

— A Guide For Employees —

WORK INJURY COMPENSATION



MINISTRY OF
MANPOWER

WHAT IS WORK INJURY COMPENSATION FOR EMPLOYEES?

If you suffer an injury or medical condition due to your work, you can seek compensation from your employer.

The Work Injury Compensation Act (WICA) lets employees make claims for work-related injuries or diseases, without having to take legal action.

AM I COVERED UNDER WICA?



✓ Covered

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

✗ Not Covered


- Any member of the Singapore Armed Forces
- Uniformed officer of the Singapore Police Force, Singapore Civil Defence Force, Central Narcotics Bureau and Singapore Prisons Service
- Self-employed person / independent contractor
- Domestic worker

QUESTION 1

 **May 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, you may.

I WAS INJURED AT WORK. WHAT SHOULD I DO?



- 1** Seek medical help. You must inform your employer quickly.
 - He will notify the Ministry of Manpower (MOM).
- 2** Give your original Medical Certificate (MC) to your employer.
 - Claim your medical leave wages.
- 3** Give your original medical bills to your employer.
 - He has to pay you back if you had paid first.
 - Keep a copy of your MCs and medical bills.
- 4** Check with your employer that he has notified MOM of the accident.
- 5** Decide if you want to file a claim under WICA or common law.
 - You can only claim from one.

When does my employer report my work injury to MOM?



Your employer has to report your injury if you:

- were hospitalised for at least 24 hours, or
- were given medical leave for 4 or more calendar days (whether consecutive or not), or
- contracted an Occupational Disease



USEFUL TIP You can inform MOM yourself at <http://www.mom.gov.sg/iReport>

WHAT CAN I CLAIM, AND HOW MUCH IS THE AMOUNT?

Under WICA, you can claim the following types of compensation, **only if** you visit a Singapore-registered doctor.

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

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 2016	\$30,000
On and after 1 Jan 2016	\$36,000

QUESTION 2



My medical expenses are \$45,000. Can I claim the full amount?

7 FEB
2016



You had an accident.

10 MAR
2016



\$30,000
Yes, you can claim the full amount.

30 JUN
2016



\$10,000
You can claim \$6,000 only.

9 MAR
2017



\$5,000
You cannot claim the amount.

In this example, you can only claim $\$30,000 + \$6,000 = \$36,000$. You cannot claim the remaining \$4,000 incurred on 30 Jun 2016 as the cap has been reached. You cannot claim the \$5,000 incurred on 9 Mar 2017 either, because it has been **more than one year from the date of accident**.

TYPE 2 : MEDICAL LEAVE WAGES

When can I claim medical leave wages?



You can claim medical leave wages if you are given outpatient and/or hospitalisation leave by a doctor, due to the work injury or medical condition.

You can only claim for days which you would normally be at work (working days), and not for rest days or public holidays.

WICA entitles you to the following rates and limits:

For this amount of outpatient medical leave	Or this amount of hospitalisation leave	Your medical leave wages are calculated based on
Up to 14 days	Up to 60 days	Your full average monthly earnings
15 th day onwards, up to 1 year from the accident	61 st day onwards, up to 1 year from the accident	2/3 of your average monthly earnings

QUESTION 3



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



First, ensure that you have submitted all original MC and medical bills to your employer. Ask him to acknowledge that he has received them.

If your employer still does not pay you your medical leave wages and medical expenses, please write to us at <http://www.mom.gov.sg/contact-us> or approach us at Ministry of Manpower Services Centre.

TYPE 3 : LUMP SUM COMPENSATION

This is payable in case of Permanent Incapacity (PI) or Death.

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

Amount payable to employee
 = [employee's Average Monthly Earnings]
 x [age multiplying factor] x [% permanent incapacity]¹

¹subject to compensation limits

How do I calculate Average Monthly Earnings (AME)?



Earnings + Overtime pay + Food allowance
 + bonus and all other allowance(s) paid for work over last 12 months before accident date



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 2016	[\$73,000 x % PI]	[\$218,000 x % PI]
On and after 1 Jan 2016	[\$88,000 x % PI]	[\$262,000 x % PI]

Notes:

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



DEATH - when an injury causes the death of an employee

Amount payable to family members or dependants of the deceased employee = [employee's AME] x [age multiplying factor]

*subject to compensation limits

When did the accident happen?	Compensation Limits*	
	Minimum	Maximum
Before 1 Jan 2016	\$57,000	\$170,000
On and after 1 Jan 2016	\$69,000	\$204,000

QUESTION 4



Do I need a lawyer?



- You do not need a lawyer to help you with your claim as the compensation amount is based on a fixed formula.
- MOM has interpreters who can help you file a claim at no extra cost.
- These interpreters can speak: Bengali, Tamil, Mandarin, Malay.

QUESTION 5



What happens if my employer still does not pay the compensation ordered by MOM?



Your employer is to pay you within 21 days of the Order. If he does not do so, he may be prosecuted for failing to comply with the Order. However, it does not mean you will receive the compensation.

You have to enforce the Order yourself at the Bailiff's section in the State Courts at 1 Havelock Square, Singapore 059724. You may contact our officer for assistance.

I WOULD LIKE TO FILE A WICA CLAIM. WHAT SHOULD I DO?



CLAIMS

Application form for Work Injury Compensation Claim

Under the Work Injury Compensation Act

File your claim

- You have to notify MOM if you wish to file a claim.
- We will send you an application form.
- **You may not be able to make a claim after more than 1 year from the date of accident.**

USEFUL TIP



Do you know you can check the status of your work injury claim using SMS?

**Text CS<space>claim reference no. to '96175993'
E.g. CS W-2014010001**

Go for medical assessment

- Attend all medical appointments.
- Do not change hospitals/clinics.
- The hospital will assess you and inform MOM on the extent of your injury (your % Permanent Incapacity).



Receive Notice of Assessment

- We will issue a Notice of Assessment to you, your employer and the insurer.



Resolve claim and payment

- If no one objects to MOM's assessment, your employer or insurer has to pay you within **21 days** of the Notice. Your employer cannot deduct money (e.g. medical expenses and medical leave wages) from your compensation.
- If there is any objection, MOM will help to resolve it and issue an Order on the compensation to be paid.



QUESTION 6



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.



WHAT HAPPENS IF I COMMIT AN OFFENCE UNDER WICA?



MOM will take stern action against you.

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

In addition, there are other penalties:

Making a fraudulent claim

- A fine of up to \$15,000; and/or
- Jail of up to 12 months

Providing false information to officers

- A fine of up to \$5,000; and/or
- Jail of up to 6 months

NEED HELP TO FILE A WICA CLAIM OR 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 FEBRUARY 2017

Information provided in this guide is correct at the time of printing. The guide provides basic information on Work Injury Compensation (WIC) to employees. It also gives a simple overview of their rights and obligations under the WIC Act. As a guide, this booklet has no legal standing. If in doubt, reference should be made to the WIC Act itself.