reduced.

Constant Attendance Allowance

This allowance is paid to an employee who is suffering from total permanent disablement and is so severely incapacitated as to constantly require the personal attendance of another person, certified by Medical Board or Special Medical Board or the Appellate Medical Board.

The allowance is fixed at MYR 500 per month.

Funeral Benefit

In the event of death, a funeral benefit of an amount as prescribed by the Minister from time to time by regulations shall be paid to one or more of the following persons:

- Widow
- Widower
- Eldest Surviving Son or Adopted Son
- Eldest Surviving Daughter or Adopted Daughter
- Parent

In cases where there is no such person as mentioned above, any person who actually incurs the expenditure of the funeral shall be paid the expenses of the funeral of the deceased insured person or the amount as prescribed by the Minister, whichever is the lesser.

Currently prescribed at MYR 2,000.

Medical Care Benefits

This coverage includes free medical examination and treatment at any clinic, dispensary, hospital, or medical institute covered by SOCSO. It also includes free medicine, free hospitalization, and examination by a specialist.

Social Security Benefits and Customary Private Employee Benefits

Occupational Diseases Benefit

The benefits payable are similar to those mentioned above, arising from certain types of work or conditions at work leading to occupational diseases.

Educational Benefit

This benefit was included in the amendments to the Employer's Social Act 1969, which became effective January 1997. It is provided for all dependent children under the age of 21 who are continuing their education at certificate, diploma, or degree levels in institutions of higher learning in Malaysia that are recognized by the Ministry of Education.

Invalidity Pension Scheme

An Insured Person shall be considered as suffering from invalidity by reason of specific morbid condition of permanent nature either incurable or is not likely to be cured and no longer capable of earning, by work corresponding to his strength and physical ability, at least 1/3 of the customary earnings of a sound Insured Person.

The scheme provides 24-hour coverage to employee who suffers from invalidity or death due to any cause and not related to his employment.

Benefits Under Invalidity Scheme

- Invalidity Pension
- Invalidity Grant
- Constant-attendance Allowance
- Survivors' Pension
- Funeral Benefit
- Facilities for Physical / Vocational Rehabilitation and Dialysis

Invalidity Pension

- Payable to the eligible insured persons who have been certified invalid by the Medical Board or Appellate Medical Board
- Payable from the date Notice of Invalidity is received or from the employee's resignation date if he / she resigns after the Notice of Invalidity is received by Organisation
- Payable as long as the employee is invalid or until death
- Replaced by Survivors' Pension if the Invalidity Pension recipient dies, regardless of his / her age

Qualifying Conditions

- Not attained 60 years of age at the time Invalidity Notice is received; or
- In the event that the employee exceeded 60 years of age (with effective from January 1, 2013) at the time the Invalidity Notice is received, he/she must show evidence of:
 - Suffering from a specific morbid condition of permanent nature
 - Incapable of engaging in any substantially gainful activities
 - A morbid condition that has set in before attaining 60 years of age and has not been gainfully employed since then
- Certified invalid by the Medical Board or Appellate Medical Board
- Fulfils the qualifying contribution conditions either full or reduced qualifying period

Social Security Benefits and Customary Private Employee Benefits

Full Qualifying Period

Insured Persons are deemed to have fulfilled the qualifying period for full contribution if:

- Their monthly contribution has been paid for at least 24 months within a period of 40 consecutive months prior to the month in which their Invalidation Notice is received by SOCSO; or
- Their monthly contribution has been paid for not less than 2/3 of the complete months comprised between the date when contribution first become payable and the Invalidation Notice is received by SOCSO (the total number of monthly contributions that has been paid within that period must be at least 24 months).

Invalidity Pension Rate

The rate of Invalidation Pension for a full qualifying period is from 50% to 65% of the average assumed monthly wage subject to a minimum pension of MYR 475 per month.

The Insured Persons are entitled to receive a pension at the rate of 50% of the average assumed monthly wage, increase by 1% for every 12 months contributions that are paid in excess. However, the rate of monthly pension shall not in any case exceed 65%.

Summary of Taxation of Benefits and Contributions

Type of Insurance	Contributions	Benefits
Employee's Provident Fund (EPF)	<p>A contribution is the amount of money credited to the members' individual accounts in the EPF, which is calculated based on the employee's monthly wages.</p> <p>For employees who receive wages/salary of MYR 5,000 or less, the employee's contribution is 11% of their monthly salary, and the employer contributes 13%.</p> <p>For employees who receive wages/salary exceeding MYR 5,000, the contribution is also 11%, and the employer contributes 12%.</p>	<p><i>Employer:</i></p> <p>100% tax allowance for Employers' contribution on employee benefits up to 19% of an employee's salary (inclusive, EPF, insurance, pension)</p> <p><i>Employee:</i></p> <p>Maximum tax relief of MYR 6,000 for employee EPF contributions.</p>
Social Security Organization (SOCSO) - <i>Employment Injury Insurance Scheme (EIIS) and the Invalidity Pension Scheme (IPS)</i> .	<p>Both employers and employees make monthly contributions to EIIS and IPS. The sum is based on the employee's monthly wages and is capped at MYR 69.05 for the employer and MYR 19.75 for the employee.</p> <p>If an employee is not eligible for IPS, the employer contributes to EIIS up to a maximum of MYR 49.40 per month.</p>	<p>Maximum tax relief of MYR 250 for employee SOCSO contributions</p>
Group Life Insurance	<i>Employer:</i> Yes	
	<i>Employee:</i> No	
Group Medical Insurance	<i>Employer:</i> Yes	
	<i>Employee:</i> No	

Benchmarking Information (based on Network Partner's portfolio)

	% of Portfolio
Group Life Coverage	
Death benefit	10.3%
AD&D	1.5%
Survivor's benefits	n/a
Employer contribution only	n/a
Disability Coverage	
Long-term disability	n/a
Short-term disability	n/a
Employer contribution only	n/a
Healthcare Coverage	
Hospitalisation	66.2%
Outpatient	21.9%
Dental	n/a
Vision	n/a
Critical Illness	n/a
Employee Assistance programme	n/a
Employer contribution only	n/a
Retirement Plans	
DC	n/a
DC - Employer contribution only	n/a
DB	n/a
DB - Employer contribution only	n/a
Other	
Wellness& Wellbeing Programmes	n/a
Flex benefits	n/a

Medical Inflation Trend Projection

Year	Expected Medical Inflation %*
2019	10%
2020	10%
2021	10%

*Without any regulatory changes

Employer A (1,100 Employees)

Business Nature:	Manufacturing of chemicals, fertilizers, and pharmaceutical products.
Eligibility:	Full-time employees who are under age 65.
Basic Life:	All employees - 48 monthly basic salaries. Benefit covers death due to all causes. Dependents are not covered.
Permanent Total Disability:	Permanent Total Disability with the same sum assured as the basic. Benefit covers disability due to any cause.
Basic Hospital and Surgical:	Executives & Higher Room & Board: MYR 200 – MYR 350 Other Staff Room & Board: MYR 80 – MYR 150 No deductible and coinsurance. Dependents are covered.
Out-Patient Clinical:	General Practitioner Care – As Charged (Panel of Clinics) Specialist Care – As Charged (with Referral from Panel of Clinics)
Accidental Death & Disablement:	All employees (Married): 4 x annual salary All employees (Single/Others): 4 x annual salary

Sample Employee Benefit Plans

Employer B (214 Employees)

Business Nature:	Manufacturing and wholesaling of oil, grease, and brake fluids.
Eligibility:	Full-time employees who are under age 65.
Basic Life:	Management: MYR 250,000 each Executive: MYR 150,000 each Other Staff: MYR 100,000 each Benefit covers death due to all causes. Dependents are not covered.
Permanent Total Disability:	Permanent Total Disability from all causes.
Basic Hospital and Surgical:	Management: MYR 300 Room & Board Executive: MYR 150 Room & Board Other Staff: MYR 80 Room & Board No deductible and co-insurance. Dependents are covered.
Out-Patient Clinical:	Self-administered and self-insured.

Employer C (52 Employees)

Business Nature:	General trading, building, and construction.
Eligibility:	All full-time employees who are under age 65.
Basic Hospital and Surgical:	Manager: MYR 200 Room & Board Executives: MYR 120 Room & Board Others: MYR 80 Room & Board No deductible and co-insurance.
Out-Patient Clinical:	Self-administered and self-insured.
Personal Accident:	All employees - Three times annual salary.

A. Required Basic Savings in Account 1

Age (Years)	Basic Savings (RM)	Age (Years)	Basic Saving (RM)
18	1,000	37	60,000
19	3,000	38	66,000
20	5,000	39	72,000
21	6,000	40	78,000
22	8,000	41	85,000
23	10,000	42	92,000
24	12,000	43	100,000
25	14,000	44	108,000
26	17,000	45	116,000
27	20,000	46	125,000
28	23,000	47	134,000
29	26,000	48	144,000
30	29,000	49	154,000
31	33,000	50	165,000
32	37,000	51	176,000
33	41,000	52	188,000
34	45,000	53	201,000
35	50,000	54	214,000
36	55,000	55	228,000

B. Sample Rate of Contributions to the Employees' Provident Fund

	Amount of Wages for the Month			Rate of Contribution for the Month		
				By the Employer	By the Employee	Total Contribution
	MYR		MYR	MYR	MYR	MYR
From	0.01	to	10.00	Nil	Nil	Nil
From	10.01	to	20.00	3.00	3.00	6.00
From	20.01	to	40.00	6.00	5.00	11.00
From	40.01	to	60.00	8.00	7.00	15.00
From	60.01	to	80.00	11.00	9.00	20.00
From	80.01	to	100.00	13.00	11.00	24.00
From	100.01	to	120.00	16.00	14.00	30.00
From	120.01	to	140.00	19.00	16.00	35.00
From	140.01	to	160.00	21.00	18.00	39.00
From	160.01	to	180.00	24.00	20.00	44.00
From	180.01	to	200.00	26.00	22.00	48.00
From	200.01	to	220.00	29.00	25.00	54.00
From	220.01	to	240.00	32.00	27.00	59.00
From	1,000.01	to	1,020.00	133.00	113.00	246.00
From	2,000.01	to	2,020.00	263.00	223.00	486.00
From	3,000.01	to	3,020.00	393.00	333.00	726.00
From	4,000.01	to	4,020.00	523.00	443.00	966.00
From	5,000.01	to	5,100.00	612.00	561.00	1,173.00
From	19,900.01	to	20,000.00	2,400.00	2,200.00	4,600.00

C. Rate of Contribution to Social Security Schemes

	<u>Actual Monthly Wages</u>			<u>First Category</u>			<u>Second Category</u>	
	<u>MYR</u>			<u>Er</u>	<u>Ee</u>	<u>Total</u>	<u>Er</u>	<u>Ee</u>
Up to	30			0.40	0.10	0.50	0.30	Nil
Over	30	under	50	0.70	0.20	0.90	0.50	Nil
Over	50	under	70	1.10	0.30	1.40	0.80	Nil
Over	70	under	100	1.50	0.40	1.90	1.10	Nil
Over	100	under	140	2.10	0.60	2.70	1.50	Nil
Over	140	under	200	2.95	0.85	3.80	2.10	Nil
Over	200	under	300	4.35	1.25	5.60	3.10	Nil
Over	300	under	400	6.15	1.75	7.90	4.40	Nil
Over	400	under	500	7.85	2.25	10.10	5.60	Nil
Over	500	under	600	9.65	2.75	12.40	6.90	Nil
Over	600	under	700	11.35	3.25	14.60	8.10	Nil
Over	700	under	800	13.15	3.75	16.90	9.40	Nil
Over	800	under	900	14.85	4.25	19.10	10.60	Nil
Over	900	under	1,000	16.65	4.75	21.40	11.90	Nil
Over	1,000	under	1,100	18.35	5.25	23.60	13.10	Nil
Over	1,100	under	1,200	20.15	5.75	25.90	14.40	Nil
Over	1,200	under	1,300	21.85	6.25	28.10	15.60	Nil
Over	1,300	under	1,400	23.65	6.75	30.40	16.90	Nil
Over	1,400	under	1,500	25.35	7.25	32.60	18.10	Nil
Over	1,500	under	1,600	27.15	7.75	34.90	19.40	Nil
Over	1,600	under	1,700	28.85	8.25	37.10	20.60	Nil
Over	1,700	under	1,800	30.65	8.75	39.40	21.90	Nil
Over	1,800	under	1,900	32.35	9.25	41.60	23.10	Nil
Over	1,900	under	2,000	34.15	9.75	43.90	24.40	Nil
Over	2,000	under	2,100	35.85	10.25	46.10	25.60	Nil
Over	2,100	under	2,200	37.65	10.75	48.40	26.90	Nil
Over	2,200	under	2,300	39.35	11.25	50.60	28.10	Nil
Over	2,300	under	2,400	41.15	11.75	52.90	29.40	Nil
Over	2,400	under	2,500	42.85	12.25	55.10	30.60	Nil
Over	2,500	under	2,600	44.65	12.75	57.40	31.90	Nil
Over	2,600	under	2,700	46.35	13.25	59.60	33.10	Nil
Over	2,700	under	2,800	48.15	13.75	61.90	34.40	Nil
Over	2,800	under	2,900	49.85	14.25	64.10	35.60	Nil
Over	2,900	under	3,000	51.65	14.75	66.40	36.90	Nil
Over	3,000	under	3,100	53.35	15.25	68.60	38.10	Nil
Over	3,100	under	3,200	55.15	15.75	70.90	39.40	Nil
Over	3,200	under	3,300	56.85	16.25	73.10	40.60	Nil
Over	3,300	under	3,400	58.65	16.75	75.40	41.90	Nil
Over	3,400	under	3,500	60.35	17.25	77.60	43.10	Nil
Over	3,500	under	3,600	62.15	17.75	79.90	44.40	Nil
Over	3,600	under	3,700	63.85	18.25	82.10	45.60	Nil
Over	3,700	under	3,800	65.65	18.75	84.40	46.90	Nil
Over	3,800	under	3,900	67.35	19.25	86.60	48.10	Nil
Over	3,900	under	4,000	69.05	19.75	88.80	49.40	Nil
Over	4,000			69.05	19.75	88.80	49.40	Nil

First Category - Invalidity Pension and Employment Injury

Second Category - Employment Injury

Er = Employer Contribution

Ee = Employee Contribution

D. SOCSO - List of Injuries Deemed to Result in Permanent Total Disability

<u>Serial No.</u> <u>Capacity</u>	<u>Description of Injury</u>	<u>Percentage of Loss of Earning</u>
1.	Loss of both hands or amputation at higher sites	100
2.	Loss of a hand and a foot	100
3.	Double amputation through leg or thigh, or amputation through leg or thigh on one side and loss of other foot	100
4.	Loss of sight to such an extent as to render the claimant unable to perform any work for which eyesight is essential	100
5.	Very severe facial disfigurement	100
6.	Absolute deafness	100

E. SOCSO - List of Injuries Deemed to Result in Temporary Partial Disability

Amputation - Upper Limbs (either arm)

1.	Amputation through shoulder joint	90
2.	Amputation below shoulders, with stump less than 8" from tip of acromion	80
3.	Amputation from 8" from tip of acromion to less than 4½" below tip of olecranon	70
4.	Loss of a hand or of the thumb and four fingers of hand or amputation from 4½" below tip of olecranon	60
5.	Loss of thumb	30
6.	Loss of thumb and its metacarpal bone	40
7.	Loss of four fingers of one hand	50
8.	Loss of three fingers of one hand	30
9.	Loss of two fingers of one hand	20
10.	Loss of terminal phalanx of thumb	20

Reference Tables

Amputation of Lower Limbs

11.	Amputation of both feet resulting in end-bearing stumps	90
12.	Amputation through both feet proximal to the metatarsophalangeal joint	80
13.	Loss of all toes of both feet through the metatarsophalangeal joint	40
14.	Loss of all toes of both feet proximal to the proximal inter-phalangeal joint	
15.	Loss of all toes of both feet distal to the proximal inter-phalangeal joint	20
16.	Amputation at hip	90
17.	Amputation below hip with stump not exceeding 5" in length measured from tip of greater trochanter	80
18.	Amputation below hip with stump exceeding 5" in length measured from tip of greater trochanter but not beyond middle thigh	70
19.	Amputation below middle thigh to 3½" below the knee	60
20.	Amputation below knee with stump exceeding 3½" but not exceeding 5"	50
21.	Amputation below knee with stump exceeding 5"	40
22.	Amputation of one foot resulting in end-bearing stump	30
23.	Amputation through one foot proximal to the metatarsophalangeal joint	30
24.	Loss of all toes of one foot through the metatarsophalangeal joint	20

Reference Tables

Other Injuries

25.	Loss of one eye, without complications, the other being normal	40
26.	Loss of vision of one eye without complications or disfigurement of eyeball, the other being normal	30
27.	Permanent total loss of hearing in one ear	20

Loss of:

A - Fingers of Right or Left Hand

Index Finger

28.	Whole	14
29.	Two phalanxes	11
30.	One phalanx	9
31.	Guillotine amputation of tip without loss of bone	5

Middle Finger

32.	Whole	12
33.	Two phalanges	9
34.	One phalanx	7
35.	Guillotine amputation of tip without loss of bone	4

Ring or Little Finger

36.	Whole	7
37.	Two phalanges	6
38.	One phalanx	5
39.	Guillotine amputation of tip without loss of bone	2

B - Toes of Right or Left Foot

Big Toe

40.	Through metatarsophalangeal joint	14
41.	Part, with some loss of bone	3

Any Other Toe

42.	Through metatarsophalangeal joint	3
43.	Part, with some loss of bone	1

Reference Tables

Two Toes of One Foot, Excluding Big Toe

44.	Through metatarsophalangeal joint	5
45.	Part, with some loss of bone	2

Three Toes of One Foot, Excluding Big Toe

46.	Through metatarsophalangeal joint	6
47.	Part, with some loss of bone	3

Four Toes of One Foot, Excluding Big Toe

48.	Through metatarsophalangeal joint	9
49.	Part, with some loss of bone	3

NOTE: Complete and permanent loss of the use of any limb or member referred to in this Schedule shall be deemed to be the equivalent of the loss of that limb or member.

F. List of Illnesses Approved by the Employee Provident Fund Board for Medical Withdrawal

<u>NO.</u>	<u>CATEGORY OF ILLNESS</u>	<u>TYPE OF CRITICAL ILLNESS</u>
1.	CANCER	<ul style="list-style-type: none"> • Cancer • Cardiomyopathy • Coronary Artery Disease
2.	CARDIOVASCULAR SYSTEM	<ul style="list-style-type: none"> • Heart Attack / Myocardial Infarction • Heart Valve Replacement / Valvular Heart Disease Requiring Replacement • Surgery to Aorta / Diseases of the Aorta Requiring Surgery • Congenital Heart Disease
3.	GASTROENTEROLOGY / HEPATOLOGY	<ul style="list-style-type: none"> • Chronic Inflammatory Bowel Disease • Chronic Liver Disease • Fulminant Viral Hepatitis • Primary Pulmonary
4.	GENITOURINARY SYSTEM	<ul style="list-style-type: none"> • Bilateral Renal Calculi Requiring Surgical Intervention • Congenital Urinary Abnormalities Requiring Urgent and Major Surgical Intervention • Kidney Failure • Medullary Cystic Disease
5.	HEMATOLOGY	<ul style="list-style-type: none"> • Aplastic Anaemia • Hematopoetic Stem Cell Transplantation • Lymphoma • Thalassemia Major Requiring Chelating Agent
6.	ILLNESS OF CHILD UNDER 16 YEARS OLD	<ul style="list-style-type: none"> • Intellectual Impairment Due to Accident or Sickness • Leukaemia • Severe Asthma
7.	MENTAL ILLNESS	<ul style="list-style-type: none"> • Bipolar Mood • Major Depression • Schizophrenia
8.	MUSCULOSKELETAL SYSTEM	<ul style="list-style-type: none"> • Systemic Lupus Erythematosus • Systemic Sclerosis with Pulmonary Hypertension
9.	RESPIRATORY SYSTEM	<ul style="list-style-type: none"> • Bronchiectasis • Chronic Lung Disease • Lung Fibrosis • Obstructive Sleep Apnoea • Secondary Pulmonary Hypertension • Severe Chronic Obstructive Pulmonary Disease
10.	NERVOUS SYSTEM	<ul style="list-style-type: none"> • Alzheimer's Disease • Appalic Syndrome • Benign Tumor of Brain • Coma • Encephalitis • Loss of Speech • Major Head Trauma • Meningitis • Motor Neurone Disease • Multiple Sclerosis

Reference Tables

11. OTHER DISEASES
APPROVED BY EPF
BOARD

- Muscular Dystrophy
- Paralysis
- Parkinson's Disease
- Poliomyelitis
- Stroke
- Total Permanent Disability
- Cerebral Palsy

- AIDS (accompanied with AIDS defining disease) / HIV (Second Line Treatment)
- Blindness
- Deafness
- Loss of Independent Existence
- Major Burns
- Major Organ Transplant
- Terminal Illness

Useful Links

Social Security Benefits Organization (SOC SO)	https://www.perkeso.gov.my/
Ministry of Human Resources	http://www.mohr.gov.my/
Demographic Information	CIA World Factbook https://www.cia.gov/library/publications/the-world-factbook/
Macro-Economic Indicators	CIA World Factbook https://www.cia.gov/library/publications/the-world-factbook/
For more information on AIA Bhd., please visit:	http://www.aia.com.my



The information in this document is subject to change. Please contact your IGP Account Executive or IGPinfo@jhancock.com for more details.

The International Group Program (IGP) is a registered brand name under John Hancock. IGP operates in the State of New York under Signator Insurance Agency, Inc., a NY licensed broker.

IGP has provided the website address of our Network Partners for your convenience. John Hancock is not responsible for the content or accuracy of our Network Partners' web-site(s).

IGP Network Partners operating outside of the United States are not necessarily licensed in or authorized to conduct insurance business in any state in the United States including, the State of New York. The policies and/or contracts issued by a Network Partner to contract holders outside of the United States have not been approved by the NY superintendent of Financial Services, are not protected by the NY State guaranty fund and are not subject to the laws of NY or the laws and/or protections of any other state where the Network Partner is not licensed to do business.

© International Group Program - www.igpinfo.com