

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 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 booklets in this series:

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

Download the latest copy of the AKK 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 kick-start 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.

Third Child Priority Scheme

- For families with more than two children.

Multi-Generation Priority Scheme

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

Assistance Scheme for Second-Timers (ASSIST)

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

Tenants' Priority Scheme

- For first-timer and second-timer tenants of rental flats who want to own homes.

HDB: 6490 1111 
www.hdb.gov.sg 



Is there help for **singles**?

Of course! The monthly income ceiling for singles 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 an 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 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 in a non-mature estate.
- Also for second-timer families who are public rental tenants and buying a 2-room or 3-room flat in non-mature estates.
- Eligible families can enjoy SUHG of \$15,000.
- Applies to both new and resale flats.

Fresh Start Housing Scheme

- For second-timer families with children who are public rental 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 the Ministry of Social and Family Development (MSF).
- 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.

CPF Housing Top-Up Grant Scheme

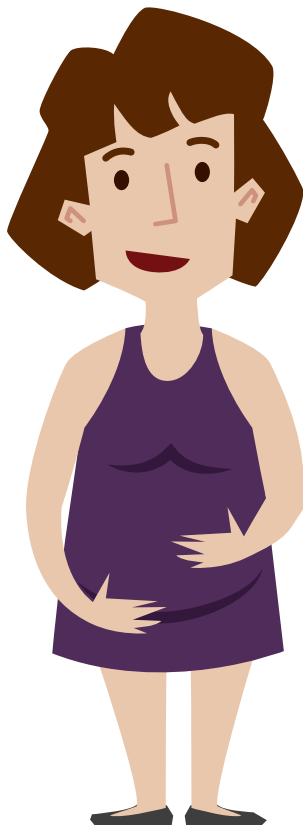
- Additional grant for previous recipients of the CPF Housing Grant for Singles who (i) were single when they received the grant and are now married to a Singapore Citizen or Permanent Resident, or (ii) bought a flat with their non-citizen spouse and whose child or spouse is now a Singapore Citizen or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

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?



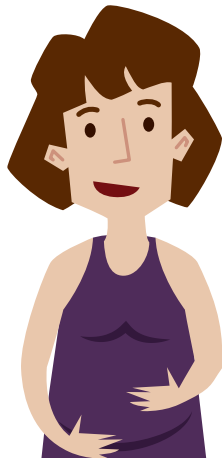
Definitely! Find out about the schemes that can help parents-to-be in this section:

- 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 admission and \$400 per day from the third day onwards for their hospital stay, and an additional surgical withdrawal limit ranging from \$750 to \$2,600, 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 vouchers 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 Contributions

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 Scheme – 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.
- Parents of Singaporean children born from 1 October 2020 to 30 September 2022, can get a one-off \$3,000 cash grant, on top of the Baby Bonus Cash Gift.

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.

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 already doubled to 180,000 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, 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 now 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, 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

- KidSTART is a programme to enable Singapore Citizen children up to 6 years old, from low-income families to have a good start in life.
- It supports parents with child development, coordinates and strengthens support for families where needed and monitors the developmental progress of children from birth onwards.
- KidSTART will be expanded over the next few years to benefit 5,000 more families by around 2023.

ECDA: 6735 9213 
www.ecda.gov.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 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 for students aged 7-18

- Provides before-and-after school care services for Special Education (SPED) school students.
- 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 (SNSS)

- 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

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 Education Account is transferred to PSEA.

MOE: 6260 0777 
www.moe.edu.sg 

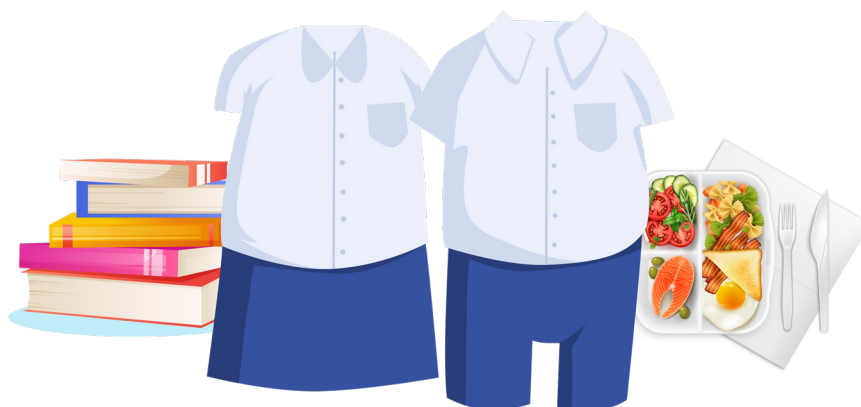
Student Care Fee Assistance Scheme (SCFA)

- 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, 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 and government-aided schools and specialised schools.
- Includes full subsidy of school fees, standard miscellaneous fees, and transport subsidies (for all levels from primary to pre-university), free textbooks and school uniforms and school meal subsidies (for primary and secondary levels only), and an annual cash bursary (for pre-university level only).



Edusave Contribution

- Singapore Citizen students can use their Edusave funds to pay for:
 - enrichment programmes organised by schools;
 - approved miscellaneous fees in government and government-aided schools, and miscellaneous fees for autonomous 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.
- The award monies are paid via PayNow (NRIC) and award certificates are through respective Constituency Offices.

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](#)  

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 AY2021
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	[for AY2021 intake] \$5,300 - \$19,300 (NUS) \$10,700 - \$24,700 (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 AY2021
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.
- 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)	\$29.00	\$26.50	\$54.00
Full-Time Diploma Students*	\$29.00	\$26.50	\$54.00
Full-Time Undergraduate Students*	\$55.50	\$48.00	\$90.50
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 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 2 weeks of GPPL.

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)

- From Dec 2021, 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 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



The following measures were announced to help families in dealing with uncertainty amid the COVID-19 pandemic.

Service & Conservancy Charges (S&CC) Rebate

- Eligible Singaporean HDB households receive between 1.5 to 3.5 months of S&CC rebate in FY2021 depending on their flat type.

HDB Flat Type	No. of months of S&CC Rebate in FY2021				
	April 2021	July 2021	October 2021	January 2022	Total for FY2021
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 Payment

- Provides eligible lower-income Singaporeans with cash for their immediate needs.
- They will receive \$150 or \$300 depending on the Annual Value of their home.

GST Voucher Team: 1800 222 2888 
www.gstvoucher.gov.sg 

GST Voucher – U-Save (GSTV – U-Save)

- U-Save credits for eligible HDB households to offset their utility bills.
- For FY2021, all eligible HDB households received a one-off GSTV – U-Save Special Payment in addition to their regular GSTV – U-Save.

HDB Flat Type	Regular GSTV – U-Save	GSTV – U-Save Special Payment	Total GSTV – U-Save for FY2021
	Paid over 4 payments in April 2021, July 2021, October 2021 and January 2022	Paid over 2 payments in April 2021 and July 2021	
1- and 2-room	\$395	+\$200	\$595
3-room	\$355	+\$180	\$535
4-room	\$315	+\$160	\$475
5-room	\$275	+\$140	\$415
Executive / Multi-Generation	\$235	+\$120	\$355

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

Grocery Vouchers

Grocery Vouchers

- \$300 in Grocery Vouchers in 2020 and \$100 in 2021 to help low-income households with their daily expenses.
- For Singaporeans aged 21 years and above, who live in 1-room or 2-room HDB flats and do not own more than one property.
- The 2021 Grocery Vouchers have been mailed to eligible citizens in October 2021 at their NRIC-registered addresses.
- The Grocery Vouchers can be used at participating supermarkets.

MOF: 1800 222 2888 
www.go.gov.sg/csp2020 

Community Development Council (CDC) Voucher

- All Singaporean households will receive \$100 worth of CDC vouchers in 2021, which will be announced by the CDCs later.
- These vouchers can be used at participating heartland shops and hawker centres.

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 Singaporean 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**

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.moh.gov.sg/chas 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 and have little or no means of income or family support.
- 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, and have little or no family support, savings or assets to rely on for daily needs.
- Eligible households can receive the following:

Household Size	Rates (Primary Tier Assistance)
1 person	\$600
2 persons	\$1,000
3 persons	\$1,400
4 persons	\$1,750
Additional Children's Assistance	Additional \$150 Per Child

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

Support for Workers Affected by COVID-19



The COVID-19 situation has affected jobs and livelihoods. Affected Singaporeans may benefit from the following schemes which provide relief and financial support during this time.


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 

Foreign Domestic Worker (FDW) Levy Concession

- Families can benefit from a concessionary levy rate of \$60 per month if they hire a FDW 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 

The Courage Fund

- Relief schemes providing support between **\$500 to \$1,000** for lower-income households who lost at least 10% of household income due to following reasons:
 - As a result of family member(s) contracting COVID-19
 - Being placed on Stay-Home-Notice (SHN), mandatory Leave of Absence (LOA), or Quarantine Order (QO)
- Healthcare workers, frontline workers and community volunteers who contracted COVID 19 in the line of duty can receive a one-time relief of between **\$3,000 and \$5,000**.
- Families of those who succumbed to COVID-19 can receive a one-time relief of between **\$10,000 and \$30,000**.

MSF (COVID-19 Support): 6355 6388 
www.go.gov.sg/msf-covid19-support 

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

NCSS: 6210 2500 
www.ncss.gov.sg/thecouragefund 

Supporting Adults with Disabilities

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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 Adults with Disabilities

Public Transport Concession

- Enjoy a 25% 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 

VWO Transport Subsidy

- Apply for dedicated transport to access SPED schools or MSF-funded disability care services.
- Successful applicants may receive up to 80% subsidies to cover the cost of dedicated transport.

SG Enable: 1800 8585 885 
www.sgenable.sg 

Taxi Subsidy Scheme

- For Persons with Disabilities (PwDs) who are totally dependent on taxis for travel to school, work or employment-related training.
- For PwDs with per capita household income of \$2,800 per month and below.
- Depending on per capita monthly household income, receive up to 80% subsidy.

Assistive Technology Fund (ATF)

- 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 



Intermediate and Long Term Care (ILTC) Subsidies

- Offset bills of seniors and persons with disabilities requiring care over a long period of time, from MOH- or MSF-funded services such as Home-Based Care, Day Activity Centres or Adult Disability Homes.
- Amount of subsidies is dependent on household per capita monthly income or annual value of home.

Intermediate and Long-Term Care (ILTC) Drug Subsidy Scheme

- MOH-subsidised patients will pay the same price for drugs prescribed by their ILTC doctors. There is no need to visit polyclinics or public hospitals to get drugs at subsidised prices.

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

MSF: 6355 6388 
www.msf.gov.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.

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!

CareShield Life

- 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.
- CareShield Life provides better protection and assurance:
 - Lifetime cash payouts for as long as the policyholder is severely disabled.
 - Payout is \$612/month in 2021 and increases annually until age 67 or when a successful claim is made.
 - 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 

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 at 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. All others will have to sign up via the CSHL website.

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

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 (IDAPE), 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, as long as they remain eligible.

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

MediSave Care

- A scheme which 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 

Enjoying Additional Support Pg 36 - 38

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

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

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



ENJOYING ADDITIONAL SUPPORT

Personal Income Tax Reliefs

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 tax relief of \$5,500 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 2020.
- Claim lower of:
 - the difference between \$5,000 and your CPF contribution, or
 - up to 7% of the insured value or your own/ spouse's life, or the amount of the insurance premiums paid.
- If a married man paid for the life insurance policy for his wife, he may also claim the insurance premiums on his wife's life insurance policy.

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 your 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.

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.

Foreign Maid 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!



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 • COVID-19 Support • Government Paid Leave Schemes	6355 6388 1800 253 7707 1800 222 0000 6355 6388 1800 253 4757	www.msf.gov.sg www.babybonus.msf.gov.sg www.msf.gov.sg/comcare www.go.gov.sg/msfcovid19-support www.profamilyleave.gov.sg/
NCSS (National Council of Social Service)	6210 2500	www.ncss.gov.sg/thecouragefund
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