

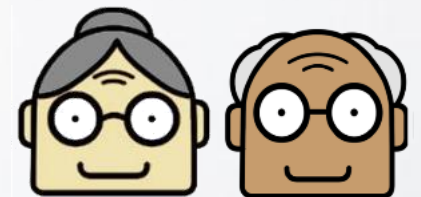


Pioneer Generation Package



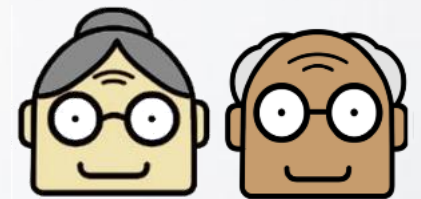
Please note:

- These slides are meant to provide a broad overview of the Pioneer Generation Package and should not be taken as a comprehensive representation of the details of the package
- Slides prepared by the Ministry of Finance, correct as at 11 June 2014





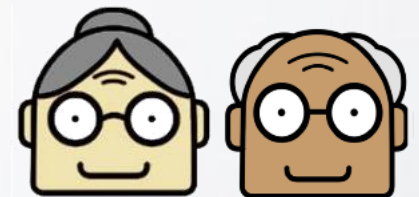
Pioneer Generation Package: Key messages and intent





Honouring our Pioneer Generation

- Intent is to recognise and honour the Pioneer Generation
 - Recognises the contributions of the special generation who built up Singapore
 - Hence does not vary based on income or means
- Who makes up the Pioneer Generation?
 - Singaporeans who were 16 or older in 1965; and
 - Became a Singaporean by 31 December 1986
- **About 450,000** seniors will benefit





Appeals Panel

- Will have appeals panel
 - For those who marginally miss out on the precise criteria, but have good claims to be counted among the Pioneer Generation
- Appeals Panel will be set up
 - More details will be released later on how to appeal



Why the Package is focused on Healthcare

- Healthcare on top of minds of older Singaporeans
 - Older Singaporeans have lower Medisave savings compared to younger generations
 - Helps family members to free up resources for other needs
- Pioneers and their family members will not have to worry about Pioneers' healthcare costs

Benefits are on top of existing healthcare support



Inpatient
subsidies of up to
80%



Polyclinics: Elderly get
more subsidies
Budget 2014: New SOC
subsidies for 400,000
Singaporeans



Long-term Care: Up to
80% subsidies;
ElderShield/IDAPE cash
payments



GSTV-Medisave
Helps 370,000 older
Singaporeans



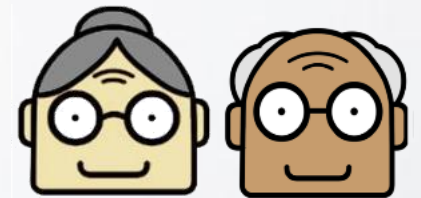
CHAS: Expanded portable
primary care subsidy scheme to
600,000 Singaporeans and
includes all ages



MSH Life: Universal
coverage for life with better
benefits



Components of the Pioneer Generation Package





Key Features

- Benefits are **for life**
- Special benefits for Pioneer Generation are **not differentiated by income** because our objective is to honour the contributions of the Pioneer Generation
- **Older** cohorts receive **more** benefits



Three key components



More subsidies for outpatient care



More savings through Medisave top-ups



Substantial MediShield Life premium subsidies



(1) More support for outpatient care



- **Additional 50% off** subsidised treatments at specialist outpatient clinics and polyclinics
 - Subsidies for services from Sep 2014, subsidies for medications from Jan 2015
- **All** will receive CHAS subsidies
- Disability Assistance of **\$1,200 cash per year** for those with moderate to severe functional disabilities



Enhanced CHAS subsidies



		CHAS Blue	CHAS Orange	CHAS for Pioneer Generation
Eligibility criteria				
<ul style="list-style-type: none"> - Household monthly income per person - Annual Value (AV) of residence (<i>only for households with no income</i>) 		\$1,100 and below \$13,000 and below	\$1,101 to \$1,800 \$13,001 to \$21,000	Not applicable
Common illnesses		\$18.50 per visit	NA	\$28.50 per visit
Chronic conditions under CDMP	Simple	\$80 per visit, capped at \$320 per year	\$50 per visit, capped at \$200 per year	\$90 per visit, capped at \$360 per year
	Complex	\$120 per visit, capped at \$480 per year	\$75 per visit, capped at \$300 per year	\$135 per visit, capped at \$540 per year
Selected dental services		\$11 to \$256.50 per procedure	\$65.50 to \$170.50 per procedure	\$21 to \$266.50 per procedure

For more information, visit www.chas.sg.



(2) Medisave Top-ups



- Annual top-ups of **\$200 to \$800**
- Elderly can use a portion of Medisave **more flexibly** across a range of outpatient treatments

Birth Cohort (Age in 2014)	Annual Medisave Top-Up
1945-1949 (65-69)	\$200
1940-1944 (70-74)	\$400
1935-1939 (75-79)	\$600
1934 and earlier (80+)	\$800



(3) MediShield Life Premium Subsidies

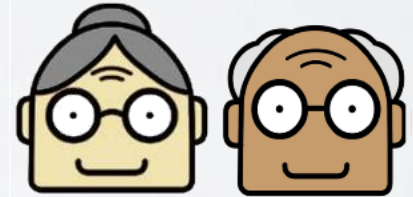


- MediShield Life will cover all Pioneer Generation members for life, including those with pre-existing conditions
- Premiums will be **highly affordable** for Pioneer Generation
- Special subsidies on premiums
 - Subsidy increases with age
 - Starting from **40% at age 65 and rising to a maximum of 60% at age 90**



Retiree Pioneer Generation Family

Mr and Mrs Tan (retirees, early 80s)



Premiums are supported by Pioneer Generation Medisave Top-ups



Coverage	Total Premiums for Tan household
Current MediShield	\$187/month
MediShield Life (2015)	\$94/month



Combined effect of MediShield Life subsidies and Medisave top-ups

For Pioneer Generation aged 80 and above in 2014
(born in 1934 and earlier)

- MediShield Life **premiums fully covered**



For younger Pioneer Generation (e.g. aged 70 in
2014)

- Pay **only about half** of current **premiums** for
MediShield Life, if on MediShield today





Summary of Package



- **Outpatient subsidies**
 - **Additional 50% off** subsidised treatments at SOCs and polyclinics
 - All Pioneer Generation will receive **CHAS** subsidies
 - **Disability Assistance** of \$1,200 cash per year



- Annual **Medisave top-ups** of \$200 to \$800



- Special **subsidies** on **MediShield Life** premiums
 - Starting from 40% at age 65, rising to 60% at age 90

Pioneer Generation Fund

- Government will establish a Pioneer Generation Fund with **\$8 billion**
- **Right and prudent** to set aside monies today while we have sufficient resources
- Assure Pioneer Generation that Singapore will **honour its commitment** to them



Further Help for Older Singaporeans

- **5-Year CPF Medisave top-ups** of \$100-\$200 annually from Aug 2014
 - For Singaporeans born in 1959 or earlier (i.e. 55 and above this year)
 - Who do not receive Pioneer Generation Package
- A one-off **GST Voucher – Cash: Seniors' Bonus** of \$100-\$250 from Aug 2014
 - For all Singaporeans aged 55 and above in 2014
 - Based on annual income and annual value of home
 - For Pioneers and non-Pioneers alike
- Increase in **CPF contribution rates**
- Enhanced **parent and handicapped parent reliefs**



Further Help for Older Singaporeans

- More flexible use of Medisave
 - Up to \$300 a year for outpatient scans (by 1st quarter of 2015)
 - Flexi-Medisave Scheme (by 1st half of 2015)
 - All elderly aged 65 and above (not just Pioneer Generation) can use up to \$200 a year for outpatient medical treatments at SOCs and polyclinics in the public sector and clinics under CHAS



Help for Singaporeans' healthcare costs – services

- Higher subsidies for services at specialist outpatient clinics for lower- to middle-income from Sept 2014

Household income per capita	Annual value of home (for those without income)	Current	Revised
Up to \$1,100	Up to \$13,000	50%	70%
\$1,101 to \$1,800	\$13,001 to \$21,000		60%
More than \$1,800	More than \$21,000		50%

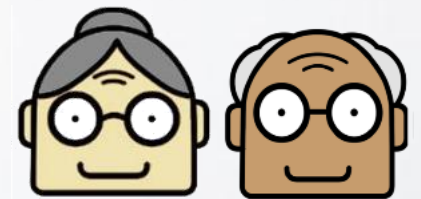


Help for Singaporeans' healthcare costs – medications

- 13 more drugs subsidised from April 2014
- Higher drug subsidies for lower- to middle-income at polyclinics and specialist outpatient clinics from Jan 2015
 - 75% subsidy for all standard drugs



How and when Pioneers can receive benefits





Receiving the Package

- **Automatic for:**
 - CHAS, SOC and Polyclinic subsidies (show Pioneer Generation Card)
 - Medisave top-up (so long as they are a CPF member or have signed-up for GST Voucher)



Receiving the Package

- **For Pioneer Generation Disability Assistance Scheme (PioneerDAS)**
 - For Pioneers who permanently need help in at least three Activities of Daily Living, determined through a functional assessment by a qualified assessor*
 - Disabled Pioneers currently claiming or receiving assistance through Eldersshield, Interim Disability Assistance Program for the Elderly (IDAPE) or Foreign Domestic Worker (FDW) Grant do not need apply as they will be auto-included. They will receive a letter notifying them of eligibility and payment details in June 2014.

*Any Singapore Medical Council-registered doctor can do the assessment



Receiving the Package

- **For Pioneer Generation Disability Assistance Scheme (PioneerDAS)**
 - Public application starts from 1 July 2014
 - Payouts will commence from September 2014
 - Scheme is administered by Agency for Integrated Care (AIC)
 - For details, application forms and list of clinics conducting the functional assessment, contact AIC at 1800 650 6060, visit www.silverpages.sg or email AIC at pioneerDAS@aic.sg

When	What happens	Do Pioneers need to do anything?
Jun 2014	Letters sent out to members of Pioneer Generation: <ul style="list-style-type: none"> i) Tells them they will receive Package; and ii) How much Medisave top-up they will receive. 	Most Pioneers will receive the top-up automatically and do not need to do anything. A few Pioneers will need to contact the CPF Board to set up a CPF account.
Jul 2014	Medisave top-ups credited	No action needed
By Sep 2014	i) Pioneer Generation card sent out to Pioneers.	Pioneers should bring their Pioneer Generation card with them when they visit CHAS clinics, polyclinics, and specialist outpatient clinics. Other registration processes remain the same.
With effect from 1 Sep 2014	<ul style="list-style-type: none"> i) Additional subsidies for treatments/services at polyclinics and specialist outpatient clinic services. ii) Additional CHAS subsidies at participating GP and dental clinics. iii) Disability Assistance Scheme commences. 	
Jan 2015	Additional subsidies for standard medications at polyclinics and specialist outpatient clinics.	
Late 2015	Subsidies for Pioneers' MediShield Life premiums when MediShield Life is implemented.	



We need your help!

- Help with outreach efforts to Pioneers that you come into contact with:
 - Assure them that they will receive help with their healthcare costs
 - General information on the Pioneer Generation Package
- Provide feedback about how the communications and outreach efforts for the Pioneer Generation Package can be improved



Contact points

Contact us

Pioneer Generation Package

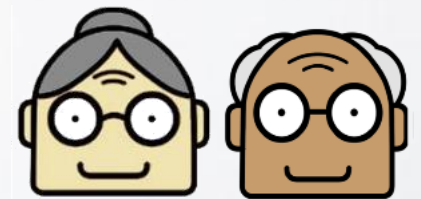
[1800-2222-888](tel:1800-2222-888)

contactus@pioneers.gov.sg

pioneers.sg



Question and Answer Session



Opportunities for the Future



Assurance for Our Seniors