

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

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.

Do You Know the New Compensation Limits?

	Limits	Existing Limits	New Limits (for injury/illness suffered on and after 1 January 2016)
Death	Minimum	\$57,000	\$69,000
	Maximum	\$170,000	\$204,000
Total Permanent Incapacity*	Minimum	\$73,000	\$88,000
	Maximum	\$218,000	\$262,000
Medical Expenses		Up to \$30,000 or 1 year from accident date, whichever is reached first	Up to \$36,000 or 1 year from accident date, whichever is reached first (including treatments facilitating early return to work)

*This excludes the additional 25% compensation that is paid to workers with total permanent incapacity to offset the cost of care for the injured worker.



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

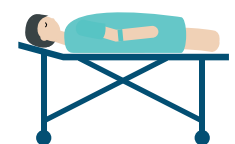
Report to us within 10 days if:



Your employee has a work-related injury or illness resulting in medical leave for more than 3 days



Your employee has a work-related injury or illness resulting in hospitalisation for at least 24 hours



Your employee has died due to work

What Compensation Can My Injured Employee Claim?

Under WICA, your employee's compensation benefits include:



Medical leave wages (based on Average Monthly Earnings)



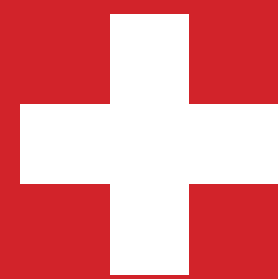
Medical expenses



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

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

How Do I Support My Injured Employee?



Put in place reporting procedures enabling your employee to inform you quickly after sustaining work-related injuries/illnesses



Provide your employee with the necessary treatment



Pay your employee's medical leave wages by the usual pay day



Enable post-injury adjustment with suitable work duties



Provide food and acceptable accommodation for your foreign employee during recovery

How Do I Insure My Business for WICA Compensation Claims?

BUY WORK INJURY COMPENSATION INSURANCE

MANDATORY



MANUAL

Manual workers regardless of salary



NON-MANUAL (≤\$1,600)

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, if any

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 (>\$1,600)

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

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

For More Information:

Check out our guides and self-help tools:
www.mom.gov.sg/wic-resources

Visit MOM website:
www.mom.gov.sg

