LINDUNG 24 JAM

SUPPLEMENTARY FAQ for HR Practitioners prepared by AuntyHR™

Version 1.0 | 29 July 2026

⚠ **IMPORTANT DISCLAIMER**

This document is **NOT** an official PERKESO publication.

But this supplementary FAQ is designed to complement PERKESO's official LINDUNG 24 Jam FAQ by answering other common questions raised by HR practitioners and employees.

The answers are based on the information currently available to me, including PERKESO's published materials and publicly available clarifications at the time of writing, including my late-night Tanya Hanna sessions and webinars.

This FAQ is intended for general educational purposes only and should not be regarded as legal advice or an official interpretation of the law.

While every effort has been made to ensure accuracy, readers should refer to PERKESO's latest publications or contact PERKESO directly for case-specific advice. Gitu.

Let's Begin.

xoxoxo, AuntyHR™

A. ENROLMENT & CONTRIBUTION

1. What happens if an employee misses the 31 August 2026 opt-out deadline?
Employees who do not opt out by 31 August 2026 will remain enrolled in the scheme and will no longer be able to opt out after the deadline.

The one-off opt-out window was introduced to facilitate the initial implementation of the scheme only.

2. Can an employee who opted out later decide to opt back in?
Yes. Employees who have previously opted out may apply to opt back into the scheme, subject to PERKESO's prevailing procedures and requirements.

3. If an employee opts out earlier and the July or August 2026 contributions have already been deducted, will they get their money back?
Yes. If the employee opts out within the permitted opt-out window and the July or August 2026 contributions have already been deducted or paid, the employer may apply for a refund through PERKESO's prescribed process.

The refund will be paid to the employer, who is then responsible for reimbursing the employee. However, the June 2026 contribution is not refundable because protection has already been provided for that month.

4. After an employee opts out, when does LINDUNG 24 Jam protection end?
For employees who opt out through the online LINDUNG Portal, protection ceases on the same date the online opt-out form is submitted.

From that date onwards, the employee is no longer entitled to benefits under LINDUNG 24 Jam unless they subsequently opt back into the scheme, subject to PERKESO's prevailing procedures and requirements.

B. COVERAGE & ELIGIBILITY

5. What types of injuries are covered under LINDUNG 24 Jam?

LINDUNG 24 Jam provides protection for **accidental injuries** occurring within Malaysia that are not covered under PERKESO's Employment Injury Scheme *(Skim Bencana Pekerjaan which protects employees against work-related accidents and diseases, covering medical treatment and income loss compensation to support recovery and ease financial burden)*.

Examples of accidents that may fall under LINDUNG 24 Jam include accidents at home, during leisure or recreational activities, while travelling for personal reasons, or during other non-work-related activities like Hyrox and camping.

6. Does LINDUNG 24 Jam cover illnesses or medical conditions?

Generally, no. The scheme is intended to cover injuries arising from accidents rather than illnesses or medical conditions.

For example:

- An employee slips on a wet bathroom floor at home and fractures their wrist. This may be covered because the injury resulted from an accident.
- An employee suffers a heart attack at home without sustaining any accidental injury. This would generally be treated as a medical condition rather than an accident.
- However, if the employee falls and sustains injuries, the injuries may be covered because they result from an accident. Each claim will be assessed by PERKESO on its own merits.

Similarly, injuries sustained during natural disasters such as floods, landslides or falling trees during storms may be covered if they result from an accidental injury.

7. If an employee requires surgery for a slipped disc, can they claim under LINDUNG 24 Jam?

It depends on the cause of the injury.

- If the slipped disc resulted from a workplace accident, it may be claimable under the Employment Injury Scheme (Skim Bencana Pekerjaan).
- If it resulted from a non-work-related accident, it may be claimable under LINDUNG 24 Jam.
- If the slipped disc developed due to degeneration, ageing or illness without an accidental event, it would generally not fall within LINDUNG 24 Jam.

Also, each claim is assessed based on its individual facts and supporting medical evidence.

8. Does LINDUNG 24 Jam cover mental health conditions?

Generally, no. LINDUNG 24 Jam does not cover mental health conditions as the scheme is primarily designed to protect against accidental injuries rather than illnesses.

However, if a mental health condition can be proven to have arisen specifically from work-related factors, such as depression arising from the workplace, PTSD from traumatic work incidents, or acute stress reactions following a workplace accident, an individual may be able to claim under a different category such as the Occupational Disease (Penyakit Khidmat) scheme.

If the mental health condition is confirmed by a specialist doctor that the individual is unable to earn a livelihood at least one-third of their normal earning capacity, they can apply under Invalidity Scheme (Skim Keilatan or Pencen Ilat).

Remember, each case is assessed individually based on medical reports and confirmation from specialists. Thorough documentation verifying the work-related origins of the condition is essential. For specific guidance on mental health claims, consult PERKESO directly or seek advice from a relevant medical professional.

9. Is an employee covered during an employment gap?

Generally, no. Protection applies only while the person remains an employee covered under the scheme. If the person ceases employment and does not immediately commence employment with another employer, they will generally not be protected during the employment gap.

Coverage may resume when they commence new employment and the applicable registration and contribution requirements are satisfied.

10. Can employees appeal if their claim is rejected?

Yes. A rejected claim does not necessarily mean the matter is closed.

If an employee believes the decision is incorrect, they may submit an appeal to the Social Security Appellate Board (Jemaah Rayuan Keselamatan Sosial or JRKS) together with any relevant supporting documents.

Individuals can submit appeals within three years from the date the denial letter is issued.

C. BENEFITS

10. Is LINDUNG 24 Jam intended to replace private medical insurance?
No. LINDUNG 24 Jam is a social protection scheme and should not be regarded as a replacement for private medical insurance. They serve differently.

But for LINDUNG 24 Jam, besides medical treatment, the scheme also provides benefits such as income replacement (rather than a lump sum payment), rehabilitation, permanent disablement benefits and dependents' benefits, subject to eligibility.

11. Is there a minimum claim amount for medical reimbursement?
At the time of writing, PERKESO has not prescribed a minimum Ringgit amount for medical reimbursement claims under LINDUNG 24 Jam.

However, reimbursement for treatment obtained outside the PERKESO panel clinics is subject to rates set by PERKESO, which typically align with the charges for Class Two treatment in government hospitals or other rates established under the applicable medical fee regulations.

Treatment at PERKESO panel clinics and government clinics or hospitals may be provided without charge, subject to the scheme's requirement.

12. How long does PERKESO take to process reimbursement claims?
Processing times may vary depending on the type of benefit claimed, the completeness of the supporting documents and whether further verification is required. But Tanya Hanna did say typically 14 working days.

Also, PERKESO has a team that works closely with government hospital emergency departments to facilitate the issuance of Guarantee Letters (GLs) for eligible cases. These GLs can often be issued within a few hours, providing timely support for necessary medical treatment.

D. EMPLOYER RESPONSIBILITIES

14. Can employers verify an employee's participation status?
Yes. Employers may verify an employee's participation through PERKESO's ASSIST Portal, subject to the functions made available in the portal. This is particularly useful when onboarding new employees or managing employees with multiple employers.

15. What should employers do when hiring a new employee?
Employers should confirm the employee's participation status under LINDUNG 24 Jam and obtain any relevant supporting documents where necessary, such as previous opt-out records. This helps ensure the correct contribution status is maintained.

16. Who submits claims under LINDUNG 24 Jam?
Claims under LINDUNG 24 Jam are submitted by the employee or their beneficiaries and can be done through the online portal facilities. However, if the employer wants to submit a claim on behalf of the insured, they need to do so manually at the nearest PERKESO office.

For workplace accidents though, employers generally have reporting obligations under the Employment Injury Scheme (Skim Bencana Pekerjaan).

17. If an employee has multiple employers, who should make the LINDUNG 24 Jam contributions?
(Moonlighting just entered the chat)

If an employee has more than one employer, they must nominate one employer to make contributions under LINDUNG 24 Jam. Once the nomination has been made, the participating employer should continue making the required contributions in accordance with PERKESO's requirements.

Finally, I know many of you have been asking me:

"Aunty, I already have a medical card, personal accident insurance and life insurance. Why do I still need LINDUNG 24 Jam?"

Look... LINDUNG 24 Jam was never designed to replace your private insurance. It is a social protection scheme that complements what you already have.

You know... it's supplementary.

In fact, having private insurance doesn't make LINDUNG 24 Jam unnecessary. They simply serve a different purpose, especially if you have dependents and are active in outdoor activities.

Think about it.

The more protection you have, the more financial options you have when life throws you an unexpected curveball.

Also, this scheme is really trying to help many workers, especially in the B40 community and foreign workers, who do not have the financial means to buy a medical card, personal accident policy or comprehensive life insurance. LINDUNG 24 Jam may be the only financial protection they have if they suffer a serious accident outside of work.

I hope this FAQ has helped answer some of the questions surrounding LINDUNG 24 Jam.

And if you need any further clarifications, please do reach out to PERKESO directly, or you can also send me a message on Instagram (@professionalbimbo).

xoxoxo, AuntyHR™