



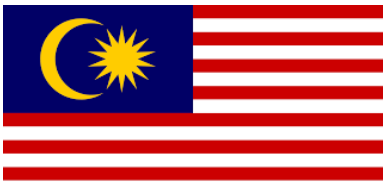
GLOBEX UPDATE HEALTH & BENEFITS

Events, developments, and opportunities in the international marketplace.

Recent Successes

- **Helped client set up a comprehensive group benefits plan covering a diverse group of local national employees based in several European countries.**
- **Secured group expatriate benefits plan for large manufacturing firm.**
- **Implemented group travel medical package for major air heat production manufacturer.**

Malaysia



Malaysia's new law mandating Employees Provident Fund (EPF) contributions for foreign employees will take effect for wages earned from October 2025 onwards, with the first payments due by November 15, 2025. The requirement applies to all non-Malaysian citizen employees—excluding domestic servants such as maids, cooks, drivers, and cleaners—who hold a valid employment pass or other qualifying work permit issued by Malaysia's Immigration Department and are working in Malaysia. The legislation mandates a contribution rate of 2% of monthly wages from both employer and employee, which is significantly lower than the statutory rates for Malaysian citizens. EPF contributions should stop during the last two months prior to the expiration of the foreign employee's work permit. This development brings Malaysia further in line with global labor standards and underscores the country's commitment to social protection for all working residents, regardless of nationality.

Australia

Starting July 2025, Australia requires employers to contribute 12% superannuation on Paid Parental Leave payments, a move designed to bolster retirement savings for working parents. This change is part of a broader three-year plan to enhance parental leave entitlements, which will reach 26 weeks by 2026. Employers must update their payroll systems and leave policies to reflect this new obligation, reinforcing the government's commitment to gender equity and long-term financial security for caregivers.



Canada

Ontario's Digital Platform Workers' Rights Act (DPWRA), effective July 1, 2025, introduces sweeping protections for gig workers in ride-sharing, delivery, and courier services. Employers must now provide written job details—including pay, location, and hours—before or on an employee's first day. The law also mandates fair compensation and



empowers compliance officers to inspect records and enforce penalties. This marks a significant shift toward transparency and equity in Canada's growing gig economy.

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