

---



---

# CONTENTS

<b>1. EXECUTIVE SUMMARY</b>	<b>1</b>
<b>2. SURVEY METHODOLOGY</b>	<b>17</b>
<b>3. PROFILE OF PARTICIPATING COMPANIES</b>	<b>23</b>
3.1 Industrial Distribution .....	25
3.2 Geographical Distribution .....	27
3.3 Employment Size .....	28
3.4 Capital Ownership .....	29
3.5 Annual Sales Turnover .....	30
3.6 Local/Multinational Companies .....	31
3.7 Local/Multinational Companies .....	32
<b>4. MEDICAL BENEFITS</b>	<b>33</b>
4.1 Outpatient/Non Hospitalisation Medical Consultation & Treatment Benefits .....	35
4.1.1 Provision of Outpatient/Non Hospitalisation Medical Consultation and Treatment Benefits .....	35
4.1.2 Annual Entitlement of Outpatient/Non Hospitalisation Medical Consultation and Treatment Benefits .....	49
4.1.3 Types of Clinic or Hospital for Outpatient/Non Hospitalisation Medical Consultation and Treatment Benefits .....	76
4.1.4 Whether the Company covers the Medical Cost of Traditional Medicine Treatment .....	90
4.1.5 Provision of Outpatient/Non Hospitalisation for Specialist Medical Consultation and Treatment Benefits .....	104
4.1.6 Entitlement of Outpatient/Non Hospitalisation for Specialist Medical Consultation and Treatment Benefits .....	118

4.1.7	Whether the Employees need to obtain a referral letter from the panel doctor before proceeding for Outpatient/ Non Hospitalisation Specialist Medical Consultation and Treatment .....	144
4.1.8	Types of Outpatient/Non Hospitalisation Medical Consultation and Treatment Benefits.....	158
4.1.9	Provision of Outpatient/Non Hospitalisation Medical Consultation and Treatment Benefits during probation period .....	172
4.1.10	Provision of Outpatient/Non Hospitalisation Medical Consultation and Treatment Benefits for employees under under fixed term contract .....	186
4.1.11	Average Outpatient/Non Hospitalisation Expenses per Employee.....	200
4.2	Hospitalisation and Surgical Benefits .....	205
4.2.1	Provision of Hospitalisation and Surgical Benefits.....	205
4.2.2	Terms of Payment for Hospitalisation and Surgical Benefits .....	219
4.2.3	Average Annual Limit of Hospitalisation and Surgical Benefits.....	233
4.2.4	Average Annual Premium for Group Hospitalisation and Surgical Insurance - paid by Company .....	246
4.2.5	Types of Hospital for Hospitalisation and Surgical Treatment .....	259
4.2.6	Class of Ward for Hospitalisation and Surgical Treatment.....	273
4.2.7	Maximum Limit of Ward Charges for Hospitalisation and Surgical Treatment.....	287
4.2.8	Whether the Employee need to obtain a referral letter from the panel doctor to be eligible for the Hospitalisation and Surgical coverage .....	300
4.2.9	Average Hospitalisation Expenses per Employee .....	314
4.3	Dental and Optical Benefits .....	317
4.3.1	Provision of Dental Benefits.....	319

---

---

4.3.2	Average Annual Limit of Dental Benefits .....	333
4.3.3	Provision of Optical Benefits.....	346
4.3.4	Average Annual Limit of Optical Benefits.....	360
4.4	Maternity Benefits .....	371
4.4.1	Provision of Maternity (Delivery) Expenses for Female Employees.....	373
4.4.2	Maximum Limit of Maternity (Delivery) Expenses .....	387
4.5	Group Personal Accident Insurance .....	403
4.5.1	Provision of Group Personal Accident Insurance .....	403
4.5.2	Sum Insured of Group Personal Accident Insurance.....	417
4.5.2.1	Accidental Death.....	417
4.5.2.2	Permanent Disablement .....	430
4.6	Medical Benefits to Dependants .....	443
4.6.1	Outpatient/Non Hospitalisation Benefits to Dependants.....	445
4.6.1.1	Provision of Outpatient/Non Hospitalisation Benefits to Dependants .....	445
4.6.1.2	Whether any Limit for the entitlement of Outpatient/ Non Hospitalisation Benefits of Dependants .....	459
4.6.1.3	Annual Limit of Outpatient/Non Hospitalisation Benefits of Dependants .....	473
4.6.2	Hospitalisation & Surgical Benefits to Dependants.....	487
4.6.2.1	Provision of Hospitalisation & Surgical Benefits to Dependants .....	487
4.6.2.2	Whether any Limit for the entitlement of Hospitalisation & Surgical Benefits of Dependants .....	501

4.6.2.3 Annual Limit of Hospitalisation & Surgical Benefits of Dependants .....	515
4.6.3 Dental Benefits of Dependants .....	529
4.6.3.1 Provision of Dental Benefits to Dependants .....	529
4.6.3.2 Dental Expenses for Dependants .....	543
4.6.3.3 Annual Limit of Dental Expenses for Dependants .....	557
4.6.4 Optical Benefits of Dependants .....	571
4.6.4.1 Provision of Optical Benefits to Dependants .....	571
4.6.4.2 Optical Expenses for Dependants .....	585
4.7 Leaves .....	599
4.7.1 Sick Leave .....	601
4.7.1.1 Provision of Sick Leave .....	601
4.7.1.2 Recommendation of Sick Leave .....	615
4.7.2 Maternity Leave .....	629
4.7.2.1 Provision of Maternity Leave .....	629
4.7.2.2 Entitlement of Maternity Leave .....	643
4.7.3 Prolonged Illness Leave .....	657
4.7.3.1 Provision of Prolonged Illness Leave .....	657
4.7.3.2 Duration of Paid Prolonged Illness Leave .....	671
4.7.4 Types of Illness Covered by Prolonged Illness Leave .....	685
4.8 Measures to manage the increase of Medical Cost .....	711
4.8.1 Projection of Medical Cost for the upcoming year .....	713
4.8.2 Reasons of Increasing in Medical Cost of Companies .....	716

4.8.3	Whether any measures adopted to manage the increase of Medical Cost of Companies.....	719
4.8.4	Measures adopted to manage the increase of Medical Cost of Companies.....	722

## 5. MAN-DAYS LOSS **725**

5.1	Man-days Loss Profile of Participating Companies.....	727
5.1.1	Number of Employees of Participating Companies by Gender.....	727
5.1.2	Number of Male Staff Working in Office/ Non Shift & Production/ Operations/ Shift.....	733
5.1.3	Number of Female Staff Working in Office/ Non Shift & Production/ Operations/ Shift.....	736
5.1.4	Gazetted Public Holidays Observed in 2014.....	739
5.1.5	Shift Work Arrangement.....	742
5.1.6	Working Days Arrangement.....	745
5.1.6.1	Number of Working Days Per Week for Executives - Office/ Non Shift.....	745
5.1.6.2	Number of Working Days Per Week for Executives - Production/ Operations/ Shift..	748
5.1.6.3	Number of Working Days Per Week for Non Executives - Office/ Non Shift.....	751
5.1.6.4	Number of Working Days Per Week for Non Executives - Production/ Operations/ Shift.....	754
5.1.6.5	Number of Working Days Per Week for Expatriates - Office/ Non Shift.....	757
5.1.6.6	Number of Working Days Per Week for Expatriates - Production/ Operations/ Shft.....	760
5.1.6.7	Number of Working Days Per Week for Foreign Workers - Office/ Non Shift.....	763

5.1.6.8	Number of Working Days Per Week for Foreign Workers - Production/ Operations/ Shift .....	766
5.1.7	Total Number of Working Days Available in 2014 .....	769
5.1.8	Number of Working Hours Per Week	
5.1.8.1	Number of Working Hours Per Week for Executives - Office/ Non Shift .....	774
5.1.8.2	Number of Working Hours Per Week for Executives - Production/ Operations/ Shift .....	777
5.1.8.3	Number of Working Hours Per Week for Non Executives - Office/ Non Shift .....	780
5.1.8.4	Number of Working Hours Per Week for Non Executives - Production/ Operations/ Shift .....	783
5.1.8.5	Number of Working Hours Per Week for Expatriates - Office/ Non Shift .....	786
5.1.8.6	Number of Working Hours Per Week for Expatriates - Production/ Operations/ Shift. ....	789
5.1.8.7	Number of Working Hours Per Week for Foreign Workers - Office/ Non Shift .....	792
5.1.8.8	Number of Working Hours Per Week for Foreign Workers - Production/ Operations/ Shift .....	795
5.2	Man-days Loss Rates, Causes and Measures.....	799
5.2.1	Definition of Man-days Loss .....	801
5.2.2	Man-days Loss Rates.....	801
5.2.2.1	Man-days Loss Due to Visits to Clinic (Jan 2014 - Dec 2014).....	803
5.2.2.2	Man-days Loss Due to Visits to Hospital (Jan 2014 - Dec 2014) .....	805

5.2.2.3	Man-days Loss Due to Sick Leave (Hospitalisation and Non-Hospitalisation) and Prolonged Illness Leave (Jan 2014 - Dec 2014) .....	807
5.2.2.4	Man-days Loss Due to Industrial Accident (Jan 2014 - Dec 2014) .....	809
5.2.2.5	Man-days Loss Due to Lateness and Absence without leave or reasonable excuse (Jan 2014 - Dec 2014) .....	810
5.2.3	Comparison of Man-days Loss Among Different Categories of Employees.....	811
5.2.3.1	Comparison of Absence Rate/ Man-Days Loss Between Executives and Non Executives .....	811
5.2.3.2	Comparison of Absence Rate/ Man-Days Loss Between Male and Female Employees .....	814
5.2.3.3	Comparison of Absence Rate/ Man-Days Loss Between Office and Production/ Operation Staff .....	817
5.2.3.4	Comparison of Absence Rate/ Man-Days Loss Between Shift Workers and Non Shift Workers .....	820
5.2.3.5	Comparison of Absence Rate/ Man-Days Loss Between Married and Single Employees .....	823
5.2.3.6	Comparison of Absence Rate/ Man-Days Loss According to Different Age Group .....	826
5.2.4	Sick Leave .....	829
5.2.4.1	Sick Leave Entitlement .....	829
5.2.4.2	Utilisation of Sick Leave .....	839
5.2.4.3	Authorised Clinic or Hospital that Grant Sick Leave to Employees .....	844
5.2.4.4	Types of Incentive Scheme Provided in-lieu of Sick Leave Not Taken .....	847
5.2.4.5	Total Cost of Sick Leave for Hospitalisation & Non Hospitalisation (from January - December 2014) .....	850

5.2.4.6	Average Total Cost of Paid Sick Leave Taken for Hospitalisation & Non Hospitalisation Sick Leave (from January 2014 - 31 December 2014) .....	855
5.2.5	Annual Leave & Other Leaves Utilisation .....	856
5.2.5.1	Annual Leave Entitlement & Utilisation .....	856
5.2.5.2	Marriage Leave Utilisation .....	858
5.2.5.3	Compassionate Leave Utilisation .....	858
5.2.5.4	Maternity Leave Utilisation.....	859
5.2.5.5	Paternity Leave Utilisation .....	860
5.2.5.6	Exam/ Study Leave Utilisation.....	860
5.2.5.7	Attending Training/ Seminar/ Conference .....	861
5.2.6	Causes of Man-days Loss.....	862
5.2.6.1	Common Causes of Man-Days Loss.....	862
5.2.6.2	Factors Related to Working Environment Which Affect Man-days Loss .....	867
5.2.7	Attendance/ Man-days Loss Monitoring .....	872
5.2.7.1	Methods of Attendance/ Man-days Loss Monitoring.....	872
5.2.7.2	Personnel Who Monitored Staff's Attendance/ Man-days Loss .....	875
5.2.7.3	Monitoring Absence/ Man-days Loss According to Criteria .....	878
5.2.7.4	Frequency of Feedback to Management on Absence rate/ Man-days Loss .....	881
5.2.7.5	Most Frequent Period of Absence/ Man-days Loss .....	884
5.2.8	Absence/ Man-days Loss Control.....	887
5.2.8.1	When Will An Absentee Questioned on Return to Work.....	887



5.2.8.2	Absence Interview .....	890
5.2.8.3	Provision of Counselling Services to Employees Who Were Habitually Absent Without Authorised Leave/ Leave Without Notice.....	893
5.2.8.4	Who Conducts Counselling Services to Employees Who Were Habitually Absent Without Authorised Leave/ Leave Without Notice .....	896
5.2.9	Measures to Reduce Man-days Loss .....	899
5.2.9.1	Measures Taken by Company to Reduce Man-days Loss .....	899
5.2.9.2	Effectiveness of Measures Taken by Company to Reduce Man-days Loss .....	904
5.2.10	Dismissal Due to Issues Related to Man-days Loss in 2014.....	907
5.2.10.1	No. of Dismissal due to Issues Related to Man-Days Loss in 2014 .....	907
5.2.11	Attendance Allowance Scheme .....	914
5.2.11.1	Provision of Attendance Allowance Scheme.....	914
5.2.11.2	Provision of Attendance Allowance Scheme by Category of Employees .....	917
5.2.11.3	Types of Attendance Allowance Scheme .....	920
5.2.11.4	Whether Attendance Allowance Effective to Reduce Man-days Loss/ Absenteeism .....	923
5.2.11.5	Provision of Other Attendance Incentive Schemes to Discourage Man-days Loss/ Absenteeism .....	926
5.2.11.6	Attendance as Criteria for Performance Appraisal .....	929
5.2.11.7	Whether Company Willing to Share Other Best Practices on Reducing Man-days Loss or Absenteeism .....	932

## 6. LIST OF PARTICIPATING COMPANIES **935**