

## Schemes for Seniors

The table below lists Government schemes for seniors.

HEALTHCARE		
Scheme Name	Scheme Description	Scheme Administration
<b>Pioneer Generation Package (PGP)</b>	<p>Singaporeans born on or before 31 December 1949, who obtained their citizenship on or before 31 December 1986, can receive:</p> <ul style="list-style-type: none"> <li>• Special subsidies at CHAS GP and dental clinics</li> <li>• Additional 50% off subsidised services at Polyclinics and Specialist Outpatient Clinics</li> <li>• MediShield Life premium subsidies</li> <li>• Annual Medisave top-ups</li> <li>• Pioneer Generation Disability Assistance Scheme</li> </ul>	<p><b>CPF Board</b> 1800-2222-888 <a href="mailto:contactus@pioneers.gov.sg">contactus@pioneers.gov.sg</a></p>
<b>Community Health Assist Scheme (CHAS)</b>	<p>Singaporeans from lower- and middle-income households can get subsidies for medical and dental care at participating GP and dental clinics</p>	<p><b>MOH / Agency for Integrated Care (AIC)</b> 1800-275-2427</p> <p>Apply through any public hospital, polyclinic, Community Centre (CC), Community Development Council (CDC), or <a href="http://www.chas.sg/templates.aspx?id=196">www.chas.sg/templates.aspx?id=196</a></p>
<b>5-Year Medisave Top-Ups</b>	<p>Singaporeans born on or before 31 December 1959, who do not enjoy Pioneer Generation benefits, receive Medisave top-ups of \$100 to \$200 annually from 2014 to 2018.</p> <p>If you are already receiving GST Voucher – Cash or GST Voucher – Medisave, there is no need to sign up.</p>	<p><b>CPF Board</b> 1800-2222-888</p> <p>Apply through any Community Centre, Social Service Office (SSO), CPF Service Centre, or the GST Voucher site (<a href="http://www.gstvoucher.gov.sg">www.gstvoucher.gov.sg</a>)</p>

<b>Flexi-Medisave Scheme</b>	Flexi-Medisave allows Singaporeans aged 65 and above to use up to \$200 of their Medisave a year, for outpatient medical treatments at public sector specialist outpatient clinics (SOCs), polyclinics, and General Practitioner (GP) clinics under the Community Health Assist Scheme (CHAS).	<b>MOH</b> 6325-9220
<b>MediShield Life Premium Subsidies</b>	The Government will directly help Singaporeans with their MediShield Life premiums, through Premium Subsidies for the lower- to middle-income.	<b>CPF Board on behalf of MOH</b> 1800-222-3399
<b>Additional MediShield Life Premium Support</b>	Those who are unable to afford MediShield Life premiums even after subsidies will be assisted. No one will lose MediShield Life coverage because they are unable to afford premiums.	<b>CPF Board on behalf of MOH</b> 1800-222-3399
<b>Medifund Silver</b>	Medifund is a safety net for patients who face financial difficulties with their remaining bills after exhausting other resources. Medifund Silver provides more targeted assistance for the needy elderly.	Apply through Medical Social Workers at Medifund-approved institutions

### ELDERCARE

<b>Scheme Name</b>	<b>Scheme Description</b>	<b>Scheme Administration</b>
<b>ElderShield</b>	ElderShield is an affordable severe disability insurance scheme which provides basic financial protection to those who need long-term care, especially during old age. It provides a monthly cash payout to help pay the out-of-pocket expenses for the care of a severely-disabled person.	<b>MOH:</b> 6325-9220  <b>Aviva:</b> 6827-7788  <b>Great Eastern:</b> 1800- 248-2888  <b>NTUC Income:</b> 6332-1133
<b>Interim Disability Assistance Programme for the Elderly (IDAPE)</b>	IDAPE provides financial help to needy and disabled elderly Singaporeans, who were not eligible to join ElderShield when it was launched.  IDAPE will provide recipients \$150 or \$250 a month, for a maximum period of 72 months.	<b>Agency for Integrated Care (AIC)</b> 1800-650-6060 <a href="mailto:enquiries@aic.sg">enquiries@aic.sg</a>

<b>Seniors' Mobility and Enabling Fund (SMF)</b>	<p>SMF provides holistic support for elderly Singaporeans, helping them to remain mobile and to live independently in the community, including:</p> <ul style="list-style-type: none"> <li>• Assistive devices that aid mobility and enable independent living</li> <li>• Transport subsidies to seniors receiving care at MOH-funded Eldercare Centres and MOH-funded Dialysis Centres</li> <li>• Home Healthcare Items for frail seniors who are eligible for nursing home but receiving home healthcare services in the community</li> </ul>	<p>Agency for Integrated Care (AIC) 1800-650-6060 <a href="mailto:enquiries@aic.sg">enquiries@aic.sg</a></p>
<b>Intermediate and Long Term Care (ILTC) subsidies</b>	<p>For Singaporean seniors who need ILTC services, subsidies of up to 80% are provided for home care, while subsidies of up to 75% are provided for residential services such as nursing homes.</p>	<p>Apply through any Restructured Hospital or MOH-funded ILTC service provider.</p>
<b>WORK AND RETIREMENT</b>		
<b>Scheme Name</b>	<b>Scheme Description</b>	<b>Scheme Administration</b>
<b>Workfare Income Supplement</b>	<p>WIS encourages eligible workers to continue working and build up their CPF savings for their retirement, housing and healthcare needs, by supplementing their income and retirement savings through cash payments and CPF contributions.</p>	<p><b>CPF Board on behalf of MOM</b> 1800-222-6622 <a href="mailto:member@cpf.gov.sg">member@cpf.gov.sg</a></p>
<b>Special Employment Credit</b>	<p>Employers receive support through SEC to encourage them to employ and offer re-employment to older workers.</p>	<p><b>MOM</b> 1800-2222-888 <a href="mailto:sec@mom.gov.sg">sec@mom.gov.sg</a></p>
<b>Enhanced CPF Savings</b>	<p>Older workers can save more for retirement, with the increased CPF contribution rates.</p> <p>CPF members aged 55 and above get an additional 1% extra interest on first \$30,000 of CPF Savings from 2016.</p>	<p><b>CPF Board</b> 1800-227-1188 <a href="mailto:member@cpf.gov.sg">member@cpf.gov.sg</a></p>

<b>SUPPORT FOR LIVING EXPENSES</b>		
<b>Scheme Description</b>	<b>Scheme Description</b>	<b>Scheme Description</b>
<b>GST Voucher</b>	<p>The GST Voucher helps offset the GST expenses of lower- and middle-income Singaporean households. It has 3 components:</p> <ul style="list-style-type: none"> <li>• GSTV – Cash: Eligible lower-income and retiree households get some cash for immediate needs, such as grocery bills</li> <li>• GSTV – Medisave: Eligible Singaporeans aged 65 and above get a top-up to their CPF Medisave account, to support their medical needs</li> <li>• GSTV – U-Save: Eligible HDB households get a quarterly rebate to offset their utilities bills</li> </ul>	<p><b>For GST Voucher – Cash/Medisave</b> 1800-2222-888 <a href="mailto:contactus@gstvoucher.gov.sg">contactus@gstvoucher.gov.sg</a></p> <p><b>For GST Voucher – U-Save</b> <b>6671-7117</b> <a href="mailto:spservices@singaporepower.com.sg">spservices@singaporepower.com.sg</a></p>
<b>ComCare Long-Term Assistance (Public Assistance)</b>	Singaporeans who are permanently unable to work due to old age, illness or unfavourable family circumstances, can get financial help if they have limited or no means of income, and little or no family support.	<b>MSF or Social Services Offices (SSOs)</b> 1800-222-0000 <a href="mailto:comcare@msf.gov.sg">comcare@msf.gov.sg</a>
<b>ComCare Short- and Medium-Term Assistance</b>	Singaporeans who are unable to find a job or work for a period of time can get temporary financial help.	<b>MSF or Social Services Offices (SSOs)</b> 1800-222-0000 <a href="mailto:comcare@msf.gov.sg">comcare@msf.gov.sg</a>
<b>TRANSPORT</b>		
<b>Scheme Description</b>	<b>Scheme Description</b>	<b>Scheme Description</b>
<b>Senior Citizen Public Transport Concession Card</b>	Singaporeans aged 60 years and above can get a concession card, and pay subsidised rates for basic bus and train services.	<b>Transit Link</b> 1800-2255-663 Apply through <a href="http://www.transitlink.com.sg">www.transitlink.com.sg</a>
<b>Seniors' Mobility and Enabling Fund (SMF) Transport Subsidies</b>	SMF provides transport subsidies to seniors receiving care at MOH-funded Eldercare Centres and MOH-funded Dialysis Centres	<b>Agency for Integrated Care (AIC)</b> 1800-650-6060 <a href="mailto:enquiries@aic.sg">enquiries@aic.sg</a>
<b>HOUSING-RELATED SUPPORT SCHEMES</b>		
<b>Scheme Description</b>	<b>Scheme Description</b>	<b>Scheme Description</b>
<b>HDB 2-Room Flexi Scheme</b>	Under the 2-room Flexi Scheme, elderly citizens have the flexibility of choosing the length of lease on their 2-room flat, based on their age, needs, and preferences.	<b>HDB</b> 1800-866-3066 <a href="mailto:hdbsales@mailbox.hdb.gov.sg">hdbsales@mailbox.hdb.gov.sg</a>

<b>Enhancement for Active Seniors (EASE)</b>	Singaporean households can receive subsidies of up to 95% when they make their HDB flats safer for seniors, e.g. by installing features such as grab bars, and slip-resistant treatment to bathroom floors.	<b>HDB</b> 1800-933-2990 Apply through: <a href="http://www.hdb.gov.sg/cs/infoweb/EASE-Application">www.hdb.gov.sg/cs/infoweb/EASE-Application</a>
<b>SCHEMES TO HELP SENIORS LEVERAGE ON THEIR ASSETS</b>		
<b>Scheme Description</b>	<b>Scheme Description</b>	<b>Scheme Description</b>
<b>Lease Buyback Scheme (LBS)</b>	Seniors living in 4-room or smaller flats can receive a stream of income in their retirement years by selling part of their flat lease to HDB. The proceeds will be used to top up their CPF Retirement Accounts.	<b>HDB</b> 1800-225-5432 Apply through: <a href="http://www.hdb.gov.sg/myhdbpage">www.hdb.gov.sg/myhdbpage</a>
<b>Silver Housing Bonus (SHB)</b>	Seniors from lower-income households can supplement their retirement income when they move to a smaller flat.  Eligible elderly households will be informed of the SHB when they buy or sell a HDB flat.	<b>HDB</b> 1800-555-6363
<b>OTHER GOVERNMENT SUPPORT</b>		
<b>Scheme Description</b>	<b>Scheme Description</b>	<b>Scheme Description</b>
<b>Foreign Domestic Worker (FDW) Levy Concession</b>	Households can get a reduced levy rate of \$60/month if they hire a foreign domestic worker to care for a senior aged 65 years and above living with them.  You will receive the concession rate automatically if you gave the aged household member's information when you applied for an FDW.	<b>MOM</b> 6438-5122 Application form available at <a href="http://www.mom.gov.sg/iSumbmit">http://www.mom.gov.sg/iSumbmit</a>