

STRENGTHENED PROTECTIONS FOR PLATFORM WORKERS FROM 1 JAN 2025

CPF Contributions for Housing and Retirement

For all Platform Workers

Platform Operators will deduct your share of contributions from your earnings.

- If you do not choose to have increased CPF contributions, only MediSave contributions will be deducted.
- If it is mandated for you or you choose to have increased CPF contributions, you will also receive the Platform Operator's share of contribution. Your CPF contributions will go to your Ordinary, Special and MediSave Accounts.

For Platform Workers who are mandated (born on or after 1 Jan 1995) / choose to have increased CPF contributions

The Government will support eligible lower-income Platform Workers with the Platform Workers CPF Transition Support (PCTS) to minimise impact on take-home pay. From 2029, your Workfare Income Supplement (WIS) will also be increased to be the same as employees.



On-the-Job Protection for Work Injury

Platform Workers will be provided the same level of coverage of Work Injury Compensation (WIC) as employees.

Medical expenses

Up to \$45,000 or medical expenses incurred 1 year from the date of accident, whichever is reached first.

Income loss compensation during medical or hospitalisation leave

For medical leave: Full average daily earnings for up to 14 days, 2/3 average daily earnings from 15th day to 1 year from the date of accident.

For hospitalisation leave: Full average daily earnings for up to 60 days, 2/3 average daily earnings from 61st day to 1 year from the date of accident.

Lump-sum compensation for Permanent Incapacity or Death

Death: From \$76,000, up to \$225,000

Permanent Incapacity: From \$97,000, up to \$289,000

Do you qualify for WIC?

You can make a WIC claim if you are injured while performing these tasks for a ride-hail or delivery Platform Operator:

Task 1: Pick-up



On the way to pick up passenger / item



Pick up passenger / item

Task 2: Delivery



On the way to drop off passenger / item



Drop off passenger / item

How can Platform Workers make a WIC claim?



Inform the Platform Operator(s) of the incident and injury details.



The Platform Operator(s) will file a work injury report to MOM and the Platform Operator's insurer will be notified to process the WIC claim. The Platform Worker will be notified of the WIC claim case reference number and the insurer processing the claim.



The insurer may reach out to the Platform Worker for more details about the claim. Platform Workers are encouraged to provide information clearly and promptly to speed up the claim process.

How can the Platform Worker check the status of their WIC claim?

Receive notification: After the Platform Operator reports the work injury to MOM, the Platform Worker will receive a notification from MOM containing the WIC claim case reference number and the insurer's contact details.

Access MOM's EmPOWER e-services: Use Singpass to log in to MOM's EmPOWER e-services to check the claim status.

Contact the insurer: If further assistance is needed, the Platform Worker can use the contact details provided by the insurer to clarify issues regarding the claim.

Legal Framework for Representation

Platform Workers can organise and represent the interest of fellow Platform Workers by registering with Platform Work Associations to negotiate with Platform Operators.

Illustration of how Strengthened Protections will benefit Platform Workers



- Mr Tan, 35-year-old
- Ride-hail driver working for Platform Operator A
- Earns **\$7,500/month** (before deducting expenses)
- Uses a car (Fixed Expense Deduction Amount of 60%)
- Net earnings used to compute CPF
 $\$7,500 \times (100\% - 60\%) = \$3,000/\text{month}$

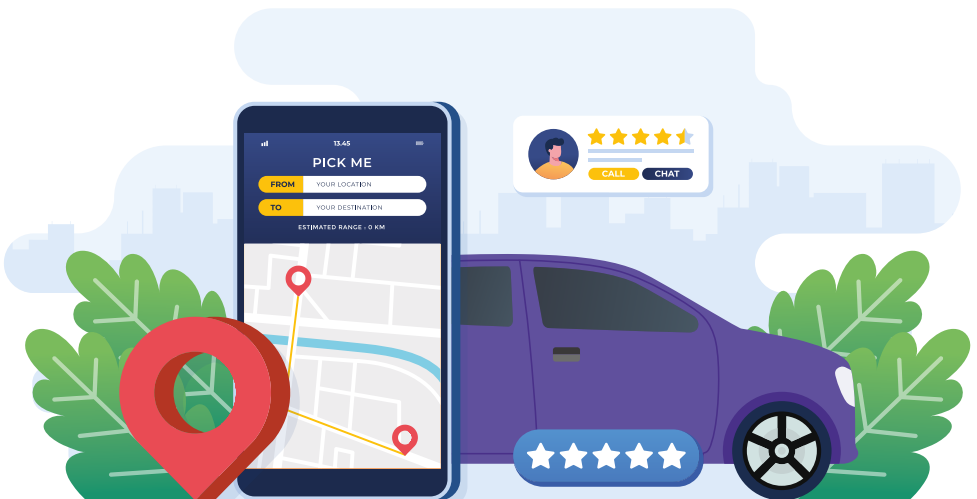
Increased CPF Contributions



If Mr Tan chooses to have increased CPF contributions from the start, he will receive **\$23,830*** in additional cash and CPF savings for his work from 2025 to 2029.

This comprises:

- **\$2,250** of PCTS
- **\$2,860** of WIS
- **\$18,720** in additional CPF contributions from Platform Operator A



*Note: Figures are approximate. Subject to meeting eligibility criteria for PCTS and WIS.

Calculation of WIC



- Mr Lim, 35-year-old at his next birthday
- Delivery rider working for Platform Operator B
- Earns **\$4,000/month** (before deducting expenses)
- Uses a motorcycle (Fixed Expense Deduction Amount of 35%)

If Mr Lim is injured while delivering goods, he can be reimbursed for medical expenses of up to \$45,000 or expenses incurred up to 1 year from the date of accident, whichever is reached first.

If Mr Lim encounters any of the illustrated examples, he will be compensated accordingly.

1



Hospitalised for 14 Days

Total earnings over the 90-day lookback period (before deducting expenses)
= \$12,006

Net earnings over the 90-day lookback period
 $\$12,006 \times (100\% - 35\%)$
= \$7,803.90

Average daily earnings
 $\$7,803.90 \div 90 \text{ days}$
= \$86.71

Income loss compensation
 $\$86.71 \times 14 \text{ days of hospitalisation leave}$
= \$1,213.94

2



Suffers from Permanent Incapacity

Average monthly earnings
 $\$86.71 \times 30 =$ **\$2,601.30**

Calculated average monthly earnings x age multiplying factor
= \$403,201.50
(capped at \$289,000)

Age multiplying factor¹ based on Mr Lim's age
= 155

Doctor's assessment of Permanent Incapacity %
= 75%

Mr Lim's lump sum compensation for Permanent Incapacity
 $\$289,000 \times 75\% =$ **\$216,750**

3



In the case of Death, Mr Lim's next of kin will receive a lump sum compensation based on his earnings and age.

Age multiplying factor² based on Mr Lim's age = **117**

Calculated average monthly earnings x age multiplying factor
= \$304,352.10
(capped at \$225,000)

Actual payout for death is **\$225,000**
(capped at maximum compensation)

Representation

- Both Mr Tan and Mr Lim can join a Platform Work Association.
- From 1 Jan 2025: Platform Work Associations can represent interests of Platform Workers like Mr Tan and Mr Lim (e.g. on issues such as health and safety, grievance handling etc).



¹²For detailed calculation with reference to Age Multiplying Factor for Permanent Incapacity and Death compensation, please visit <https://www.mom.gov.sg/workplace-safety-and-health/work-injury-compensation/resources-and-tools#calculators>.