

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 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*

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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



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. The first step will be in 1 July 2022, when Retirement Age will be raised to 63 and Re-employment Age to 68.

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 

Workfare Income Supplement Scheme

- Encourages eligible workers and self-employed persons (SEPs) to work and build up their CPF savings by providing them with cash payments and additional CPF contributions.
- Eligible employees can receive up to \$4,000 per year.
Eligible self-employed persons can receive up to \$2,667 per year.

WIS: 1800 227 1188 
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.

WIS: 1800 227 1188 
WSS: 1800 536 8333 
www.workfare.gov.sg 

SUPPORT FOR SENIOR WORKERS AFFECTED BY COVID-19

Financial support to cope with job and income loss



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.

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**.

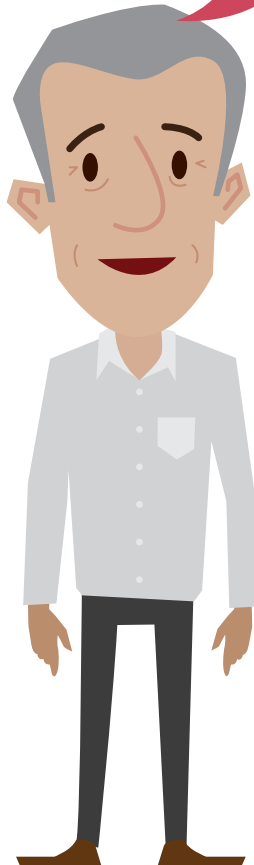
NCSS: 6210 2500 

www.ncss.gov.sg/thecouragefund 

Retire Without Worry

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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 2016		
	By Employer (% of wage)	By Employee (% of wage)	Total (% of wage)
55 and below	17	20	37
Above 55 to 60	13	13	26
Above 60 to 65	9	7.5	16.5
Above 65	7.5	5	12.5

CPF contributions for workers aged 55 to 70 will be increased from 1 January 2022 to support their retirement needs. Find out more at www.cpf.gov.sg/conrate2022



CPF Contributions by Self-Employed Persons (SEPs)

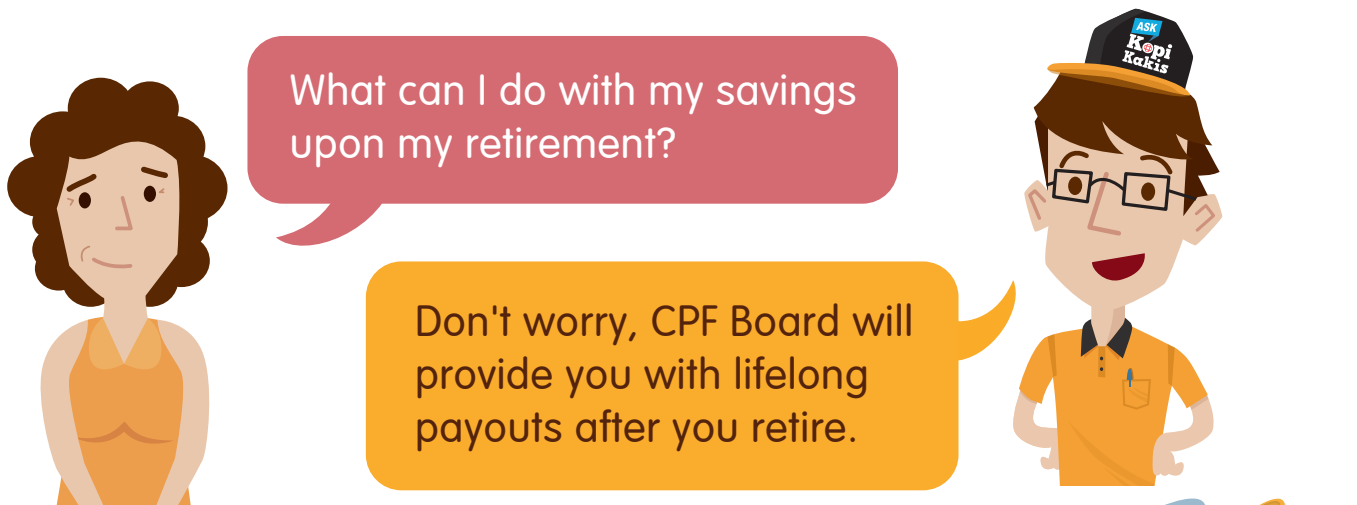
- The Self-Employed Scheme encourages SEPs to save for retirement and healthcare needs, in the absence of regular MediSave contributions from an employer.
- All SEPs who earn an annual Net Trade Income of more than \$6,000 need to contribute to MediSave.
- Besides making MediSave contributions, SEPs can also make cash or CPF contributions to other CPF account through:
 - Making voluntary contributions to 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

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

WAYS TO SAVE FOR RETIREMENT

CPF Interest Rates

Account	Ordinary Account	Special Account	MediSave Account	Retirement Account (for members at least 55 years)
Interest Rates	2.5% per annum*	4% per annum*	4% per annum*	4% per annum*
Earn up to 5% per annum if you are below 55. Earn up to 6% per annum if you are 55 and older.				



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 Board: 1800 227 1188 
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 

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 LIFE (Lifelong Income For The Elderly)

CPF LIFE is a national longevity insurance annuity scheme that provides you with monthly payouts no matter how long you live, so you never have to worry about outliving your savings.

- 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.
- Under CPF LIFE, 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> 

Any unused CPF LIFE premium balance and CPF savings will be distributed to your beneficiaries after your death.

* 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. Amongst those turning 65 years old today, 1 in 2 will live beyond 85*. **CPF LIFE** ensures that you will receive a monthly income for as long as you live. Save more to get more!

* Source: Department of Statistics 2018

CPF B: 1800 227 1188

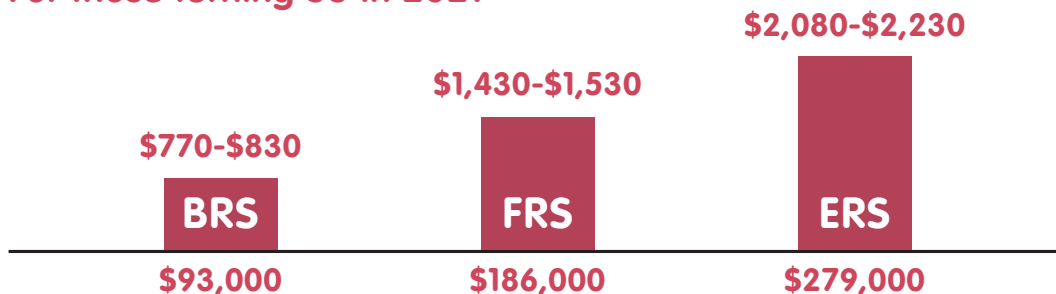
www.cpf.gov.sg



How much to save and how much do you get?

- Use the following Retirement Sums as benchmark to better plan for your desired retirement monthly payouts.

For those turning 55 in 2021



Payouts are estimates based on CPF LIFE Standard Plan computed as of 2021.

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

(BRS) Basic Retirement Sum - If you own a property¹

(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

¹ 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 2020 to 2022 are indicated below to help you better plan for your retirement.



	Age 55 in 2020	Age 55 in 2021	Age 55 in 2022
Basic Retirement Sum	\$90,500	\$93,000	\$96,000
Monthly Payout from Age 65	\$750-\$810	\$770-\$830	\$790-\$850
Full Retirement Sum	\$181,000	\$186,000	\$192,000
Monthly Payout from Age 65	\$1,390-\$1,490	\$1,430-\$1,530	\$1,470-\$1,570
Enhanced Retirement Sum	\$271,500	\$279,000	\$288,000
Monthly Payout from Age 65	\$2,030-\$2,180	\$2,080-\$2,230	\$2,140-\$2,300

Payouts are estimates based on CPF LIFE Standard Plan computed as of 2020

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

Flexibility to withdraw some CPF savings

- From age 55, you may withdraw up to \$5,000 even if you are unable to set aside the FRS or the BRS with sufficient property charge/pledge.
- 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.

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%.

Matched Retirement Savings Scheme

- To help senior Singaporeans aged between 55 to 70 who do not have the BRS for retirement.
- Receive a dollar-for-dollar matching grant from the Government for any cash top-ups made to the RA of eligible members, up to an annual cap of \$600 from 2021 to 2025.
- Check if you are eligible at www.cpf.gov.sg/MRSSchecker.

CPFB: 1800 227 1188 
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 is \$63,000.
- BHS is adjusted yearly until a member turns 65 and will remain fixed for the rest of his life. The following table summarises the BHS for respective cohorts aged 65 and above in 2021.

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

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

MOH: 6325 9220 
www.moh.gov.sg 

Get Help With Your Daily Expenses Pg 14 - 19



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

- S&CC Rebate
- GST Vouchers
- ComCare

EVERYDAY LIVING

Help with your daily expenses

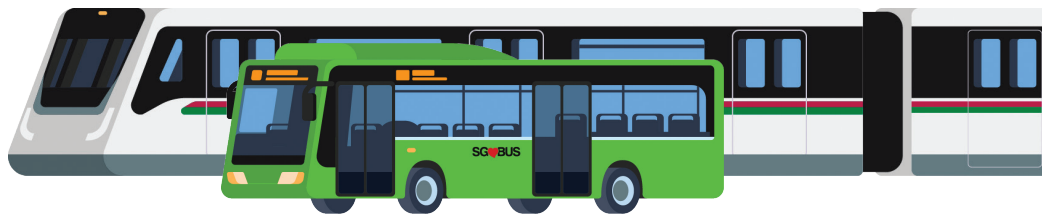
Travel Cheap

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 seniors aged 60 years old and above.*

TransitLink: 1800 225 5663 
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 



Service & Conservancy Charges Rebate (S&CC)

- 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 – MediSave

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

- \$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 and 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 

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 payout of between \$180 to \$900 every quarter.

Silver Support Hotline: 1800 227 1188 
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 and have little or no means of income or family support.
- For those with a monthly household income of \$1,900 and below, or monthly per capita household income of \$650 and below.

MSF (ComCare): 1800 222 0000 
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, 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



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 

Providing Affordable Healthcare Pg 20 - 30



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 with moderate to severe functional disabilities will receive lifelong cash assistance of \$100 per month.
- Additional CareShield Life Participation Incentive
 - Additional \$1,500 participation incentive for PG seniors who join CareShield Life when it becomes available to them in 2021. 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.
- MediShield Life Premium Subsidies
 - Pioneers receive special Pioneer Generation 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 Pioneer Generation 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 (72 years old or older in 2021) and became a Singapore Citizen on or before 31 Dec 1986.*





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 when it becomes available to them in 2021. 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.
- 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.

**The MGP is given to seniors who were born from 1 January 1950 to 31 December 1959, and became Singapore citizens on or before 31 December 1996. The MGP is also extended to seniors who were born on or before 31 December 1949, and 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 

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 for 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 an additional \$300 per year, for outpatient medical treatments at SOCs 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 



**COMMUNITY
HEALTH
ASSIST
SCHEME**

Community Health Assist Scheme (CHAS)

- Provides subsidies for medical and dental care at participating General Practitioners and dental clinics near their homes.
- 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 (From 1 Nov 2019)	 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 [^]	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	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	Up to \$21 to \$266.50 subsidy per 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.

** 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 

Enhanced Specialist Outpatient Clinics (SOC) Subsidies

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

Enhanced Medication Subsidies

- To provide affordable healthcare for all, Singaporeans will receive medication subsidies at subsidised SOCs and polyclinics.

	Subsidy for Medication	Pioneer Generation Subsidy for Medication	Merdeka Generation Subsidy for Medication
Singaporeans without CHAS card	50%	Additional 50% off subsidised bill	Additional 25% off subsidised bill
Blue and Orange CHAS cardholders	75%		
Children and Seniors*	75%		

* Children (18 years or younger) and elderly (65 or older) are eligible for 75% subsidy for subsidised medication at the polyclinics' general clinics without means-testing.

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.


MOH: 6325 9220 
www.moh.gov.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: 6325 9220 
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

- Health insurance that covers all Singapore Citizens and Permanent Residents for life, regardless of your age or health condition.
- Helps you 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 

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 

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 



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.

Screen for Life

- Eligible Singaporeans receive subsidies when they visit a CHAS General Practitioner clinic for health screening.
- Pay up to \$5 for the recommended screening test(s) and the first post-screening consultation (eligible Pioneers pay \$0, eligible MG seniors pay \$2).


HPB: 1800 223 1313 
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. All others will have to sign up via the CSHL website.

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.
 - 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 

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, 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

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

MOH: 1800 222 3399 
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 

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*.

*washing, dressing, feeding, toileting, mobility, transferring.

AIC: 1800 650 6060 
www.aic.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.
 - 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 

VWO Transport Subsidies

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

SG Enable: 1800 858 5885 
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 to find out more tips, useful resources and support groups available in the community.

Live Near Your Loved Ones

Pg 31 - 33

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
- Lease Buyback Scheme



HOME AND FAMILY

Live closer to your loved ones

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

- You will be considered for the scheme if:
 - They are applying for a 2-room Flexi flat that is located within 4km of your current flat or private property.
 - Their parent/married child owns or occupies a HDB flat or private property that is within 4km of the flat they are applying for.

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 flat within 4km of their parents or children.

HDB: 6490 1111 
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.
- Public rental tenants/ occupiers receive 100% subsidy.

HDB: 1800 225 5432 
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 

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 



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!

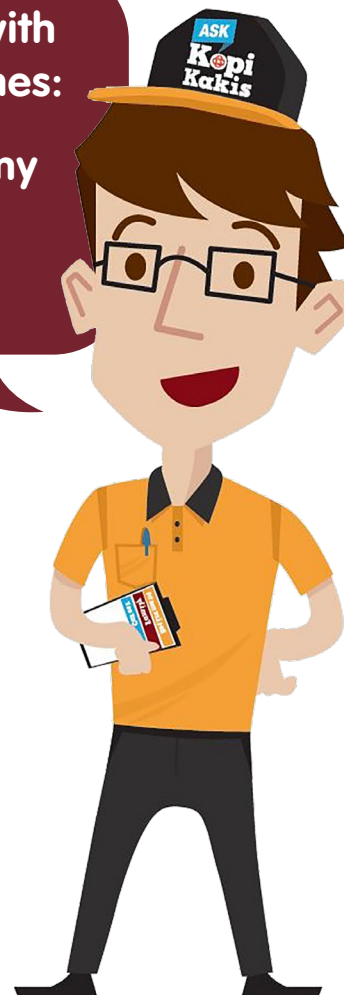
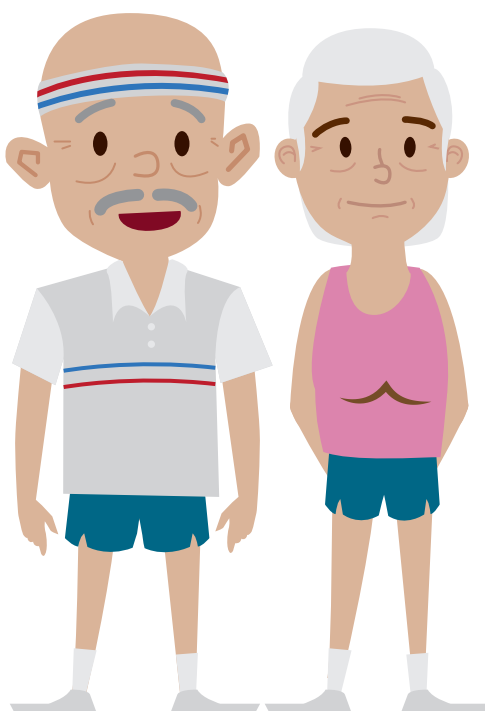
Stretch Your Mind and Body

Pg 34 - 35

How can we keep our mind and body active?

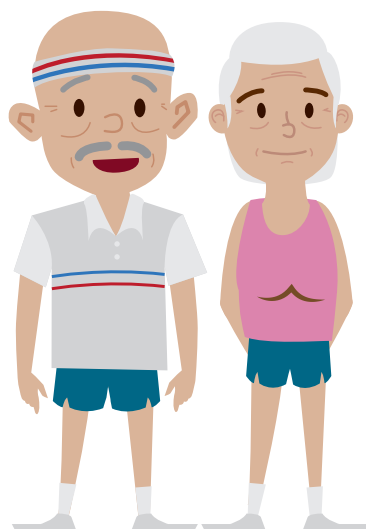
Seniors can stay active with some of these programmes:

- National Silver Academy
- PA Senior Academy
- ActiveSG Seniors



KEEPING ACTIVE

Stretch your mind and body



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 (NSA)

- The NSA 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 (ITE, polytechnics, universities and arts institutions) and community-based organisations.

National Silver Academy: 6478 5029 

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 

ActiveSG Seniors

- As ActiveSG members, 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 



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) • Silver Support Hotline	1800 227 1188	www.cpf.gov.sg www.silversupport.gov.sg
GST Voucher Team	1800 222 2888	www.gstvoucher.gov.sg
HDB (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	www.hdb.gov.sg www.hdb.gov.sg/EASE-application www.hdb.gov.sg/lbs www.hdb.gov.sg/shb
HPB (Health Promotion Board)	1800 225 4482	www.hpb.gov.sg
IRAS (Inland Revenue Authority of Singapore)	1800 356 8300	www.iras.gov.sg
MOF (Ministry of Finance) • GST Voucher Team • Other Support Schemes	1800 222 2888	www.mof.gov.sg www.gstvoucher.gov.sg www.supportgowhere.gov.sg
MOH (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	www.moh.gov.sg www.medishieldlife.sg www.careshieldlife.sg www.merdekahgeneration.sg www.pioneers.sg
MOM (Ministry of Manpower)	6438 5122	www.mom.gov.sg
MOT (Ministry of Transport)	6270 7988	www.mot.gov.sg
MSF (Ministry of Social and Family Development) • ComCare • COVID-19 Support	6355 6388 1800 222 0000 6355 6388	www.msf.gov.sg www.msf.gov.sg/comcare www.go.gov.sg/msf-covid19-support
NCSS (National Council of Social Service)	6210 2500	www.ncss.gov.sg/thecouragefund
NSA (National Silver Academy)	6478 5029	www.nsa.org.sg
NTUC (National Trades Union Congress)	6213 8008	www.ntuc.org.sg
SG Enable	1800 858 5885	www.sgenable.sg
SP Group	6671 7117	www.spgroup.com.sg
Sport Singapore	6345 7111	www.myactivesg.com
SSG (SkillsFuture Singapore)	6785 5785	www.skillsfuture.sg
TransitLink	1800 225 5663	www.transitlink.com.sg
WSG (Workforce Singapore) • Workfare Income Supplement Scheme • Workfare Skills Support Scheme	6883 5885 1800 227 1188 1800 536 8333	www.wsg.gov.sg www.workfare.gov.sg www.workfare.gov.sg

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

