

# Caring for Our Seniors



# 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!](http://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*

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# Working To Stay Independent

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This section provides an overview of support available for seniors who wish to continue working. For example:

- SkillsFuture Credit
- Workfare Income Supplement Scheme
- Workfare Skills Support Scheme

# WORKING TO STAY INDEPENDENT

## Skills Training & Cash Support

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To enable older workers to continue working if they wish to, the Retirement Age will be raised from 62 to 65 and the Re-employment Age will be raised from 67 to 70 by 2030.

### SkillsFuture Credit

- \$500 opening credit (with no expiry date) in 2015 to all Singaporeans aged 25 and above to take ownership of their skills development and lifelong learning via a wide range of approved work skill-related courses.
- One-off top-up of \$500 (expiring on 31 Dec 2025) in 2020 to all Singaporeans aged 25 and above as at 31 December 2020 to support continued learning.
- Singaporeans aged 40-60 were given an additional one-off top up of \$500 (expiring on 31 December 2025) to be used for selected programmes at CET centres.

SSG: 6785 5785   
[www.skillsfuture.gov.sg](http://www.skillsfuture.gov.sg) 

### Workfare Income Supplement Scheme

- Encourages eligible workers and self-employed persons (SEPs) to work and build up their savings by providing them with cash payments and additional CPF contributions.
- From 1 Jan 2023, eligible employees can receive up to \$4,200 per year. Eligible self-employed persons can receive up to \$2,800 per year.

WIS: 1800 227 1188   
[www.workfare.gov.sg](http://www.workfare.gov.sg) 

### Workfare Skills Support Scheme

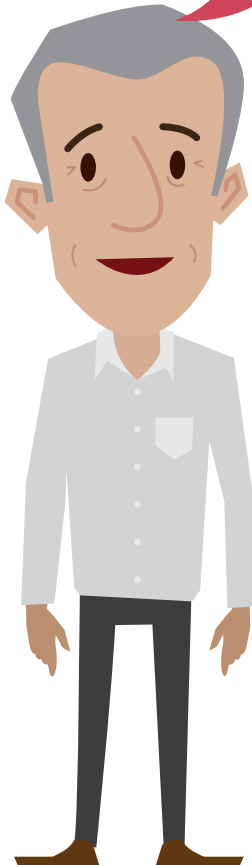
- Supports low-wage workers who earn a gross monthly income of not more than \$2,300, in areas of training that are likely to lead to better jobs.
- Those eligible will receive a Training Allowance and Training Commitment Award after receiving the required certifications.

WSS: 1800 536 8333   
[www.workfare.gov.sg](http://www.workfare.gov.sg) 

# Retire Without Worry

## Pg 6 - 12

Will I be able to retire with enough savings?



Read this section to find out how to maximise your savings with some of these government schemes:

- CPF LIFE
- Supplementary Retirement Savings
- Matched Retirement Savings Scheme



# RETIRE WITHOUT WORRY

## *CPF Contributions by Working Adults*

Both employees and employers make monthly CPF contributions.

Employee's Age (years)	Contribution Rates from 1 January 2022 (for monthly wages > \$750)		
	By Employer (% of wage)	By Employee (% of wage)	Total (% of wage)
55 and below	17	20	37
Above 55 to 60	14	14	28
Above 60 to 65	10	8.5	18.5
Above 65 to 70	8	6	14
Above 70	7.5	5	12.5

CPF contributions for workers aged 55 to 70 will be increased from 1 January 2023 to support their retirement needs. Find out more at [www.cpf.gov.sg/conrate2023](http://www.cpf.gov.sg/conrate2023)



## *CPF Contributions by Self-Employed Persons (SEPs)*

- Self-Employed Scheme encourages SEPs to save for retirement and healthcare needs, in the absence of regular MediSave contributions from an employer.
- All SEPs who earn an annual Net Trade Income of more than \$6,000 need to contribute to MediSave.
- Besides making mandatory MediSave contributions, SEPs can also grow their CPF savings through:
  - Making cash top-ups to MediSave or all three CPF accounts.
  - Depending on age,
    - i) Transferring Ordinary Account (OA) savings to Special Account (SA) or Retirement Account (RA)
    - ii) Making cash top-ups to SA or RA

CPFb: 1800 227 1188

[www.cpf.gov.sg](http://www.cpf.gov.sg)



# WAYS TO SAVE FOR RETIREMENT

## CPF Interest Rates

Account	Ordinary Account	Special Account	MediSave Account	Retirement Account (for members 55 and older)
Interest Rates	2.5% per annum <sup>1</sup>	4% per annum <sup>1</sup>	4% per annum <sup>1</sup>	4% per annum <sup>2</sup>
Earn up to 5% per annum if you are below 55. Earn up to 6% per annum if you are 55 and older.				

<sup>1</sup> Interest rates are reviewed quarterly. <sup>2</sup> Interest rate is reviewed annually.



What can I do with my CPF savings upon my retirement?

Rest assured, you will receive monthly payouts no matter how long you live through CPF LIFE.



## CPF Savings

- Enjoy attractive interest rates to help boost your retirement savings.
- Your first \$60,000 combined CPF savings (no more than \$20,000 in OA) earn an additional 1% interest.
- If you are 55 years old and above, you earn an extra 2% interest for the first \$30,000 and an extra 1% for the next \$30,000 of your CPF savings (capped at \$20,000 for OA).

CPF: 1800 227 1188   
[www.cpf.gov.sg](http://www.cpf.gov.sg) 



## Supplementary Retirement Scheme (SRS)

- Voluntary scheme to encourage individuals to save for retirement, over and above their CPF savings.
- Contributions to SRS are eligible for tax relief.

IRAS: 1800 356 8300   
[www.iras.gov.sg](http://www.iras.gov.sg) 



## Age 55: Creation of Retirement Account (RA)




- Savings from your Special Account and Ordinary Account, up to the Full Retirement Sum, will be transferred to your RA to form your retirement sum.

## CPF Lifelong Income For The Elderly (CPF LIFE)

A national longevity insurance annuity scheme that provides you with monthly payouts no matter how long you live.

- The retirement sum that you set aside in your RA will be used to provide you with monthly payouts from your payout eligibility age.
- If you are not on CPF LIFE, you can join CPF LIFE any time from 65 to one month before you turn 80.
- You can choose from 3 plans which will provide you with monthly payouts no matter how long you live i.e. Escalating, Standard, and Basic.
- The plans differ in terms of the monthly payouts you would receive.

Choose a CPF LIFE Plan that most supports the retirement lifestyle you want:

	Escalating Plan (protection against rising cost of living)	Standard Plan (default)	Basic Plan (Legacy option)
Monthly Payouts	<p>Monthly payouts that start lower but increase by 2% yearly</p> 	<p>Payouts remain the same</p> 	<p>Payouts that start low and will get progressively lower later on*</p> 
<p>Any unused CPF LIFE premium balance and CPF savings will be distributed to your beneficiaries after your death.</p>			

\* The Basic Plan monthly payouts will reduce gradually when your combined CPF balances (including unused CPF LIFE annuity premiums), fall below \$60,000. This is due to less extra interest earned.

Note: For all CPF LIFE plans, payouts may be adjusted to account for long-term changes in interest rates or life expectancy. Such adjustments (if any) are expected to be small and gradual.



With technology and healthcare becoming more advanced, we're likely to live longer. **CPF LIFE** ensures that we will receive a monthly income for as long as we live. Save more to get more!

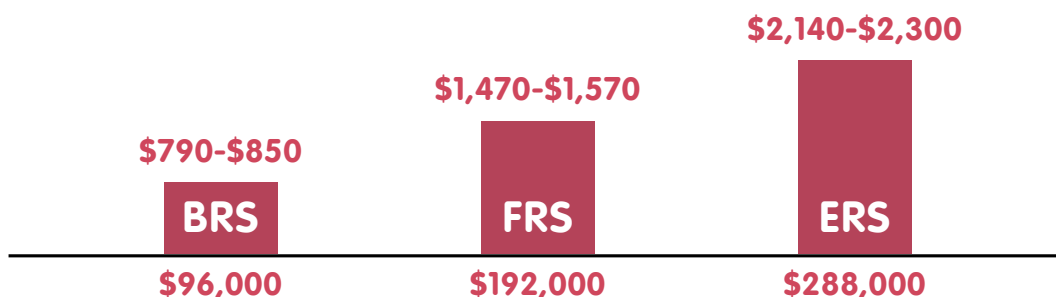
CPFB: 1800 227 1188  
www.cpf.gov.sg



## How much to save and how much do you get?

- The Basic Retirement Sum (BRS), Full Retirement Sum (FRS) and Enhanced Retirement Sum (ERS) serve as benchmark in helping you set aside savings for your desired retirement payouts.

## For those turning 55 in 2022



Payouts are estimates based on CPF LIFE Standard Plan computed as of 2022.

Your monthly payouts depend on the retirement sum you set aside in RA.

(BRS) Basic Retirement Sum - If you own a property<sup>1</sup>

(FRS) Full Retirement Sum is 2 x BRS - If you do not own a property or wish to have higher payouts

(ERS) Full Retirement Sum is 3 x BRS - If you wish to have even higher payouts

<sup>1</sup> With remaining lease that can last you to at least 95 years old and choose to withdraw your RA savings (excluding interest earned, any government grants received and top-ups made under the Retirement Sum Topping-Up scheme) above your BRS.

The retirement sums applicable to members turning age 55 in 2023 to 2025 are indicated below to help you better plan for your retirement.



	Age 55 in 2023	Age 55 in 2024	Age 55 in 2025
<b>Basic Retirement Sum</b>	<b>\$99,400</b>	<b>\$102,900</b>	<b>\$106,500</b>
<b>Monthly Payouts from Age 65</b>	<b>\$870</b>	<b>\$900</b>	<b>\$930</b>
<b>Full Retirement Sum</b>	<b>\$198,800</b>	<b>\$205,800</b>	<b>\$213,000</b>
<b>Monthly Payouts from Age 65</b>	<b>\$1,620</b>	<b>\$1,670</b>	<b>\$1,730</b>
<b>Enhanced Retirement Sum</b>	<b>\$298,800</b>	<b>\$308,700</b>	<b>\$319,500</b>
<b>Monthly Payouts from Age 65</b>	<b>\$2,370</b>	<b>\$2,450</b>	<b>\$2,530</b>

Payouts are estimates based on CPF LIFE Standard Plan computed as of 2022.

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



## Option to start payouts later

- If you are still working or have other sources of income, you may choose to hold back your payouts until age 70.
- For each year you defer, your payouts will increase by 7%. This means if you choose to defer until age 70, your payouts will increase by up to 35%.

## Flexibility to withdraw some CPF savings

- From age 55, you may withdraw up to \$5,000 anytime for immediate retirement needs.
- You can withdraw your CPF savings, whether in full or partially, as frequently as you like. If you have no immediate needs, you can consider leaving your savings in your accounts to earn attractive interest rates of up to 6% per year.
- If you are born in 1958 or after, you can choose to withdraw up to 20% of your RA balances (includes the first \$5,000 that you can withdraw when you turned 55) from your payout eligibility age of 65. However, this will reduce your monthly payouts.

## Matched Retirement Savings Scheme

- To help Singaporeans aged between 55 and 70, who have not reached their BRS, build their retirement savings.
- They receive dollar-for-dollar matching grant from the Government for any cash top-ups made to their RA, up to an annual cap of \$600 from 2021 to 2025.
- Check if you are eligible at [www.cpf.gov.sg/MRSSchecker](http://www.cpf.gov.sg/MRSSchecker).

CPF: 1800 227 1188



[www.cpf.gov.sg](http://www.cpf.gov.sg)



## Basic Healthcare Sum (BHS) in MediSave Account



BHS is the estimated amount of savings a CPF member needs for basic subsidised healthcare expenses in old age.

- The current BHS for CPF members aged 65 and below is \$66,000.
- For members who are aged 65 in 2022, their cohort's BHS will remain fixed for the rest of their lives. The following table summarises the BHS for respective cohorts aged 65 and above in 2022.

Age in 2022	Year when cohort turned age 65	Cohort BHS (fixed for life)
65	2022	\$66,000
66	2021	\$63,000
67	2020	\$60,000
68	2019	\$57,200
69	2018	\$54,500
70	2017	\$52,000
71 and above	2016 or earlier	\$49,800

CPF: 1800 227 1188   
[www.cpf.gov.sg](http://www.cpf.gov.sg) 

MOH: 6325 9220   
[www.moh.gov.sg](http://www.moh.gov.sg) 

# Get Help With Your Daily Expenses Pg 13 - 18



This section provides an overview of rebates and cash payouts given to individuals and households. Some examples include:

- S&CC Rebate
- GST Vouchers
- ComCare

# EVERYDAY LIVING

*Help with your daily expenses*

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## Travel Cheap

Get more support for your transport costs:

- Senior Citizen and PAssion Silver Concession Cards\*
  - Enjoy cheaper train and bus fares.
- Hybrid Monthly Concession Pass
  - Unlimited travel on basic bus services and trains at \$64 per month.

*\* For Singaporeans aged 60 years old and above or turning 60 years old in a month's time.*

**TransitLink: 1800 225 5663**   
**[www.transitlink.com.sg](http://www.transitlink.com.sg)** 



## Medical Escort and Transport

- Two-way transport services to support seniors for medical appointments and treatments.
- For eligible seniors who need help to move around and have no caregiver to support them.

**AIC: 1800 650 6060**   
**[www.aic.sg](http://www.aic.sg)** 



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

- Eligible Singaporean HDB household 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](http://www.hdb.gov.sg) 

MOF: 1800 222 2888   
[www.mof.gov.sg](http://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 (AV) 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 – MediSave

- Provides eligible elderly Singaporeans aged 65 and above with support for their medical needs.
- MediSave top-ups of between \$150 and \$450 depending on age and Annual Value of home.

GST Voucher Team: 1800 222 2888   
[www.gstvoucher.gov.sg](http://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

SP Group: 6671 7117   
[www.spgroup.com.sg](http://www.spgroup.com.sg) 

## 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



- **GST Voucher – Cash (Seniors’ Bonus)**

Singaporeans aged above 55 will receive additional cash payouts of \$600 - \$900 from 2023 to 2025, depending on assessable income (AI) and property ownership.

Property Ownership	Owns 0 - 1 property			
Assessable Income (AI)	AI ≤ \$34,000			
Annual Value (AV) of home	AV ≤ \$13,000		\$13,000 < AV ≤ \$21,000	
Age of Singaporean in Payout Year	55 to 64 years	65 years and above	55 to 64 years	65 years and above
2023	\$250	\$300	\$200	
2024	\$250	\$300	\$200	
2025	\$250	\$300	\$200	
<b>Total</b>	<b>\$750</b>	<b>\$900</b>	<b>\$600</b>	

## Silver Support Scheme

- Provides continuing financial support for Singaporeans aged 65 and above, who had low incomes during their working years and now have less in retirement.
- Eligible seniors will receive a cash supplement of between \$180 to \$900 every quarter, depending on their monthly household income per person and HDB flat type.

**Silver Support Hotline: 1800 227 1188** 

[www.silversupport.gov.sg](http://www.silversupport.gov.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 monthly 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.

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

## 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



You may also receive other forms of assistance such as free medical treatment in polyclinics and government/restructured hospitals, and access to government-funded social services.

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

# Providing Affordable Healthcare Pg 19 - 29



Can I afford  
healthcare?



Definitely! This section gives you an overview of how the government keeps healthcare affordable in Singapore:

- CHAS
- MediShield Life
- CareShield Life

# IN THE PINK OF HEALTH

Providing affordable healthcare



Can we afford to pay for our **healthcare** needs?

Don't worry, there are many schemes to help with your healthcare costs!



## Pioneer Generation Package (PGP)

The PGP helps Pioneers\* with their healthcare costs for life. These are the benefits in the PGP:

- Additional Subsidies for Outpatient Care
  - Pioneers receive an additional 50% off their remaining bill for subsidised services and medications at polyclinics and public Specialist Outpatient Clinics (SOCs). All Pioneers will also enjoy special subsidies at participating CHAS clinics.
- MediSave Top-Ups
  - Pioneers will receive \$250-\$900 a year in MediSave top-ups (depending on year of birth) for life.
  - Older Pioneers (born 1939 and earlier) who have serious pre-existing conditions and need to pay higher MediShield Life premiums will also receive a one-off MediSave top-up of \$50 to \$200 per year from 2021 to 2025.
- Disability Assistance Scheme
  - Pioneers who permanently need assistance in at least three activities of daily living<sup>^</sup> will receive lifelong cash assistance of \$100 per month.
- Additional CareShield Life Participation Incentive
  - Additional \$1,500 participation incentive for Pioneers who join CareShield Life. Together with the \$2,500 participation incentive (i.e. total \$4,000), this will be spread over ten years and used to offset annual CareShield Life premiums, if they join CareShield Life by 31 December 2023.
- MediShield Life Premium Subsidies
  - Pioneers receive special subsidies of between 40-60% depending on age.
  - Pioneers (born in 1934 and earlier) will have their MediShield Life premiums fully covered by the special subsidies and MediSave top-ups, while younger Pioneers (born in 1935 to 1949) will have about two-thirds of their MediShield Life premiums covered.

\* If you are born on or before 31 Dec 1949 and became a Singapore Citizen on or before 31 Dec 1986.

<sup>^</sup>Eating, bathing, dressing, transferring, toileting, walking or moving around.





## Merdeka Generation Package (MGP)

The MGP supports the aspirations of MG seniors\* in their silver years by helping them to stay active and healthy and providing them better peace of mind over future healthcare costs. There are five key benefits in the MGP:

- PAssion Silver Card Top-Up
  - All MG seniors receive a one-time \$100 top-up to their PAssion Silver cards.
- MediSave Top-Ups
  - MG seniors receive \$200 MediSave top-ups every year from 2019 to 2023 for healthcare needs.
- Additional Subsidies for Outpatient Care
  - MG seniors enjoy an additional 25% off their remaining bill for subsidised services and medications at polyclinics and public Specialist Outpatient Clinics (SOCs). All MG seniors will also enjoy special subsidies at CHAS clinics.
- Additional CareShield Life Participation Incentive
  - Additional \$1,500 participation incentive for MG seniors who join CareShield Life. Together with the \$2,500 participation incentive (i.e. total \$4,000), this will be spread over ten years and used to offset annual CareShield Life premiums, if they join CareShield Life by 31 December 2023.
- Additional Premium Subsidies for MediShield Life
  - MG seniors receive an additional subsidy of 5% for their annual MediShield Life premiums. This will increase to 10% after they reach 75 years of age.

*\* If you are born from 1 January 1950 to 31 December 1959, and became a Singapore citizen on or before 31 December 1996. Also extended to seniors who were born on or before 31 December 1949, became Singapore citizens on or before 31 December 1996; and do not receive the PGP.*

**General enquiries: 1800 222 2888**   
**Healthcare enquiries: 1800 650 6060**   
**[www.merdeka.sg](http://www.merdeka.sg)** 

## MediSave

- National medical savings scheme that helps individuals save for healthcare expenses over their lifetime, especially in old age.
- Use at all public healthcare institutions and approved private hospitals and medical institutions.

## 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, approved vaccinations and health screenings.

For example, MediSave can be used for:



**Surgery or hospitalisation**



**Repeated treatments**



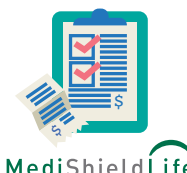
**Recommended screening tests, vaccinations, chronic disease treatments**



**Rehabilitation and recovery**



**Medical scans**



MediShieldLife

**Insurance premiums**

## Flexi-MediSave

- Singaporeans aged 60 and above can use up to \$300 per year, for outpatient medical treatments at Specialist Outpatient Clinics in public hospitals, polyclinics and CHAS GP clinics.

## Five-year MediSave Top-ups

- To help Singaporeans with their future healthcare expenses, all Singaporeans born in 1969 or earlier, who do not receive Merdeka or Pioneer Generation benefits, will receive 5-year MediSave top-ups of \$100 per year, from 2019 to 2023.

MOH: 6325 9220



[www.moh.gov.sg](http://www.moh.gov.sg)










**COMMUNITY  
HEALTH  
ASSIST  
SCHEME**

## Community Health Assist Scheme (CHAS)

- Provides Singaporeans with subsidies for medical and dental care at participating General Practitioners and dental clinics.
- During the COVID-19 period, CHAS card holders are allowed to follow-up with their doctors via video consultation on selected chronic conditions.

CHAS Criteria						
		CHAS Green	CHAS Orange	CHAS Blue	Merdeka Generation (MG)	Pioneer Generation (PG)
Household monthly income per person (for Households with Income)		Above \$2,000	\$1,201 - \$2,000	\$1,200 and below	All MG seniors receive CHAS benefits, regardless of income or AV of home	All Pioneers receive CHAS benefits, regardless of income or AV of home
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	Up to \$23.50 subsidy per visit	Up to \$28.50 subsidy per visit
Selected Chronic Conditions	Simple <sup>^</sup>	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	Up to \$85 subsidy per visit, capped at \$340 per year	Up to \$90 subsidy per visit, capped at \$360 per year
	Complex <sup>^</sup>	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	Up to \$130 subsidy per visit, capped at \$520 per year	Up to \$135 subsidy per visit, capped at \$540 per year
Selected Dental Services		NA	Up to \$50 to \$170.50 subsidy per procedure (denture, crown, root canal treatment only)	Up to \$11 to \$256.50 subsidy per procedure (dependent on procedure)	Up to \$16 to \$261.50 subsidy per procedure (dependent on procedure)	Up to \$21 to \$266.50 subsidy per procedure (dependent on procedure)
Recommended Health Screening under Screen for Life**		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	Fixed fee of \$2 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	Free 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.

<sup>^</sup> "Simple" refers to visits for a single chronic condition. "Complex" refers to visits for multiple chronic conditions, or a single chronic condition with complications.

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

Check [www.chas.sg](http://www.chas.sg) for a full breakdown of the dental subsidies.

**CHAS Hotline: 1800 275 2427**   
[www.chas.sg](http://www.chas.sg) 

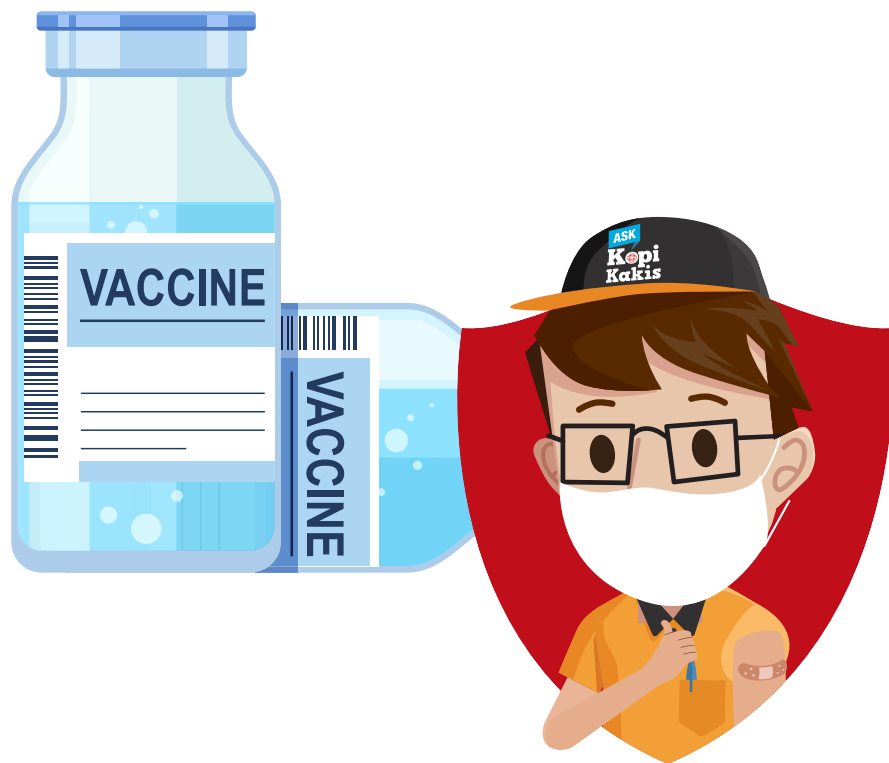
## Specialist Outpatient Clinics (SOCs) Subsidies

- All Singapore Citizens can enjoy up to 70% subsidy for subsidised SOC services at public hospitals and national specialty centres.

## 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 of 50% and 25% respectively.

MOH: 6325 9220   
[www.moh.gov.sg](http://www.moh.gov.sg) 







Is it too late for me to get medical **insurance**?

MediShield Life already protects you against large hospital bills!



## MediShield Life

- Basic health insurance that covers all Singapore Citizens and Permanent Residents automatically for life, regardless of age or health condition.
- Helps pay for large hospital bills and selected outpatient treatment costs.
- Premium subsidies for lower- to middle-income households, Merdeka Generation and Pioneer Generation seniors. No one will lose MediShield Life coverage due to inability to pay premiums.

MOH: 1800 222 3399   
[www.medishieldlife.sg](http://www.medishieldlife.sg) 

## MediFund

- Safety net for Singapore Citizens who cannot afford their medical bills, despite tapping on government subsidies, MediShield Life, private insurance, MediSave and cash.

MOH: 6325 9220   
[www.moh.gov.sg](http://www.moh.gov.sg) 

## Medical Fee Exemption Card (MFEC)

- Covers standard medical and hospitalisation treatments for needy residents of MOH-funded nursing homes or MSF-funded sheltered and disability homes.
- Personal savings must be \$6,000 or less and monthly per capita family income is \$800 or less.
- MFEC holders can be covered for standard medical and hospitalisation treatment at government or restructured hospitals, polyclinics and approved intermediate and long-term care services if they are sick and need financial assistance.

AIC: 1800 650 6060   
[www.aic.sg](http://www.aic.sg) 




Who should I look for to find out more about keeping healthy?

You can download the 'HealthHub SG' app to monitor your health and get tips on staying healthy!



## HealthLine

- Call HealthLine, a free telephone service, at 1800 223 1313 if you need advice on health issues or more information on disease prevention.

HPB: 1800 223 1313   
[www.hpb.gov.sg](http://www.hpb.gov.sg) 

## Supporting Seniors with Disabilities

### 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](http://www.cpf.gov.sg) 

**MOH: 6325 9220**   
[www.moh.gov.sg/eldershield](http://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](http://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](http://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

CPF: 1800 227 1188   
[www.cpf.gov.sg](http://www.cpf.gov.sg) 

MOH: 1800 222 3399   
[www.moh.gov.sg](http://www.moh.gov.sg) 

## Seniors' Mobility and Enabling Fund

- Support for eligible Singaporeans aged 60 years old and above, to help them remain mobile and live independently.
- Subsidies for the cost of mobility and assistive devices, e.g wheelchairs, shower chairs, spectacles, hearing aids, etc.
- Subsidies for the cost of home healthcare items, e.g milk supplements, catheters, etc.

AIC: 1800 650 6060   
[www.aic.sg](http://www.aic.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](http://www.aic.sg) 

## Migrant Domestic Worker (MDW) Levy Concession

- 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.
  - Elderly person who is at least 67 years old.
  - Person with disabilities (PWD) who needs help with at least 1 Activity of Daily Living.

**MOM: 6438 5122**   
**[www.mom.gov.sg](http://www.mom.gov.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 858 5885**   
**[www.sgenable.sg](http://www.sgenable.sg)** 

## Caregivers Training Grant

- A \$200 annual subsidy for caregivers to attend approved courses to better care for loved ones.



Besides supporting seniors with disabilities, it is equally important to support our caregivers. Visit [www.aic.sg](http://www.aic.sg) to find out more tips, useful resources and support groups available in the community.

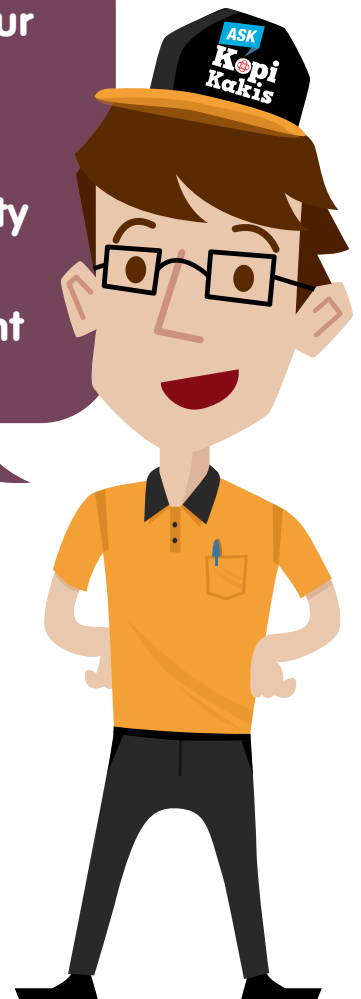
# Live Near Your Loved Ones

## Pg 30 - 32

Home is where the heart is.  
How can we live with or near our adult children?

You can now live near your loved ones through these schemes!

- Multi-Generation Priority Scheme
- Proximity Housing Grant



# HOME AND FAMILY

*Live closer to your loved ones*

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Seniors who wish to age-in-place in a familiar environment or live near their families are able to apply for the following:

### Multi-Generation Priority Scheme

- Priority allocation to married children and their parents when they jointly apply for flats in the same BTO project.

### 2-room Flexi Flat Scheme (Short-Lease)


- Seniors aged 55 and above, with average gross monthly household incomes of up to \$14,000, can apply for short lease 2-room Flexi flats.
- Depending on your age and needs, you may take a lease of between 15 and 45 years.

### Senior Priority Scheme

- Seniors will be considered for the scheme if:
  - Applying for a 2-room Flexi flat that is located within 4km of their current flat or owner-occupied private property.
  - Applying to live with their parents/married child.
  - Applying for a flat where the nearest block is within 4km from a HDB flat or private residential property that their parent/married child lives in.

### Proximity Housing Grant

- Families receive a grant of \$30,000 if they buy a resale flat to live with their parents or children. Families receive \$20,000 if they buy a resale flat within 4km of their parents or children.

**HDB: 6490 1111**   
**[www.hdb.gov.sg](http://www.hdb.gov.sg)** 

### Enhancement for Active Seniors



- Depending on their flat type, Singapore Citizen households may receive up to 95% subsidy, to make their homes more elder-friendly.
- Seniors living in a rental block receive 100% subsidy.

**HDB: 1800 225 5432**   
**[www.hdb.gov.sg/EASE-Application](http://www.hdb.gov.sg/EASE-Application)** 

# Maximise Your Finances with Your Flat


## Lease Buyback Scheme (LBS)

- Unlock the value of your flat while continuing to live in it by selling part of your flat's lease to HDB.
- Elderly homeowners aged 65 and above, with a monthly household income of up to \$14,000 may be eligible.
- The proceeds from selling part of your flat's lease will be used to top up your CPF Retirement Account (RA). You can then use your CPF RA savings to join CPF LIFE which will provide you with a monthly income for life.
- Eligible homeowners can receive an LBS bonus of up to \$30,000, depending on flat size.

HDB: 1800 225 5432   
[www.hdb.gov.sg/lbs](http://www.hdb.gov.sg/lbs) 

## Silver Housing Bonus

- Receive up to \$30,000 cash bonus when you top-up the proceeds you get from selling your current flat or private housing with Annual Value not exceeding \$13,000 and buying a 3-room or smaller flat, into your CPF Retirement Account, and join CPF LIFE.

HDB: 1800 225 5432   
[www.hdb.gov.sg/shb](http://www.hdb.gov.sg/shb) 



With our children all grown up, we don't need such a big flat. Moving to a smaller one gives us the extra cash we need in retirement!



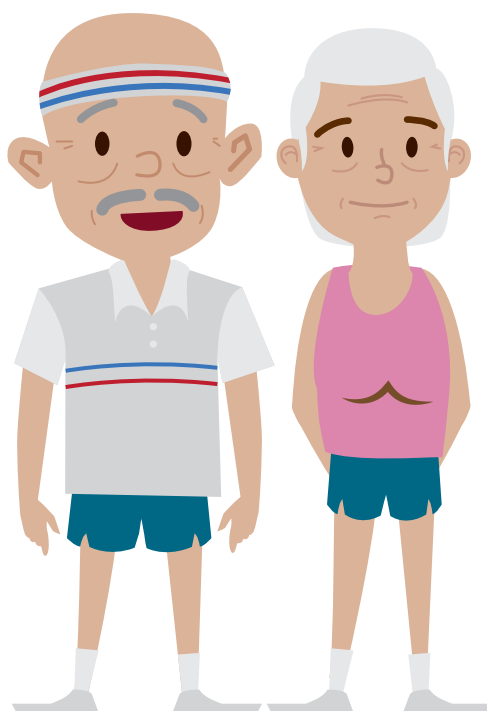
# Stretch Your Mind and Body

## Pg 33 - 34

How can we keep our mind and body active?

Seniors can stay active with some of these programmes:

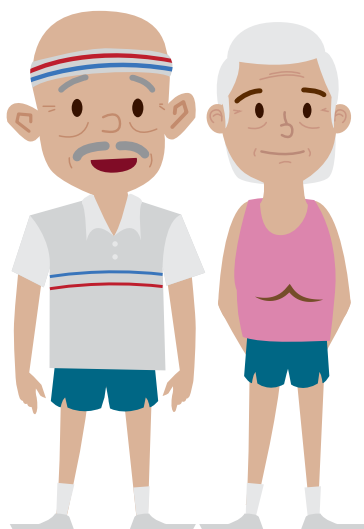
- National Silver Academy
- PA Senior Academy
- ActiveSG Seniors



# KEEPING ACTIVE

*Stretch your mind and body*

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We're in our golden years, and have never felt fitter and younger at heart. Give us some ideas, young man, on **activities** we can do!

Ideas are what I have! Take your pick from working out at the gym to learning a new skill.



### National Silver Academy

- Enables those aged 50 and above to pursue lifelong learning according to their interest areas including those related to gerontology, media, design, finance, IT, the humanities and the arts.
  - These subsidised courses are offered by post-secondary education institutions (ITEs, polytechnics, universities and arts institutions) and community-based organisations.

**National Silver Academy: 6478 5029**   
[www.nsa.org.sg](http://www.nsa.org.sg) 

### PA Senior Academy

- Seniors aged 50 and above can enjoy affordable courses in IT, first-aid, fitness, cooking, various crafts and more at participating Community Clubs/Centres (CCs).

**Contact your nearest CC**   
[www.pa.gov.sg](http://www.pa.gov.sg) 

### ActiveSG Seniors

- Seniors enjoy unlimited gym and pool visits with MyActiveGym™ & MyActiveSwim™ at all ActiveSG gyms and swimming complexes at affordable prices.

**Sport Singapore: 6345 7111**   
[www.myactivesg.com](http://www.myactivesg.com) 

# USEFUL NUMBERS

<b>AIC</b> (Agency for Integrated Care)	1800 650 6060	<a href="http://www.aic.sg">www.aic.sg</a>
<b>CHAS</b> (Community Health Assist Scheme)	1800 275 2427	<a href="http://www.chas.sg">www.chas.sg</a>
<b>CPF</b> (Central Provident Fund Board) • Silver Support Hotline	1800 227 1188	<a href="http://www.cpf.gov.sg">www.cpf.gov.sg</a> <a href="http://www.silversupport.gov.sg">www.silversupport.gov.sg</a>
<b>GST Voucher Team</b>	1800 222 2888	<a href="http://www.gstvoucher.gov.sg">www.gstvoucher.gov.sg</a>
<b>HDB</b> (Housing & Development Board) • Enhancement for Active Seniors (EASE) • Lease Buyback Scheme • Silver Housing Bonus • S&CC Rebate	6490 1111 1800 225 5432 1800 225 5432 1800 225 5432 1800 866 3078	<a href="http://www.hdb.gov.sg">www.hdb.gov.sg</a> <a href="http://www.hdb.gov.sg/EASE-application">www.hdb.gov.sg/EASE-application</a> <a href="http://www.hdb.gov.sg/lbs">www.hdb.gov.sg/lbs</a> <a href="http://www.hdb.gov.sg/shb">www.hdb.gov.sg/shb</a>
<b>HPB</b> (Health Promotion Board)	1800 225 4482	<a href="http://www.hpb.gov.sg">www.hpb.gov.sg</a>
<b>IRAS</b> (Inland Revenue Authority of Singapore)	1800 356 8300	<a href="http://www.iras.gov.sg">www.iras.gov.sg</a>
<b>MOF</b> (Ministry of Finance) • GST Voucher Team • Other Support Schemes	1800 222 2888	<a href="http://www.mof.gov.sg">www.mof.gov.sg</a> <a href="http://www.gstvoucher.gov.sg">www.gstvoucher.gov.sg</a> <a href="http://www.supportgowhere.gov.sg">www.supportgowhere.gov.sg</a>
<b>MOH</b> (Ministry of Health) • MediShield Life • CareShield Life • Merdeka Generation Package • Pioneer Generation Package	6325 9220 1800 222 3399 1800 222 3399 1800 222 2888 1800 222 2888	<a href="http://www.moh.gov.sg">www.moh.gov.sg</a> <a href="http://www.medishieldlife.sg">www.medishieldlife.sg</a> <a href="http://www.careshieldlife.sg">www.careshieldlife.sg</a> <a href="http://www.merdekahgeneration.sg">www.merdekahgeneration.sg</a> <a href="http://www.pioneers.sg">www.pioneers.sg</a>
<b>MOM</b> (Ministry of Manpower)	6438 5122	<a href="http://www.mom.gov.sg">www.mom.gov.sg</a>
<b>MOT</b> (Ministry of Transport)	6270 7988	<a href="http://www.mot.gov.sg">www.mot.gov.sg</a>
<b>MSF</b> (Ministry of Social and Family Development) • ComCare	6355 6388 1800 222 0000	<a href="http://www.msf.gov.sg">www.msf.gov.sg</a> <a href="http://www.msf.gov.sg/comcare">www.msf.gov.sg/comcare</a>
<b>NSA</b> (National Silver Academy)	6478 5029	<a href="http://www.nsa.org.sg">www.nsa.org.sg</a>
<b>NTUC</b> (National Trades Union Congress)	6213 8008	<a href="http://www.ntuc.org.sg">www.ntuc.org.sg</a>
<b>SG Enable</b>	1800 858 5885	<a href="http://www.sgenable.sg">www.sgenable.sg</a>
<b>SP Group</b>	6671 7117	<a href="http://www.spgroup.com.sg">www.spgroup.com.sg</a>
<b>Sport Singapore</b>	6345 7111	<a href="http://www.myactivesg.com">www.myactivesg.com</a>
<b>SSG</b> (SkillsFuture Singapore)	6785 5785	<a href="http://www.skillsfuture.gov.sg">www.skillsfuture.gov.sg</a>
<b>TransitLink</b>	1800 225 5663	<a href="http://www.transitlink.com.sg">www.transitlink.com.sg</a>
<b>WSG</b> (Workforce Singapore) • Workfare Income Supplement Scheme • Workfare Skills Support Scheme	6883 5885 1800 227 1188 1800 536 8333	<a href="http://www.wsg.gov.sg">www.wsg.gov.sg</a> <a href="http://www.workfare.gov.sg">www.workfare.gov.sg</a> <a href="http://www.workfare.gov.sg">www.workfare.gov.sg</a>

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



**People's Association**