

A Guide For Employees

WORK INJURY COMPENSATION



MINISTRY OF
MANPOWER

WHAT IS WORK INJURY COMPENSATION?

The Work Injury Compensation Act 2019 (WICA 2019)* allows employees to claim compensation for work-related injuries or occupational diseases without having to take legal action.

Notes:

*The Work Injury Compensation Act remains applicable for work accidents that happened before 1 September 2020. More information is available at <http://www.mom.gov.sg/workplace-safety-and-health/work-injury-compensation/resources-and-tools>

AM I COVERED?

Covered

- You are an employee working under a “contract of service”.



Not Covered


- Uniformed personnel - members of the Singapore Armed Forces, Singapore Police Force, Singapore Civil Defence Force, Central Narcotics Bureau and Singapore Prison Service.
- Self-employed person/independent contractor
- Domestic worker



QUESTION 1





 Can I still claim for compensation if...
(i) I no longer work for my employer or my employment has been terminated?

(ii) The accident happened while I was on an overseas assignment?

 Yes. As long as the accident occurred while you were employed by your employer, and the accident arose out and in the course of employment, you can claim for compensation.


I WAS INJURED AT WORK. WHAT SHOULD I DO?



-  **Seek medical help. You must inform your employer quickly.**
 - Your employer will then need to notify the Ministry of Manpower (MOM).
-  **Give your original and/or digital (whichever applicable) Medical Certificate (MC) and medical bills to your employer.**
 - Keep a copy of the MCs and medical bills for yourself.
 - Claim your medical leave wages.
 - Get reimbursement for your medical bills from your employer if you have paid first.
-  **Check with your employer that he has notified MOM of the accident.**
-  **NEW!** Your claim is automatically processed under WICA 2019 once your employer notifies MOM of the incident.
 - If you decide to file your claim under Common Law, you are required to submit the withdrawal form for the claim under WICA 2019 to the designated insurer.
 - You can only claim under WICA 2019 OR Common Law.

WHEN DOES MY EMPLOYER REPORT MY WORK INJURY TO MOM?

Your employer has to report your injury if you:

-  **NEW!** were given any instance of outpatient or light duty medical leave, or
- contracted an Occupational Disease



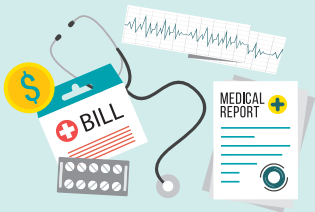
WHAT CAN I CLAIM?

TYPE 1: MEDICAL EXPENSES



What are medical expenses?

- Medical bills
- Other charges due to the work injury, e.g. fees for work injury assessment reports
- Payable by your employer, up to stipulated limits, as long as the treatment is considered necessary by Singapore-registered doctors or dentists.
- See below table for maximum limits



You can claim medical expenses up to the **maximum limit or one year from the date of accident**, whichever comes first.

When did the accident happen?	What is the maximum amount I can claim?
Before 1 Jan 2020	\$36,000
NEW! On and after 1 Jan 2020	\$45,000



QUESTION 2



My medical expenses are \$55,000. Can I claim the full amount?

In this example, you can only claim **\$40,000 + \$5,000 = \$45,000**. You cannot claim the remaining **\$5,000** incurred on 30 Jun 2020 as the cap has been reached. You cannot claim the \$5,000 incurred on 9 Mar 2021 either, because it has been **more than one year from the date of accident**.

You had an accident.

\$40,000

Yes, you can claim the full amount.

\$10,000

You can claim \$5,000 only.

\$5,000

You cannot claim the amount.



7 FEB
2020



1st
Bill

10 MAR
2020



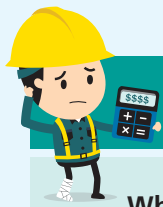
2nd
Bill

30 JUN
2020



3rd
Bill

9 MAR
2021



TYPE 2: MEDICAL LEAVE WAGES



When can I claim medical leave wages?



- You can claim medical leave wages as detailed in the table below.
- You can only claim for days which you would normally be at work (working days), and not for rest days or public holidays.

Outpatient medical leave(MC)/light duties*	Hospitalisation leave	Medical leave wages
Up to 14 days	Up to 60 days	i. For MC, full average monthly earnings (AME); OR ii. NEW! For light duties, it is the shortfall (if any) in the employee's actual wages for that period below the employee's AME.
15 th day onwards, up to 1 year from the accident	61 st day onwards, up to 1 year from the accident	i. For MC, 2/3 of AME; OR ii. NEW! For light duties, it is the shortfall (if any) in the employee's actual wages for that period below 2/3 of the employee's AME.

QUESTION 3



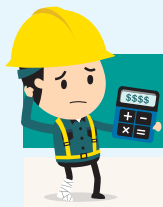
My employer did not pay for my medical leave wages and medical bills. What should I do?



If your employer fails to pay for your medical leave wages and medical expenses, you may seek assistance from the designated insurer or approach MOM.

Notes:

*For work accidents on or after 1 September 2020.



TYPE 3: LUMP SUM COMPENSATION FOR PERMANENT INCAPACITY (PI) OR DEATH



PI - when an injury or medical condition has a **permanent effect** on one's ability to work

$$\text{Amount payable} = \left[\text{Average Monthly Earnings} \right] \times \left[\text{Age Multiplying Factor} \right] \times \left[\text{\% Permanent Incapacity}^1 \right]$$

How do I calculate Average Monthly Earnings (AME)?



12 months

✗ WHAT IS EXCLUDED?

- Employer CPF contributions
- Money paid for any special expenses that relate to your employment (for example, transport allowance/reimbursement)

USEFUL TIP

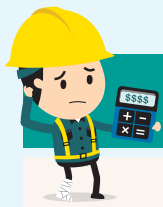
Refer to www.mom.gov.sg/calculate-ame to compute your AME.

When did the accident happen?	Compensation Limits*	
	Minimum	Maximum
Before 1 Jan 2020	[\$88,000 x % PI]	[\$262,000 x % PI]
NEW! On and after 1 Jan 2020	[\$97,000 x % PI]	[\$289,000 x % PI]

Notes:

¹% Permanent Incapacity (% PI) is based on doctor's assessment after employee's condition has stabilised.

*Subject to compensation limits



TYPE 3: LUMP SUM COMPENSATION FOR PERMANENT INCAPACITY (PI) OR DEATH (CONT'D)



DEATH - when an injury causes the death of an employee

Amount payable to family members or dependants of the deceased employee

=

Employee's Average Monthly Earnings

×

Age Multiplying Factor

When did the accident happen?

Compensation Limits*

Minimum

Maximum

Before 1 Jan 2020

\$69,000

\$204,000

NEW! On and after 1 Jan 2020

\$76,000

\$225,000

QUESTION 4



Do I need a lawyer to claim for a WICA compensation?



- You do not need a lawyer to help you with your WICA claim as the compensation amount is based on a fixed formula.
- MOM has interpreters who can speak Bengali, Tamil, Mandarin and Malay to help you.

Notes:

*Subject to compensation limits

I HAVE A WICA CLAIM. WHAT SHOULD I DO?



My WICA Claim

NEW! Your claim is automatically processed by the **designated insurer*** once your employer notifies MOM of the accident.

Go for medical assessment

- Attend all medical appointments.
- Do not change hospitals/clinics.
- The hospital will assess you and inform the designated insurer on the extent of your injury.

Receive Notice of Computation (NOC)

NEW! The designated insurer will issue a Notice of Computation (NOC) of any compensation payable to you.

Resolve claim and payment

- If there is no objection to the NOC, you will receive your compensation within **21 days** of the Notice.
- If there is an objection, MOM will help to resolve the matter and issue an Order on the compensation to be paid.

QUESTION 5



I am a foreign employee. Can my employer send me back to my home country while my WICA claim is still being processed?



Your employer cannot send you back to your home country if MOM requires you to stay in Singapore.

If he forces you to go home, report to the authorities at the immigration checkpoints and they will refer you to MOM.

Notes: *MOM will take over claims processing for cases without designated insurers.

WHAT HAPPENS IF I COMMIT AN OFFENCE UNDER WICA?

MOM will take stern actions against you.

The penalties are:



Dishonestly obtaining compensation		Providing false information to officers	
<ul style="list-style-type: none"> • First offence: A fine of up to \$15,000 and/ or imprisonment of up to 12 months 	<ul style="list-style-type: none"> • Second or subsequent offences: A fine of up to \$30,000 and/ or imprisonment of up to 12 months 	<ul style="list-style-type: none"> • First offence: A fine of up to \$5,000 and/ or imprisonment of up to 6 months 	<ul style="list-style-type: none"> • Second or subsequent offences: A fine of up to \$10,000 and/ or imprisonment of up to 6 months

If you are a foreign employee, you will not be allowed to return to Singapore to work.

TO FIND OUT MORE ON WORK INJURY COMPENSATION



<http://www.mom.gov.sg/wic>



Ministry of Manpower Services Centre
1500 Bendemeer Road
Singapore 339946

WORKING HOURS:
Monday to Friday: 8:00am – 5:30pm
(Queue tickets will be issued until 4.30pm)



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UPDATED IN JANUARY 2021

Information provided in this guide is correct at the time of printing. The guide provides employees with basic information on work injury compensation and a brief overview of their rights and obligations under the Work Injury Compensation Act 2019 (WICA 2019). As a guide, this booklet has no legal standing. In all cases of doubt, reference should be made to the WICA 2019 itself.