

Caring for My Family

Can I get child-care subsidies?

How do I pay for my HDB flat?

How to reduce living expenses?



Just ask me!



MAKING LIFE'S JOURNEY BETTER

No matter which stage of life you are at – getting married, starting a family, caring for elderly parents, looking for a new job or planning for retirement – the right support and assistance can make life's journey a little smoother.

In this series of e-booklets, you'll find quick tips and a broad overview of government policies and schemes related to life issues like healthcare, housing, transport, lifelong learning and livelihood so that you are better informed to begin the next stage in life, tackle unexpected challenges and discover suitable opportunities to get ahead.

There are three e-booklets in this series:

Caring for My Family
Getting Ahead in My Career
Caring for Our Seniors

Download the latest copy of the AKK e-booklets on our PA website at www.pa.gov.sg/akk!



ASK KOPI KAKIS!

Ken and his *Kakis** are well-known in the neighbourhood for their friendly smiles and cheerful talk that puts everyone at ease. Ken keeps everyone updated on the latest happenings, and if you need help, he is the person to go to. He is reliable and knows all the lobang, tips and contacts that can help you kickstart each stage of your life with useful knowledge and advice. He even provides a quick and simple sharing about government schemes that you can benefit from!



Like everyone else, Ken has encountered setbacks in life, but he knows from experience that there are many helping hands out there, who are like his trusted kakis. You just need to know where to go and who to ask. So if you need help and support, just ask Ken and his kakis!

** Kakis - Slang/colloquial for good friends*

HERE FOR YOU, EVERY STEP OF THE WAY

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Set Up Your Home Without Financial Burden

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Set up your forever home with these support schemes in this section:

- Priority Schemes for New Home Owners
- Grants for First-Timer Buyers
- Grants for Second-Timer Buyers

HOME SWEET HOME

Set up your first nest without financial burden

Priority Schemes When Applying for New HDB Flats

Apply for new flats under one of these priority schemes to enhance your chances at obtaining a queue position to select a flat.



Parenthood Priority Scheme

- For first-timer married couples, who are either expecting their first Singapore Citizen child at time of application, or have at least one child below 18 years old.

Married Child Priority Scheme

- For married children living together or near (within 4km) their parents.
- Fiancé/Fiancée applicants may also apply.

Third Child Priority Scheme

- For families with more than two children.

Multi-Generation Priority Scheme

- For married children and parents applying for two flats to stay within the same Build-To-Order (BTO) project.

Assistance Scheme for Second-Timers

- For second-timer applicants, divorced or widowed persons with at least one Singaporean child below the age of 18.

Tenants' Priority Scheme

- For tenants of HDB rental flats who have been living in them for at least 2 years and who want to purchase their own homes.

HDB: 6490 1111 
www.hdb.gov.sg 



Is there help for **singles**?

Of course! The monthly income ceiling for singles aged 35 and above has been raised to \$7,000. More singles can now benefit from housing grants.



Housing Grants for First-Timer Buyers

Up to \$80,000 in housing grants for eligible first-timer families and singles buying a HDB flat.



First-Timer Buyers

- Those who have not bought a subsidised flat before.
- Average monthly household income must not exceed \$14,000 (Families) / \$7,000 (Singles) to buy a subsidised flat.

Enhanced CPF Housing Grant (EHG)

- Receive up to \$80,000 in EHG based on average household income, with a household income ceiling of \$9,000.
- The EHG places no restrictions on flat type or location, and applies to both new and resale flats.

Grants for First-Timer Families

- First-timer families buying new flats can enjoy up to \$80,000 in EHG, on top of the significant market discounts when buying new flats directly from HDB.
- Those buying resale flats can enjoy up to \$160,000 in housing grants, comprising the EHG, Family Grant (up to \$50,000) and Proximity Housing Grant (PHG) (up to \$30,000).

Grants for Singles

- First-timer singles aged 35 years or above can enjoy the EHG (Singles) of up to \$40,000 when buying 2-room Flexi flats (99-year lease) in non-mature estates from HDB.
- Those buying resale flats can enjoy up to \$80,000 in housing grants, comprising the EHG (Singles), Singles Grant (up to \$25,000) and PHG (up to \$15,000).

Housing Options for Unwed Parents

- To ensure their children have a stable home to grow up in, unwed parents aged above 21 may buy up to a 3-room flat in a non-mature estate from HDB, or a resale flat. They can also request to buy a resale flat.
- Each request is assessed holistically and individually, to safeguard the best interests of the child. Those who cannot afford to buy any flat will be considered for public rental housing.

HDB: 6490 1111 
www.hdb.gov.sg 

Housing Grants for Second-Timer Buyers



Second-timer buyers who previously owned a subsidised flat get to benefit from housing grants too.



Step-Up CPF Housing Grant (SUHG)

- For second-timer families who are upgrading from their current 2-room subsidised flat in a non-mature estate to a 3-room flat.
- Also for second-timer families who are public rental flat tenants and buying a 2-room or 3-room flat.
- Eligible families can enjoy SUHG of \$15,000.
- Applies to both new and resale flats.

Fresh Start Housing Grant

- For second-timer families with young children who are public rental flat tenants.
- Parent(s) aged 35 to below 55, and have at least 1 Singapore Citizen child aged 18 and below.
- For families who qualify for the Letter of Social Assessment from HDB.
- Offers a 2-room Flexi flat with lease options of between 45 and 65 years, as long as it covers owners and spouse-occupiers minimally till they are 95 years old.
 - The flat will come with a Minimum Occupation Period of 20 years to ensure a stable home for the children.
 - Families receive \$35,000 grant.
- Eligible families can receive \$50,000 grant.

CPF Housing Top-Up Grant

- Additional grant for previous recipients of the CPF Housing Grant for Singles who
 - (i) Were single when they received the grant and are now married to a Singapore Citizen or Permanent Resident who is a first-timer.
 - (ii) Bought a flat with their non-citizen spouse and whose child or spouse is now a Singapore Citizen or Permanent Resident.

Buyback Assistance for HDB Flats

- Owners who face difficulties selling their flats due to ethnic quota limits can now request for HDB to buy back their units.
- Subject to following eligibility conditions:
 - Owners have owned the flat for at least 10 years.
 - Owners made regular genuine attempts over a period of 6 months to sell their flat at a reasonable asking price on the open market.

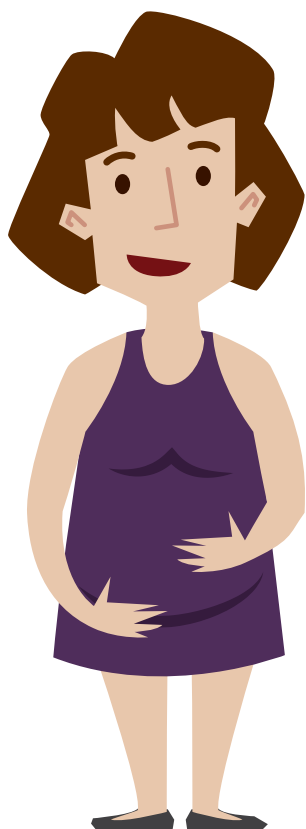
HDB: 6490 1111 
www.hdb.gov.sg 



Start A Family With Few Worries

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My baby is due soon, is there any help for me?



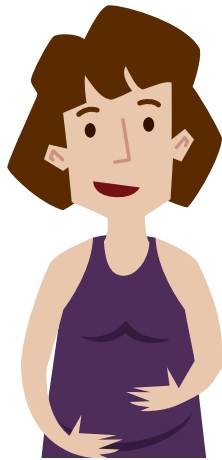
Definitely! Find out about the schemes that can help parents-to-be in this section:

- MediSave Maternity Package
- Medisave for Assisted Conception Procedures (ACPs)



BABY READY

Start a family with few worries



With these support schemes, I can **embark on my parenthood journey** with greater peace of mind.

MediSave Maternity Package

- Parents may withdraw up to \$900 from their MediSave for pre-delivery medical expenses.
- They may also use up to \$550 per day for the first two days of hospitalisation and \$400 per day from the third day onwards for their hospital stay, and an additional surgical withdrawal limit ranging from \$750 to \$3,950, depending on the type of delivery procedure.

MediSave for Assisted Conception Procedures (ACPs)

- ACPs such as Assisted Reproduction Technology (ART) treatments can help couples who have difficulties conceiving.
- Couples can withdraw up to \$6,000, \$5,000 and \$4,000 from their MediSave for their first, second and third and subsequent cycles of ACP respectively, within a lifetime limit of \$15,000.



MOH: 6325 9220 

www.moh.gov.sg 

Enhanced Co-Funding for Fertility Treatments at Public Hospitals

- Includes in-vitro fertilisation and intra-uterine insemination (IUI) procedures that may help couples who need medical help conceiving.
- Eligible couples seeking ART treatments in public hospitals can receive up to 75% (up to \$7,700) in Government co-funding, for a maximum of 3 fresh and 3 frozen ART cycles.
- Eligible couples undergoing IUI procedures at the public AR centres can receive co-funding of up to 75% capped at \$1,000 per treatment cycle, for 3 cycles of IUI.
- Up to two of the six ART cycles can be carried out when the woman is 40 or older, as long as the couple had tried ART or IUI procedures before the woman was 40.

MOH: 6325 9220 
www.moh.gov.sg 

NSmen will receive \$100 worth of credits when they get married or have a baby!

MINDEF: 1800 367 6767 
www.ns.sg 



Give The Best to Our Children

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In this section, find out about the schemes that support your family and children's healthcare, childcare and education needs:

- MediShield Life Coverage from Birth
- Childcare and Infant Care Subsidies
- Edusave Account

GROWING UP

Give your children a good start



What benefits can my **baby** receive?

MediSave Grant for Newborns

- All Singapore Citizen newborns will receive a \$4,000 grant in their MediSave account, to defray the costs of the child's healthcare expenses, such as MediShield Life premiums, recommended childhood vaccinations, hospitalisation and approved outpatient treatments.

CPF: 1800 227 1188 
www.cpf.gov.sg 

MediShield Life Coverage from Birth

- All Singapore Citizen babies are automatically covered by MediShield Life from birth, including those with congenital and neonatal conditions.



MOH: 6325 9220 
www.moh.gov.sg 

Baby Bonus Cash Gift

- The cash gift helps parents with the costs of child-raising during the early years.
 - \$8,000 for their 1st and 2nd child.
 - \$10,000 for their 3rd and subsequent children.

Child Development Account (CDA)

- A special savings account where savings deposited by parents are matched dollar-for-dollar by the Government, up to a cap.
 - A \$3,000 Government contribution to the CDA for each child (i.e. CDA First Step Grant) is given without parents having to save in the CDA first.
 - Parents who continue to save beyond the CDA First Step Grant will receive dollar-for-dollar matching of between \$3,000 and \$15,000, depending on the child's birth order.
- From September 2022, Singaporean children receive a one-off \$200 top-up to their CDA account.

MSF (Baby Bonus): 1800 253 7707 
www.babybonus.msf.gov.sg 



'Don't worry! We've got you covered with support for your baby's healthcare needs to their daily expenses!'

Waiver of Passport Application Fee for Newborns

- Application fees will be waived for parents who are applying for the first passport for their Singapore Citizen children born on or after 1 January 2019.

ICA: 6391 6100 
www.ica.gov.sg 

Caring for Infants and Young Children



Pre-school places have more than doubled to 200,000 and 80% of children will have a place in a government-supported pre-school over time.

Childcare and Infant Care Subsidies

- Families with Singapore Citizen children enrolled in Early Childhood Development Agency (ECDA)-licensed childcare centres receive a monthly basic subsidy of up to \$600 for infant care and up to \$300 for childcare.
- Families with working mothers and gross monthly household income of \$12,000 and below or per capita household income is \$3,000 and below, receive a means-tested monthly additional subsidy of up to \$710 for infant care and up to \$467 for childcare.
- Mothers who are not working due to certain circumstances (e.g. looking for job, pregnant, caring for a younger child aged 24 months and below) may also apply to be considered for these subsidies on a case-by-case basis.
- Eligible low-income families may also apply to be considered for Childcare Financial Assistance (beyond basic and additional subsidies) and a Start-Up Grant.
- Families under HDB's Public Rental Scheme or receiving ComCare support will automatically qualify for maximum preschool subsidies upon application, regardless of the applicant's/ single father's working status.

Kindergarten Fee Assistance Scheme (KiFAS)

- Families with Singapore Citizen children enrolled in kindergartens run by Anchor Operators or the Ministry of Education (MOE), with gross monthly household income of \$12,000 and below or per capita household income is \$3,000 and below, receive means-tested KiFAS support of up to \$170 per month.
- Eligible low-income families may apply for a yearly KiFAS Start-Up Grant, up to \$240.

ECDA: 6735 9213 
www.ecda.gov.sg 

KidSTART

- A programme to enable Singapore Citizen children up to 6 years old, from low-income families to have a good start in life.
- Supports parents and caregivers in the areas of early childhood development, coordinates and strengthens support for families where needed and monitors the developmental progress of children from birth onwards.

KidSTART: 6908 0155 

www.kidstart.sg 



I am glad that I am able to get the support I need for every stage of my child's life!

With these measures in place, every child, regardless of circumstances will be given a good start in life. They will be provided a strong foundation to grow, realise their dreams and continue a journey of lifelong learning!



Early Intervention (EI) for Children Aged 0 to 6

Since 2019, EI services provide more customised programmes to meet the varied needs of children, as they develop over time. With higher subsidies and broader income criteria, EI is now more affordable and benefits more families.

a) Learning Support (LS) and Development Support (DS) Programmes

- Children with mild development needs are given learning support and therapy in a preschool setting.

b) Early Intervention Programme for Infants and Children (EIPIC)

- Children with moderate to severe developmental needs get therapy and developmental services.
- New EIPIC Under-2s programme teaches parents to apply intervention strategies in their child's daily life.
- Enhanced Pilot for Private Intervention Providers (Enhanced PPIP) scheme allows parents to consider enrolling their children in subsidised EI programmes offered by selected Private Intervention Centres.

c) Development Support Plus (DS-Plus) Programme

- Enables children, aged 2 to 6 years old, who have made sufficient progress under EIPIC to transit to receiving intervention within the preschool setting.

d) Integrated Child Care Programme (ICCP)

- Child care programme for mild special needs children (aged 2 to 6) to prepare for future entry to primary education.



SG Enable: 1800 8585 885 
www.sgenable.sg 

Special Student Care Centres

- Provides before-and-after Special Education (SPED) school students aged 7 to 18 years old.
- Families with gross monthly household income of \$9,200 and below, or whose per capita income is \$2,300 and below are eligible for means-tested subsidies.

Special Needs Savings Scheme

- Allows parents to set aside their CPF savings for the long-term care of children with special needs.
- Parents may nominate their loved one with special needs to get a regular stream of fixed pay-outs upon the parent's death.

Special Needs Trust Co (SNTC) Trust

- Provides affordable trust services to persons with special needs. Upon the death or incapacity of the caregiver(s), SNTC will act as a trustee to manage and administer the funds for your loved one.
- The trust also ensures that your loved one with special needs gets the gifts from your will, insurance and CPF savings nomination.

SG Enable: 1800 8585 885 
www.sgenable.sg 

Special Needs Trust Co Ltd: 6278 9598 
www.sntc.org.sg 



Caring for School-Going Children

Edusave Account

- Singapore Citizen students can use their Edusave funds to pay for:
 - enrichment programmes organised by schools;
 - approved miscellaneous fees in all government and government-aided schools, and
 - personal learning devices in secondary schools and junior colleges under digital learning programme organised by schools.
- Primary and secondary school students will receive an annual contribution of \$230 and \$290 respectively.

Edusave Merit Bursaries

- Depending on education level, eligible students who are within the top 25% of each level (except Primary 1 and 2) will receive between \$200 and \$500.
- Applicable for Singaporean students in government-aided schools and junior colleges/ centralised institutes, polytechnics and ITEs with gross monthly income of \$6,900 and below, or whose per capita household income is \$1,725 and below per month.

Edusave Scholarships

- For the top 10% of Singaporean students at their level based on their overall school examination results for the year. Depending on level, students will receive \$350 or \$500.

[The child's school](#)  



Post-Secondary Education Account (PSEA)

- Helps parents save for their children's post-secondary education.
- PSEA will be automatically opened:
 - In the first year when child is eligible for a Government contribution; or
 - When the balance of child's Child Development Account or Edusave Account is transferred to PSEA.

MOE: 6260 0777 
www.moe.edu.sg 

Student Care Fee Assistance Scheme

- Student care subsidies for students (aged 7 to 14) who are Singapore Citizens or Permanent Residents (at least one immediate family member in the same household must be a Singapore Citizen) and attending an MSF-registered Student Care Centre.
- Families with gross monthly household income of \$4,500 and below, or monthly per capita income of \$1,125 and below, are eligible to receive monthly subsidies of up to \$290 for student care fees and a one-off Start Up Grant of up to \$400 per child for initial costs such as deposit, registration fee, uniform and insurance.

MSF (ComCare): 1800 222 0000 
www.msf.gov.sg/comcare 

MOE Financial Assistance Scheme

- Applicable for Singapore Citizen students living in household with a gross monthly income of \$2,750 and below or monthly per capita income of \$690 and below and studying in government, government-aided, specialised and some independent schools.
- Includes full subsidy of school fees, standard miscellaneous fees, transport subsidies (for all levels from primary to pre-university), free textbooks, school uniforms and school meal subsidies (for primary and secondary levels only), and an annual cash bursary (for pre-university level only).



Government Bursary for Post-Secondary Education Institutions (PSEIs)

- All full-time Singapore Citizen students in publicly-funded PSEIs with gross monthly household income of \$9,000 and below, or gross monthly household per capita income of \$2,250 and below are eligible for the Higher Education Community Bursary or Higher Education Bursary, depending on their household income.

Level	Annual Bursary Amount from AY2022
ITE Nitec and Higher Nitec Students	\$400 - \$1,500 (Those in the lowest income tier will also receive 100% tuition fee subsidy)
Diploma Students	\$850 - \$2,750
Undergraduates (excluding Medicine / Dentistry students)	\$1,350 - \$6,200
NUS / NTU Medicine and Dentistry Undergraduates	\$6,200 - \$20,200 (NUS) \$11,000 - \$25,000 (NTU)

- All part-time Singapore Citizen students in publicly-funded PSEIs with gross monthly household income of \$9,000 and below or gross monthly household per capita income of \$2,250 and below are eligible for the Higher Education Bursary.

Level	Annual Bursary Amount from AY2022
Part-time ITE Nitec and Higher Nitec Students	\$140
Part-time Diploma Students	\$300 - \$800
Part-time Undergraduates	\$700 - \$2,500

MOE: 6260 0777 
www.moe.edu.sg 

Travel Concession Passes

- Children below the age of 7 travel for free with a valid child concession card.
- Monthly fees for students from Primary to University levels, and National Servicemen:

	Unlimited Rides on Basic Bus Service	Unlimited Rides on Trains	Unlimited Basic Bus and Train Rides
Primary School Students	\$24.00	\$21.00	\$43.50
Secondary School Students (including JC/ITE) or Full-Time Diploma Students*	\$29.00	\$26.50	\$54.00
Full-Time Undergraduate Students* or Full-Time National Servicemen	\$55.50	\$48.00	\$90.50

*Includes eligible students who study in Private Education Institutions registered with the Council for Private Education, or homeschooler pursuing Singapore-Cambridge General Certification of Examination (GCE) Normal, Ordinary or Advanced Level qualification, or an International Baccalaureate qualification.

TransitLink: 1800 2255 663 
www.transitlink.com.sg 



Parental Leave and Benefit Schemes



We've got our family going. Now, it would be really nice if we could spend **more time** with our kids.

As an employee, I'm always on the lookout for family leave schemes. I want to watch our children grow while they're still cute!



Government-Paid Maternity Leave (GPML)

- Working mothers (including self-employed) of a Singaporean child below 12 months old get up to 16 weeks of GPML.

Government-Paid Paternity Leave (GPPL)

- Working fathers (including self-employed) of a Singaporean child below 12 months old and adoptive father of a child aged below 12 months old, get up to 2 weeks of GPPL.

Government-Paid Shared Parental Leave

- Working fathers (including self-employed) of a Singaporean child below 12 months old can share up to 4 weeks of the 16 weeks of their wives' maternity leave, subject to their wife's agreement.

Adoption Leave for Mothers (AL)

- Working adoptive mothers (including self-employed) of a child aged below 12 months old are eligible for 12 weeks of AL to care for their adopted child.

Government Paid Leave Schemes: 1800 253 4757 
www.profamilyleave.gov.sg 

Government-Paid Maternity Benefit (GPMB)

- Working mothers who do not qualify for GPML due to their work arrangements may apply, if they have been in employment for at least 90 days in the 12 months preceding their Singaporean child's date of birth.

Government-Paid Paternity Benefit (GPPB) and Government-Paid Adoption Benefit (GPAB)

- Working fathers (birth and adoptive fathers) and adoptive mothers who do not qualify for GPPL or AL due to their work arrangements may apply for GPPB or GPAB, if they have been in employment (including self-employment) for at least 90 days in the 12 months preceding their Singaporean child's date of birth or formal intent to adopt.

Government-Paid Childcare Leave (GPCL)

- Each working parent with a youngest Singaporean child below 7 years can take 6 days of GPCL per year.

Extended Childcare Leave (ECL)

- Each working parent with a youngest Singaporean child between 7 and 12 years can take 2 days of paid ECL per year.
- For those with children in both age groups (i.e. below 7 years as well as between 7 and 12 years), the total childcare leave for each parent is a maximum of 6 days per year.

Unpaid Infant Care Leave

- Each working parent with a Singaporean child aged below 2 years can take 6 days of unpaid infant care leave per year.

Government-Paid Leave Schemes: 1800 253 4757 
www.profamilyleave.gov.sg 



Get Help With Your Living Expenses Pg 24 - 30

In this section, find out about the many schemes to help you and your family with your daily expenses:

- GST Vouchers
- CHAS
- ComCare



LIVING WELL

Get help with your living expenses

GST Voucher – Service and Conservancy Charges (S&CC) Rebate

- Eligible Singaporean HDB households will receive between 1.5 and 3.5 months of S&CC Rebate in FY2022 depending on their flat type.

HDB Flat Type	No. of months of S&CC Rebate in FY2022				
	April 2022	July 2022	October 2022	January 2023	Total for FY2022
1- and 2-room	1	1	1	0.5	3.5
3- and 4-room	1	0.5	0.5	0.5	2.5
5-room	0.5	0.5	0.5	0.5	2.0
Executive / Multi-Generation	0.5	0.5	0.5	-	1.5

* For queries regarding S&CC payables, please contact your respective Town Councils.

HDB: 1800 866 3078 
www.hdb.gov.sg 

MOF: 1800 222 2888 
www.mof.gov.sg 



GST Voucher – Cash

- Provides eligible lower-income Singaporeans with cash for their immediate needs.
- In 2022, they will receive \$350 or \$500 depending on the Annual Value of their home and an assessable income (AI) of \$34,000 and below.

Singaporeans aged 21 and above with AI of \$34,000 and below	AV of home as at 31 December 2021	
	AV ≤ \$13,000	\$13,000 < AV ≤ \$21,000
GSTV - Cash in 2022	\$400 (+\$100)	\$250 (+\$100)
GSTV - Cash Special Payment in 2022	\$300	\$100
GSTV - Cash in 2023	\$500 (+\$100)	\$250

GST Voucher Team: 1800 222 2888 

www.gstvoucher.gov.sg 

GST Voucher – U-Save

- U-Save rebates for eligible HDB households to offset their utility bills.
- For FY2022, they receive double their regular GSTV – U-Save.

HDB Flat Type	Regular GSTV – U-Save	Additional GST	Total GSTV – U-Save for FY2022
	Over 4 payments in April 2022, July 2022, October 2022, and January 2023		
1- and 2-room	\$380	\$380	\$760
3-room	\$340	\$340	\$680
4-room	\$300	\$300	\$600
5-room	\$260	\$260	\$520
Executive / Multi-Generation	\$220	\$220	\$440



Assurance Package for GST

• Cash Payout

Every Singaporean aged 21 and above will receive between \$700 to \$1,600 in total between 2022 and 2026, depending on assessable income (AI) and property ownership.

Singaporeans aged 21 years and above in Payout Year	Payout period	Owns 0 to 1 property			Owns > 1 property
		Assessable Income (AI)			
		AI ≤ \$34,000	\$34,000 < AI ≤ \$100,000	AI > \$100,000	
2023	Dec 2022	\$200	\$150	\$100	\$100
2024	Dec 2023	\$400	\$250	\$200	\$200
2025	Dec 2024	\$400	\$250	\$200	\$200
2026	Dec 2025	\$400	\$250	\$100	\$100
2027	Dec 2026	\$200	\$150	\$100	\$100
Total		\$1,600	\$1,050	\$700	\$700

• MediSave Top-Ups

Singaporeans aged 20 years and below or 55 years and above will receive MediSave top-ups annually of \$150 from 2023 to 2025.

Age of Singaporean in Payout Year	20 years and below	55 years old and above
2023		\$150
2024		\$150
2025		\$150
Total		\$450

SP Group: 6671 7117 
www.spgroup.com.sg 



Community Development Council (CDC) Voucher

- All Singaporean households receive \$100 worth of CDC vouchers from mid-May 2022.
- These vouchers can be used at participating heartland shops and hawker centres until the end of 2022.
- Each household will receive \$200 vouchers in 2023 and 2024.

MediSave500 and MediSave700

- Each patient can withdraw up to \$500 or \$700 (for patients with complex chronic conditions) yearly from MediSave for outpatient treatments of conditions under the Chronic Disease Management Programme (CDMP), approved vaccinations and health screenings.

Vaccination Subsidies

- Eligible Singaporeans can enjoy subsidies of between \$35 to \$125 for nationally-recommended vaccinations administered at CHAS GP clinics.
- At polyclinics, eligible Singaporean adults can receive up to 75% subsidies for vaccines under National Adult Immunisation Schedule (NAIS), with Pioneer Generation and Merdeka Generation seniors receiving additional subsidies.

Childhood Development Screening (CDS) subsidies

- For children aged 0 to 6 years old who attend Childhood Development Screening according to recommended touchpoints under local guidelines.
- Eligible Singaporean children can receive full subsidy for the seven recommended childhood developmental screening milestones, at both CHAS GP clinics and polyclinics.




MOH: 6325 9220 
www.moh.gov.sg 





Community Health Assist Scheme (CHAS)

- Singapore Citizens can receive subsidies for medical and dental care at participating General Practitioners and dental clinics near their homes.
- Singaporeans can now apply for CHAS online at www.chas.sg.

CHAS Criteria		 CHAS Green (From 1 Nov 2019)	 CHAS Orange	 CHAS Blue
Household Monthly Income Per Person (for Households with Income)		Above \$2,000	\$1,201 - \$2,000	\$1,200 and below
Annual Value (AV) of Home (for Households with No Income)		Above \$21,000	\$13,001 - \$21,000	\$13,000 and below
CHAS Subsidies				
Common Illnesses* (e.g. Cough and Cold)		NA	Up to \$10 subsidy per visit	Up to \$18.50 subsidy per visit
Selected Chronic Conditions [^]	Simple	Up to \$28 subsidy per visit, capped at \$112 per year	Up to \$50 subsidy per visit, capped at \$200 per year	Up to \$80 subsidy per visit, capped at \$320 per year
	Complex	Up to \$40 subsidy per visit, capped at \$160 per year	Up to \$80 subsidy per visit, capped at \$320 per year	Up to \$125 subsidy per visit, capped at \$500 per year
Selected Dental Services		NA	\$50 to \$170.50 subsidy per procedure (denture, crown, root canal treatment only)	\$11 to \$256.50 subsidy per procedure (dependent on procedure)
Recommended Health Screening under Screen for Life (SFL)**		Fixed fee of \$5 for recommended screening test(s) and first post-screening consultation, if required	Fixed fee of \$2 for recommended screening test(s) and first post-screening consultation, if required	

* Capped at 24 visits for common illnesses per patient per calendar year, across all CHAS clinics, from 2020 onwards.

** This refers to screening for obesity, diabetes, high blood pressure, high blood cholesterol, breast cancer, colorectal cancer and cervical cancer.

[^] "Simple" refers to visits for a single chronic condition. "Complex" refers to visits for multiple chronic conditions, or a single chronic condition with complications.

Check www.chas.sg for a full breakdown of the dental subsidies.

CHAS Hotline: 1800 275 2427 
www.chas.sg 



ComCare Interim Assistance

- Provides assistance to Singapore Citizens and Permanent Residents requiring urgent and immediate help for less than 3 months.
- For those with a monthly household income of \$1,900 and below or per capita household income of \$650 and below.

ComCare Short-to-Medium Term Assistance

- Provides assistance to Singapore Citizens and Permanent Residents looking for work or temporarily unable to work due to illness or caregiving responsibilities.
- For those with a monthly household income of \$1,900 and below or per capita household income of \$650 and below.

ComCare Long Term Assistance

- Provides assistance to Singapore Citizens and Permanent Residents who are permanently unable to work due to illness, old age or disability, with little or no family support, savings or assets to rely on for daily needs.
- Eligible households can receive the following:

Household Size	Assistance
1 person	\$640
2 persons	\$1,080
3 persons	\$1,510
4 persons	\$1,930

MSF (ComCare): 1800 222 0000 
www.msf.gov.sg/comcare 



Transport Concessions for Adults

- Monthly Travel Pass for adults (Singapore Citizens and Permanent Residents) at \$128 per month.

TransitLink: 1800 2255 663 
www.transitlink.com.sg 

Migrant Domestic Worker (MDW)

- Families can benefit from a concessionary levy rate of \$60 per month if they hire a MDW to care for a Singapore citizen who lives in the same household and is a:
 - Child below 16 years old; or
 - Elderly person who is at least 67 years old; or
 - Person with disabilities who needs help with at least 1 Activity of Daily Living.

MOM: 6438 5122 
www.mom.gov.sg 

Supporting Persons with Disabilities

Pg 31 - 35



There's plenty of help to support Persons with Disabilities in their daily lives. Find out more in this section:

- Home-Based Care Services
- CareShield Life
- MediSave Care

Thanks Ken!
I'm glad to
know I have
the help that I
need!



Supporting Persons with Disabilities

Public Transport Concession

- Enjoy a 25% or more discount on adult public transport fares. No additional fares for travel beyond 7.2km.
- They may also consider purchasing a Monthly Concession Pass at \$64 per month for unlimited bus and train rides.

TransitLink: 1800 2255 663 
www.transitlink.com.sg 

Enabling Transport Subsidy

- Up to 80% subsidy for transport fees for persons with disabilities who need to take dedicated transport provided by Social Service Agencies to access care services.

SG Enable: 1800 8585 885 
www.sgenable.sg 

Taxi Subsidy Scheme

- For those who are totally dependent on taxis for travel to school, work or employment-related training.
- Those with per capita household income of \$2,800 per month and below.
- Up to 80% subsidy, depending on per capita monthly household income and distance travelled between home and school/work/training.

Assistive Technology Fund

- Provides means-tested subsidy of up to 90% of the cost of assistive technology devices required by PwDs, subject to a lifetime cap of \$40,000.

SG Enable: 1800 8585 885 
www.sgenable.sg 

Home CareGiving Grant

- Eligible care recipients may receive a \$200 monthly cash payment to defray the costs of caregiving expenses for those who always require some assistance to perform three or more Activities of Daily Living*.

*Eating, bathing, dressing, transferring, toileting, walking or moving around.

AIC: 1800 650 6060 
www.aic.sg 

Home-Based Care Services

- Provides alternative care support for adults with disabilities with the aim of keeping them in the community for as long as possible.
- Services include therapy, personal hygiene care, housekeeping and medication reminders.

SG Enable: 1800 8585 885 
www.sgenable.sg 



It's great to know that I can get all the help I need with these new programmes and schemes!

ElderShield

- A severe disability insurance scheme that provides Singapore Citizens and Permanent Residents with monthly cash payouts for a period of time in the event of severe disability.
- Those born in 1979 or earlier are automatically covered under ElderShield from the age of 40, while those born in 1980 or later will automatically be enrolled into CareShield Life.
- ElderShield 400 policyholders who were born in 1970 to 1979 and not severely disabled will be automatically enrolled into CareShield Life.

CPFB: 1800 227 1188 
www.cpf.gov.sg 

MOH: 6325 9220 
www.moh.gov.sg/eldershield 

CareShield Life (CSHL)

- A long-term care insurance scheme that provides basic financial support should Singapore Citizens and Permanent Residents become severely disabled, especially during old age, and need personal and medical care for a prolonged duration.
 - Those who are born in 1980 or later are automatically covered under CareShield Life from 1 October 2020, or when they turn 30, whichever is later.
 - Those born in 1979 or earlier can choose to join CareShield Life, if they are not severely disabled.
- CSHL provides better protection and assurance:
 - Lifetime cash payouts for as long as the policyholder is severely disabled.
 - Government subsidies to make premiums affordable. No one will lose coverage because of an inability to pay premiums.
 - Premiums can be fully paid by MediSave.

MOH: 1800 222 3399 
www.careshieldlife.gov.sg 

ElderFund

- Support for severely disabled lower-income Singapore Citizens aged 30 and older, who are not able to benefit from CareShield Life, ElderShield, or the Interim Disability Assistance Programme for the Elderly, and have low MediSave balances and inadequate personal savings to meet their long-term care needs.
- Eligible Singapore Citizens can receive up to \$250 cash per month to help with long-term care needs.

AIC: 1800 650 6060 
www.aic.sg/elderfund 

MediSave Care

- Allows severely disabled Singapore Citizens and Permanent Residents aged 30 and above to make monthly cash withdrawals for their long-term care needs.
- Monthly withdrawals of up to \$200 (in total) can be made from their own account and/or their spouses' MediSave accounts, depending on their MediSave balances.

MediSave Balance	Monthly Withdrawal Quantum
\$20,000 and above	\$200
\$15,000 and above	\$150
\$10,000 and above	\$100
\$5,000 and above	\$50
Below \$5,000	Nil

CPFB: 1800 227 1188 
www.cpf.gov.sg 

MOH: 1800 222 3399 
www.moh.gov.sg 

SGUnited Jobs and Skills Schemes for Persons with Disabilities (PwDs)

- Two programmes to provide employment and traineeship opportunities for PwDs:
 - Place-and-Train: PwDs will be placed with employers and trained for new full-time or contract roles. Employers will receive 90% salary support from the Government.
 - Attach-and-Train: PwDs will be placed with host companies for on-the-job and structured training, and given an allowance that is subsidised by the Government.

SG Enable: 1800 8585 885 
www.employment.sgenable.sg/employers/open-door-programme 



Enjoying Additional Support Pg 36 - 39

Hi Ken, what support is there for us working parents?

Find out about the tax reliefs and rebates you may be eligible for in this section:

- Parent/Qualifying Child/Spouse Reliefs
- Working Mother's Child Relief
- Grandparent Caregiver Relief



ENJOYING ADDITIONAL SUPPORT

Tax Reliefs and Rebates

Parent Relief / Handicapped Parent Relief

- Individuals can claim either \$5,500 or \$9,000 for supporting their parents, grandparents, parents-in-law or grand-parents-in-law.
- Individuals may claim either \$10,000 or \$14,000 if their dependent is handicapped. Individuals can share relief based on agreement.

Handicapped Brother / Sister Relief

- Claim \$5,500 tax relief for each handicapped sibling or sibling-in-law you have supported, who lives with you in the same household.

Spouse Relief / Handicapped Spouse Relief

- Claim \$2,000 tax relief if your spouse does not have annual income exceeding \$4,000 and \$5,500 if your spouse is handicapped.

Life Insurance Relief

- For those with total CPF employee contribution, self-employed MediSave/Voluntary CPF contribution and voluntary cash contribution to MediSave account of less than \$5,000 in 2021 and paid for their own life insurance policy in 2021.
- Claim lower of:
 - the difference between \$5,000 and your CPF contribution; or
 - up to 7% of the insured value of your own/spouse's life, or the amount of the insurance premiums paid.
- If a married man paid for his wife's life insurance policy, he may also claim the insurance premiums paid.

Parenthood Tax Rebate

- Married, divorced or widowed parents may claim between \$5,000 and \$20,000 of tax rebates depending on the birth order of their child.

Qualifying Child / Handicapped Child Relief (QCR / HCR)

- Claim \$4,000 tax relief per child who is below 16 years old or studying full-time, and does not have an annual income exceeding \$4,000. Parents supporting a handicapped child can receive \$7,500 tax relief per child.
- Spouses can share QCR / HCR on an agreed apportionment.

IRAS: 1800 356 8300 
www.iras.gov.sg 

Working Mother's Child Relief (WMCR)

- Working mothers (married, divorced or widowed) can claim tax relief of between 15% to 25% of her earned income per child, depending on the birth order of the child.
- WMCR plus QCR / HCR are capped at \$50,000 per child.
- There will be a personal income tax relief cap of \$80,000.

NSman Relief (Self, Wife and Parent)

- Between \$1,500 and \$5,000 for NSmen and \$750 for wives and parents.

Earned Income Relief*

- Depending on age and earned taxable income (employment/business income) in the previous year, an individual will be granted tax relief* of between \$1,000 and \$8,000.
- Similarly, handicapped working persons receive higher relief* of between \$4,000 and \$12,000.

**Relief may be shared among claimants.*

Course Fees Relief

- For courses attended to upgrade skills and enhance employability.
- Claim actual course fees up to a maximum of \$5,500 each year regardless of the number of courses, seminars or conferences you have attended.

CPF Cash Top-Up Relief

- From topping up your own CPF Special/Retirement/MediSave Account or those of your loved ones.
- Receive up to \$16,000 relief per year (maximum \$8,000 for self and maximum \$8,000 for family members).

Grandparent Caregiver Relief

- Working mothers (married, divorced or widowed) who engage the help of their parents and grandparents (including in-laws) to take care of their Singapore Citizen child (aged 12 and below) may claim tax relief of up to \$3,000.

Migrant Domestic Worker Levy Relief

- Working mothers (married, divorced or widowed) with school going children may claim tax relief for foreign domestic worker levy paid (for one maid) in the previous year.

IRAS: 1800 356 8300 
www.iras.gov.sg 

With these **tax reliefs**, I'll have more savings for my family!



Support Programme

Strengthening Families Programme @ Family Service Centre (FAM@FSC)

- Support programmes for family undergoing transition in family structure such as family counselling.
- Approach the FAM@FSCs for further assistance.

MSF: 6355 6388 
www.msf.gov.sg/FAMatFSC 

USEFUL NUMBERS

AIC (Agency for Integrated Care)	1800 650 6060	www.aic.sg
CHAS (Community Health Assist Scheme)	1800 275 2427	www.chas.sg
CPF (Central Provident Fund Board)	1800 227 1188	www.cpf.gov.sg
ECDA (Early Childhood Development Agency)	6735 9213	www.ecda.gov.sg
HDB (Housing & Development Board) • S&CC Rebate	6490 1111 1800 866 3078	www.hdb.gov.sg
ICA (Immigration Checkpoint Authority)	6391 6100	www.ica.gov.sg
IRAS (Inland Revenue Authority of Singapore)	1800 356 8300	www.iras.gov.sg
MINDEF (Ministry of Defence)	1800 367 6767	www.ns.sg
MOE (Ministry of Education)	6260 0777	www.moe.edu.sg
MOF (Ministry of Finance) • GST Voucher Team • Other Support Schemes	1800 222 2888 1800 222 2888 1800 222 2888	www.mof.gov.sg www.gstvoucher.gov.sg www.supportgowhere.gov.sg
MOH (Ministry of Health) • ComCare • CareShield Life	6325 9220 1800 222 0000 1800 222 3399	www.moh.gov.sg www.msf.gov.sg/comcare www.careshieldlife.sg
MOT (Ministry of Transport)	6270 7988	www.mot.gov.sg
MSF (Ministry of Social and Family Development) • Baby Bonus • ComCare • Government Paid Leave Schemes	6355 6388 1800 253 7707 1800 222 0000 1800 253 4757	www.msf.gov.sg www.babybonus.msf.gov.sg www.msf.gov.sg/comcare www.profamilyleave.gov.sg/
NPTD (National Population and Talent Division) Made For Families - Overview of support for marriage and parenthood		www.madeforfamilies.gov.sg www.go.gov.sg/mpbooklet
SG Enable	1800 858 5885	www.sgenable.sg
SNTC (Special Needs Trust Company Ltd)	6278 9598	www.sntc.org.sg
SP Group	6671 7117	www.spgroup.com.sg
TransitLink	1800 225 5663	www.transitlink.com.sg

Information compiled by People & Government Engagement Division, People's Association.
For more information, please contact the relevant agencies as listed above.



People's Association