



# KEY CHANGES TO THE WORK INJURY COMPENSATION ACT (WICA)

## WICA 2019 TO BENEFIT EMPLOYERS AND EMPLOYEES



MINISTRY OF  
MANPOWER



### MORE CERTAINTY FOR EMPLOYERS AND REWARD SAFER COMPANIES

- Before** – You are not sure whether the WIC policy you bought is WICA-compliant

**After** **Only designated WIC insurers approved by the Government will be allowed to offer WIC policies**
- Before** – You can't get reimbursement from your WIC insurance policies due to policy exclusions

**After** **MOM will define a core set of insurance terms and conditions to prevent unfair exclusions**
- Before** – You have good safety records but do not pay lower premiums

**After** **Lower premium pricing for companies with good safety records**
- Before** – You can't recover lump sum compensation and medical expenses paid due to error, false or misleading information

**After** **You can now seek recovery for full compensation paid**



### ENHANCED PROTECTION FOR EMPLOYEES

- Before** – Your employer may not have purchased WIC insurance for you, if you are a non-manual employee working in a non-factory setting, or if you earn more than \$1,600 per month

**After** **All non-manual employees earning up to \$2,600 per month must be covered by WIC insurance**
- Before** – Maximum compensation for death (\$204,000) and total permanent incapacity (PI) (\$262,000)

**After** **Maximum compensation raised: death (\$225,000); Total PI (\$289,000)<sup>1</sup>**

<sup>1</sup> Applicable to accidents occurring on or after 1 Jan 2020
- Before** – If you are given light duties after work accident, no medical leave wages can be claimed

**After** **You will be compensated the difference between the wages you earn while on light duty and your Average Monthly Earnings (AME)<sup>2</sup>**

<sup>2</sup> Full AME for first 14 days; thereafter two-thirds AME for up to 1 year from the accident
- Before** – If you want another doctor to assess your injury, you need your employer's consent

**After** **If you have reasons to believe that the treating doctor is not providing adequate care or assessment, you can apply to MOM to have another doctor assess you**



### FASTER AND SIMPLER CLAIMS PROCESSES BENEFIT EVERYONE

- Before** – Employee must wait until injury is fully stabilised before claim for permanent incapacity can be assessed

**After** **Doctors can give current incapacity assessment to expedite claim resolution**
- Before** – Claimant must submit a claim to be compensated even in cases of death or serious injury

**After** **No need to file a claim for serious injuries or death. Processing will start once an accident report is made**
- Before** – MOM processes some types of claims and WIC insurers the rest

**After** **WIC insurers will process all insured claims. If there is dispute as to how insurer processed the claim, MOM will review and decide**
- Before** – If parties are unable to produce pay slips to prove the AME, case is delayed

**After** **We will use industry salary data to compensate the employee. MOM will separately take employer to task for failing to provide pay slips**



Let's work together towards safe and healthy workplaces!

For more information, please visit [www.mom.gov.sg](http://www.mom.gov.sg)