From 1 January 2016, WICA will have higher limits so that payouts remain current. Treatments enabling your employees to recover and return to work sooner are now also claimable. As an employer, you are responsible for your employees, and must provide compensation if they suffer work-related injuries or illnesses. Read on to find out more.

*WICA does not cover independent contractors, members of the Singapore Armed Forces, Singapore Police Force, Singapore Civil Defence Force, Central Narcotics Bureau or Singapore Prisons Service, and domestic workers.

### CHANGES TO WORK INJURY COMPENSATION ACT (WICA) FROM JANUARY 2016

**Under WICA, your employee’s compensation benefits include:**

**Medical leave wages (based on Average Monthly Earnings)**

- **Limits**
  - **Existing Limits**
    - Minimum: $57,000
    - Maximum: $94,000
  - **New Limits (for injury/illness suffered on and after 1 January 2016)**
    - Minimum: $69,000
    - Maximum: $104,000

**Lump-sum compensation (only for permanent incapacity or death)**

- **Minimum:** $7,500
- **Maximum:** $270,000

**Medical expenses**

- **Existing Limits**
  - Up to $30,000 or 1 year from accident date, whichever is reached first
- **New Limits**
  - Up to $36,000 or 1 year from accident date, whichever is reached first (including treatments facilitating early return to work)

Failure to compensate employees is an offence punishable by a maximum fine of $10,000 and/or imprisonment of up to 12 months.

**BUY WORK INJURY COMPENSATION INSURANCE**

**Mandatory**

- Manual workers regardless of salary
- Non-manual workers earning $1,600/month or less

Insurance must cover the employer’s liability to pay medical leave wages, medical expenses and compensation for permanent incapacity or death. Failure to maintain adequate insurance is an offence punishable by a maximum fine of $10,000 and/or imprisonment of up to 12 months.

**Optional**

- Non-manual workers earning more than $1,600/month
- Employers are encouraged to buy insurance for these employees because they remain liable to compensate them for work-related injuries/illnesses

Adequate insurance reduces financial impact from compensation payouts

For More Information:

Check out our guides and self-help tools:

- [www.mom.gov.sg/wic-resources](http://www.mom.gov.sg/wic-resources)

When Do I Inform MOM about My Employee’s Injury/Illness?

- Your employee has a work-related injury or illness resulting in hospitalisation for at least 24 hours
- Your employee has died due to work
- Your employee has a work-related injury or illness resulting in medical leave for more than 3 days

How Do I Support My Injured Employee?

- Provide your employee with the necessary treatment
- Pay your employee’s medical leave wages by the usual pay day
- Provide food and acceptable accommodation for your foreign employee during recovery
- Enable post-injury adjustment with suitable work duties

How Does WICA Benefit My Business?

- Adequate insurance reduces financial impact from compensation payouts
- Early return to work intervention helps retain experienced employees and maintain good employer–employee relations

Do You Know the New Compensation Limits?

<table>
<thead>
<tr>
<th>Limits</th>
<th>Existing Limits</th>
<th>New Limits (for injury/illness suffered on and after 1 January 2016)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death</td>
<td>Minimum: $57,000</td>
<td>$69,000</td>
</tr>
<tr>
<td></td>
<td>Maximum: $94,000</td>
<td>$104,000</td>
</tr>
<tr>
<td>Total Permanent Incapacity*</td>
<td>Minimum: $7,500</td>
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<td></td>
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