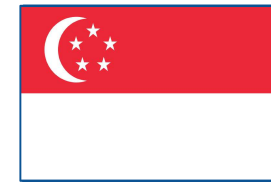


Singapore

***Tiger Economy, Diverse Government Programs,
Strong Focus on Continuing Education
for the Elderly and AgeTech***

Singapore



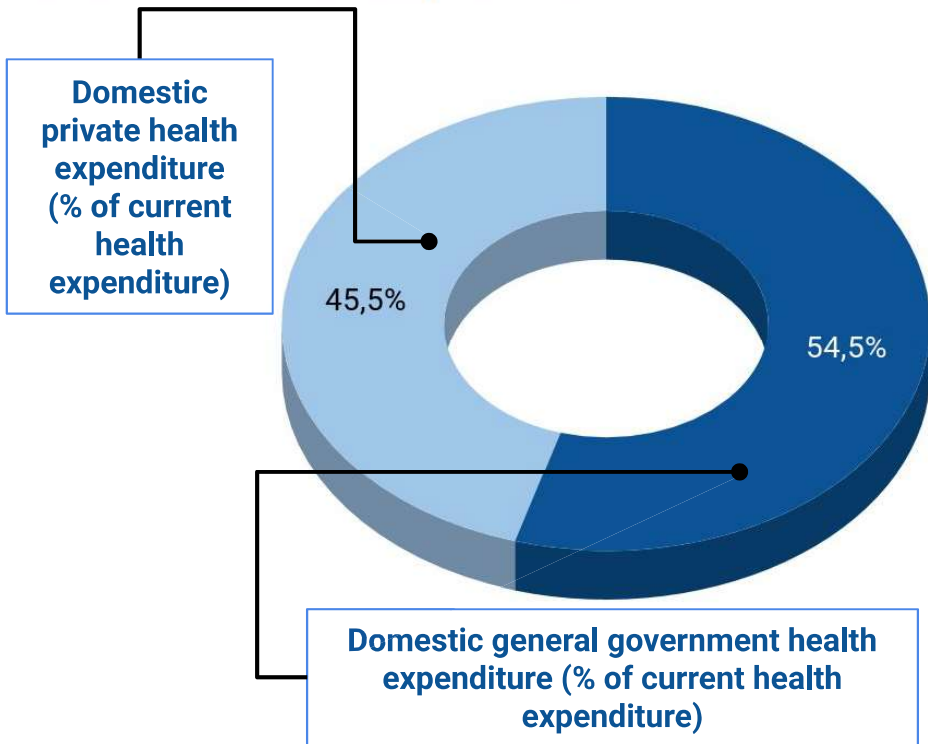
General metrics	HALE	Both Sexes HALE (2016)	76.2 years
		HALE/Life Expectancy Difference 2016	6.7
	Economy	GDP per Capita, Current Prices (2016)	56.72 thousand (\$)
		Annual GDP Growth (2016)	3 %
	Healthcare	Current Health Expenditure per Capita (2016)	2.46 thousand (\$)
		Public Health Care Expenditure 2016	4.47 % of GDP
	Retirement	Age Dependency Ratio 2016	38
		Population over 65, 2016	12.3 %
		Number of WHO Age Friendly Cities and Communities	1
	General Health Status	Alcohol Consumption per Capita (Litres of Pure Alcohol) 2016	2
		Annual Cigarette Consumption (Units per Capita) 2016	851
		Prevalence of Overweight among Adults 2016 (Age-Standardized Estimate)	31.8 % of adults

Longevity-Related Indices

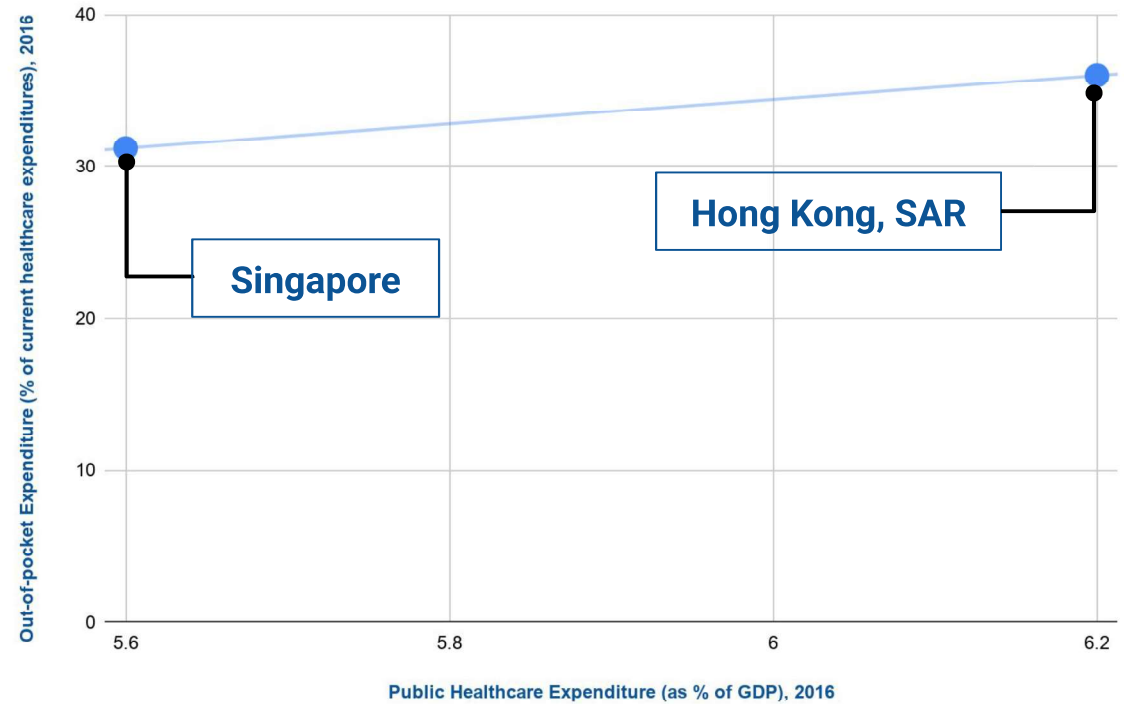


- The Healthcare Access and Quality Index -2016: **91**
- Human Development Index 2016: **0.93**
- E-Government Development Index 2016: **0.88**
- Corruption Perceptions Index 2016: **84**
- Global Gender Gap Index 2016: **0.71**
- Democracy Index 2016: **6.38**

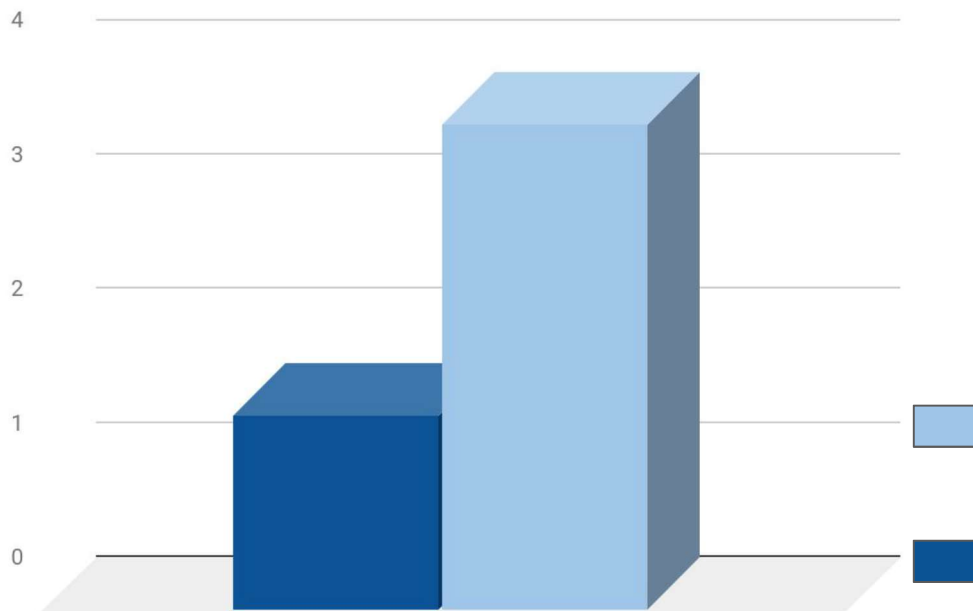
Current Healthcare Expenditure



Countries with high HALE and Life Expectancy and Small Gap



Effectiveness ratios



Chronic disease care is a critical part of a people's health. The patient should be persuaded about exercise, diet and lifestyle change: all important for chronic disease control. Caregivers and patients should be empowered through education, information and communication. Further implementation of eHealth initiatives will lead to the reduction of number of patient visits to hospitals for routine checks, will free up healthcare resources, enabling healthcare staff to better manage their time and focus on priorities.

HALE and Life Expectancy Difference CAGR (6 years)/Current health expenditures per capita (current US\$), CAGR (6 years)

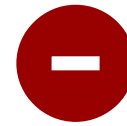
HALE CAGR (6 years)/Current health expenditures per capita (current US\$), CAGR (6 years)

SWOT Analysis of Healthcare in Singapore



STRENGTHS

- There is a single electronic health record (EHR) in use across the whole country, which makes everything very well-tuned.
- Developed healthcare infrastructure comprises a combination of public 'polyclinics' and hospitals and private medical clinics and hospitals to provide high quality treatment.
- Deliver care to people, focusing on quality, efficiency and cost.
- Developed universal healthcare coverage. Coverage is funded through a combination of government subsidies and private individual savings.



WEAKNESSES

- Healthcare system relies heavily on institutions.
- Certain life-saving procedures result in some of the highest hospital bills that even insurance protection can not fully alleviate.
- Small population size that limits healthcare system potential.
- Despite subsidies long-term care is expensive.
- Out-of-pocket costs make up almost 37% of total healthcare expenditure in Singapore. This figure is almost 3 times as high as the high-income country average and 1.4x higher than the East Asia & Pacific average.



OPPORTUNITIES

- Favorable managing regulations and business environment
- Provision of subsidies to Singaporeans to reduce disparities and obtain treatment at private primary care providers.
- Building a sophisticated national electronic health record system, that collects, reports, and analyzes information to aid in formulation of policy, monitoring of implementation, and sharing of patient records.
- Utilizing their strength in the artificial intelligence industry for meaningful improvements in medical care.



THREATS

- The challenge of funding Singapore's escalating healthcare needs.
- Increasing competition for talent and labor.
- Increasing complexity and costs associated with advancing technology, equipment, treatment and training.
- The trend towards smaller nuclear families.
- Ageing places a great burden on many fronts including health infrastructure, insurance premiums, caregiving professionals and private finances.
- Environmental pollution problems.

Analysis of Strengths and Weaknesses of Health Care System in Singapore



- Singapore gets a lot of attention because of the way it pays for its health care system. What's less noticed is its delivery system. Primary care, which is mostly at low cost, is provided mostly by the private sector.
- Government control applies to public health initiatives. Officials began to worry about diabetes, so they acted. School lunches have been improved. Regulations have been passed to make meals on government properties and events healthier. In Singapore, campaigns have encouraged drinking water, and healthier food choice labels have been mandated.
- Singapore is in forefront of Longevity industry, applying advanced AI opportunities for healthcare and wellness.
- Relatively low level of obesity and decreasing level of overweight among adults. In 2017, 36.2% of Singaporeans aged 18 to 69 are overweight. This is a drop from 2010, when a national survey found 40.1% of adults were overweight.
- The polyclinics is focused on efficiency. They have been designed to process as many patients as quickly as possible.



- There is need to face illnesses that are more typical of this region. In Singapore, about one in five children suffer from asthma. While Singapore itself is not a significant producer of air pollution, neighbouring countries Malaysia and Indonesia still practice slash-and-burn agriculture, as well as intensive logging and heavy industrial manufacturing. This air pollution causes "smog cough", difficulty breathing, respiratory irritation and even asthma.
- Environmental conditions cause negative impact on health-adjusted life expectancy and life expectancy at birth itself. Singapore has high UV levels all year round due to its proximity to the equator, with the UV index (ranging from 0 to extreme levels of 11 and beyond) soaring as high as 9 in some months.
- Singapore has the second-highest proportion of diabetics among developed nations, with one out of nine Singaporeans between 18 and 69 years old being affected by the disease.
- Due to more sedentary lifestyles among Singaporeans, childhood obesity is on the rise.





Summary of Relevant Government-Led Longevity Initiatives in Singapore

The [Singapore](#) Government has launched a number of progressive Longevity-related initiatives, including:

- Preventive and active ageing programs that start at the early age of 40.
- The launch of The Silver Academy, a continuing-education program that offers 900 courses, currently with 21,000 students enrolled;
- Barrier-free access for those with restricted mobility;
- Traffic junctions that provide the elderly with more time to cross the street;
- Silver Generation Ambassadors who visit citizens when they turn 65 to determine their needs, and offer referrals to relevant services where necessary;
- Increased funding by the Health Ministry to healthcare infrastructure like hospitals, nursing homes and day care facilities;
- A program that screens five key age-related conditions for \$5 or less.

These initiatives are very good first steps toward making Healthy Longevity a major component of their national strategic agenda, but the Government lacks a core focus on financial reform and advanced biomedicine. Despite its efficient, technocracy-driven structure, Singapore currently lacks a coordinated national development plan for Healthy Longevity likely to deliver tangible results.

Timeline of Singapore Government Involvement in Longevity

- 2007 — **Silver Infocomm Junctions launched by the government agency Infocomm and Media Development Authority.**
Established "a network of community-based digital learning hubs for people aged 50 and older".
- 
- 2011 — **National Population and Talent Division inaugurated by prime minister.**
National Population and Talent Division run a group called Population.sg that "brings together people with diverse backgrounds to discuss and write about population matters in Singapore..."
- 
- 2015 — **The National Silver Academy launched.**
A continuing-education program that offers 900 courses, currently with 21,000 students enrolled, organised by the Singaporean Ministry of Health.
- 
- 2015 — **Modern Ageing incubator, launched.**
To identifying, developing, and scaling up startups that focus on products and services to meet the needs of older adults.
- 
- 2016 — **The ministerial Committee for Ageing published their Action Plan for Successful Ageing.**
The ministerial committee for ageing had launched the Plan to solve a wide range of issues related to ageing

Singapore



General metrics

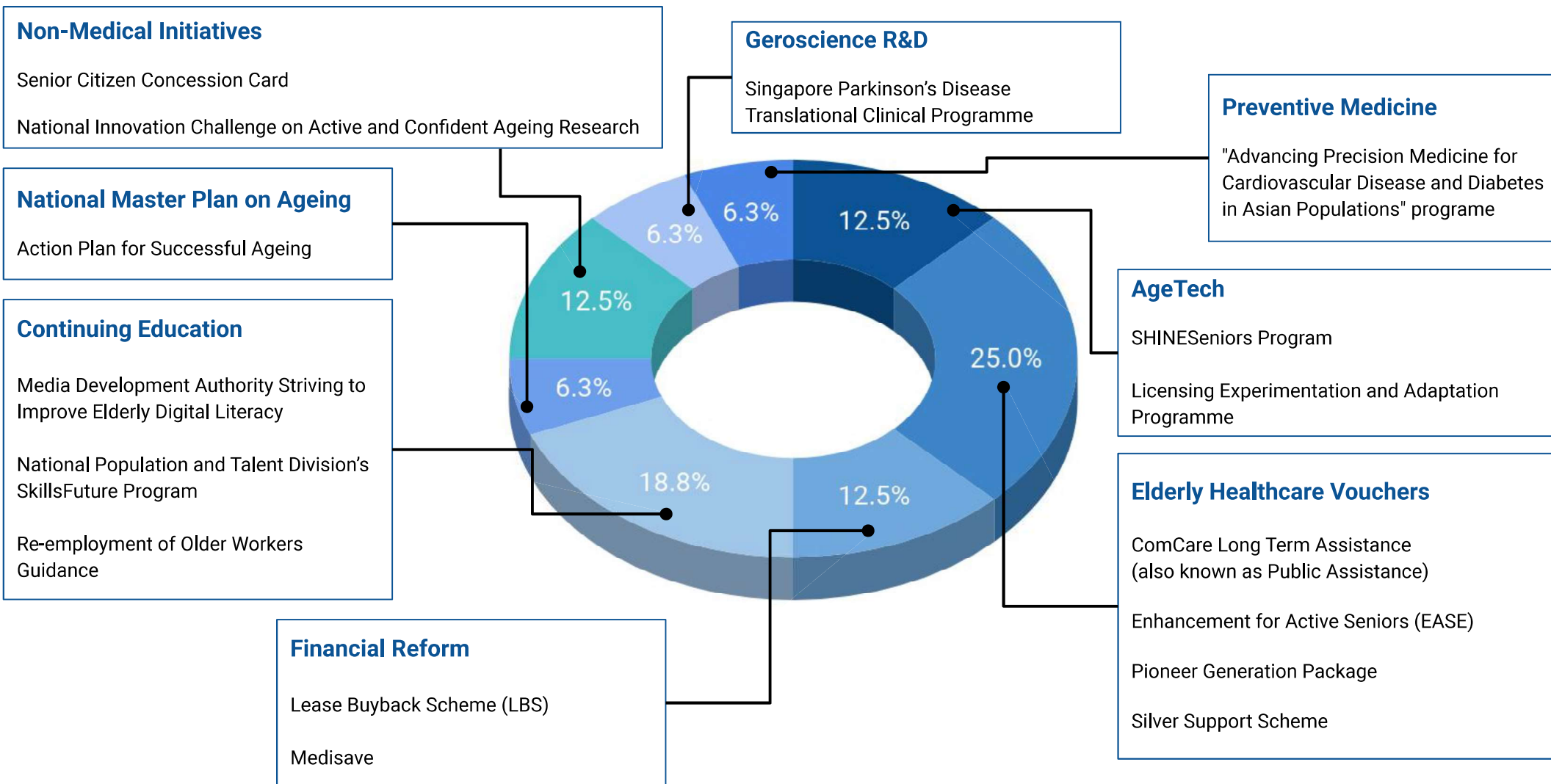
Life Expectancy	Both sexes life expectancy (2019)	85.7 years
	Male life expectancy (2018)	80.8 years
	Female life expectancy (2018)	86.1 years
GDP	GDP per capita, current prices (2018)	65.63 thousand (\$)
	GDP per capita, PPP (2018)	103.72 thousand (\$)
	GDP, current prices (2018)	372.81 billion (\$)
Population Ageing	Rate of population ageing	6 (2007-2017)
	Aged over 65 (2018)	18.8%
	Age dependency ratio (2017)	18%
Healthcare Efficiency	Health expenditure (2017)	2.2% of GDP
	Health expenditure per capita (2017)	1.948 thousand (\$)
	Healthcare efficiency score (2018)	85.6
Retirement	Total # retired	725 193
	Retired people proportion	13%
	Normal retirement age (Man/Woman)	65 years / 65 years
	Early retirement age (Man/Woman)	62 years / 62 years

Longevity Initiatives



- Age of relevant initiatives: **12 years**
- **15** initiatives focused on non-medical improvement of quality of life
- **1** initiative focused on preventive medicine and healthcare approaches
- **1** initiative involves research or R&D of medicines that directly impact on ageing

Singapore Initiatives Level of Comprehensiveness



Non-Medical Initiatives
 Senior Citizen Concession Card
 National Innovation Challenge on Active and Confident Ageing Research

Geroscience R&D
 Singapore Parkinson's Disease
 Translational Clinical Programme

Preventive Medicine
 "Advancing Precision Medicine for
 Cardiovascular Disease and Diabetes
 in Asian Populations" programme

National Master Plan on Ageing
 Action Plan for Successful Ageing

AgeTech
 SHINESeniors Program
 Licensing Experimentation and Adaptation
 Programme

Continuing Education
 Media Development Authority Striving to
 Improve Elderly Digital Literacy
 National Population and Talent Division's
 SkillsFuture Program
 Re-employment of Older Workers
 Guidance

Elderly Healthcare Vouchers
 ComCare Long Term Assistance
 (also known as Public Assistance)
 Enhancement for Active Seniors (EASE)
 Pioneer Generation Package
 Silver Support Scheme

Financial Reform
 Lease Buyback Scheme (LBS)
 Medisave

Underrepresented Initiatives

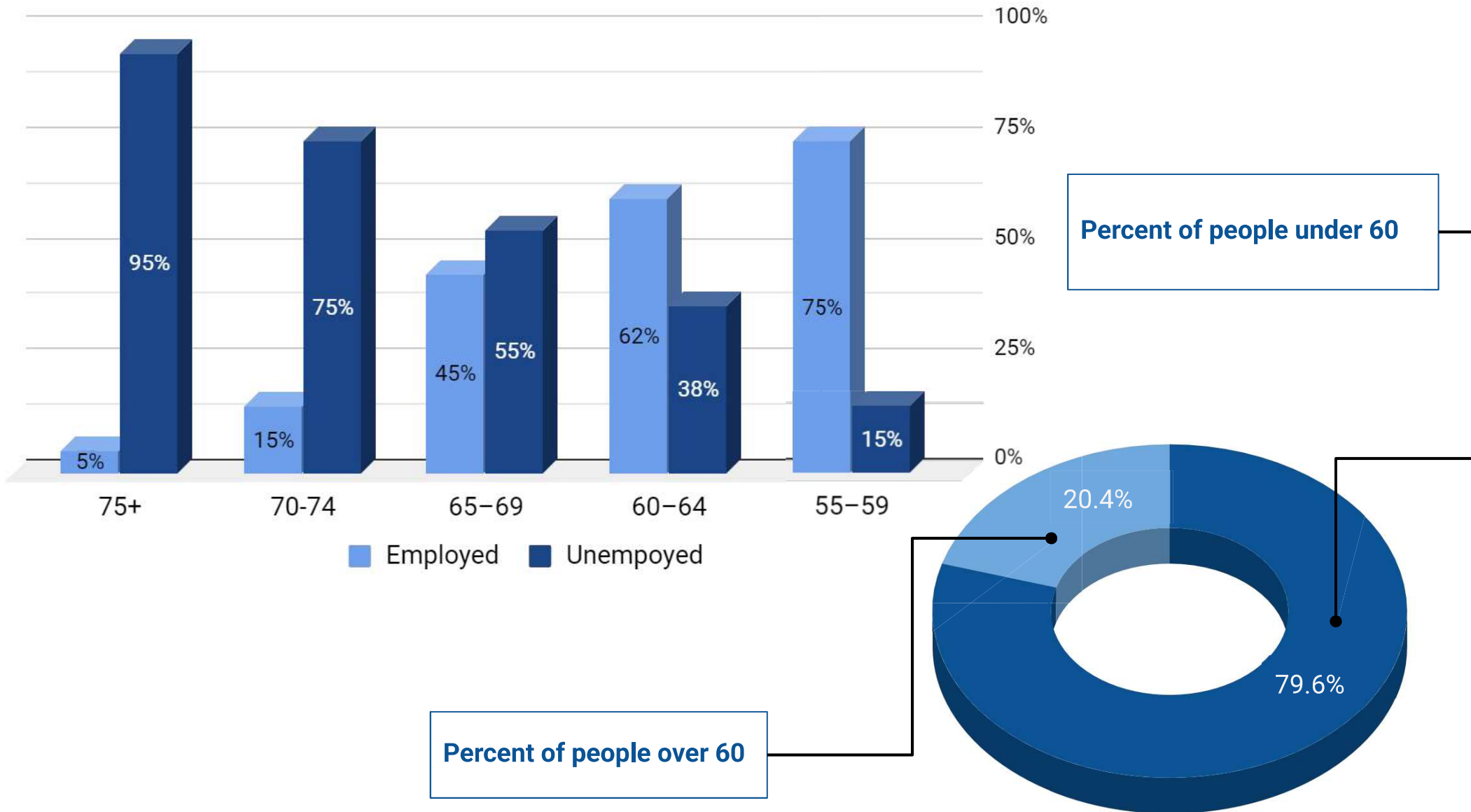
Longevity Industrial
 Strategy

Healthy Ageing:
 Lifestyle and Fitness
 Programs

Singapore Age/Employment Range



Fraction of the Unemployed by Age



Recommendations for Singapore

- **Minimising out-of-pocket medical costs.** Medisave forms only a very small part of total expenditures. The should ensure that basic services remain affordable for everybody.
- **Plan and implement developmentally appropriate programs in school-aged environments, encourage social media responsibility to maintain social network and develop inclusive society for elderly.**
- **Focus on health status of elderly.** Health status is one of the most important indicators of well-being, and it predicts a large proportion of societal expenditures on health and social services for the elderly. It depends on individual lifestyle factors, social and community networks, general socioeconomic. Health status is also reciprocally affected by social and political policies and programs.
- **There is a need to do a better job educating medical students and medical residents on how to adapt to an era of technology-enabled healthcare.**
- **Promote research and initiate a wider utilization of Artificial Intelligence for preventive medicine.** Research is vital in providing the knowledge needed to improve health outcomes and reduce inequalities.
- **Identifying and modifying or avoiding key risk factors for diseases, including diabetes, cardiovascular diseases and respiratory conditions.** It can be caused by lack of exercise, ageing, an unhealthy diet and environmental pollution. If left untreated, it may lead to more serious conditions such as kidney failure, coronary heart disease, blindness and even the need for amputations. Initiate strategies to improve the health of the nation, promote the importance of focusing on socio-demographic factors to ensure delivery of healthy newborns and decrease the burden of mortality factors.
- **Manage to maintain modest overall spending.** Singapore has to calibrate a developed portfolio of targeted tools to address specific problems to respond to aging in the coming years. The coordinated use of these tools ensures that healthcare providers compete on affordability and quality, and that total costs remain relatively low.

Healthcare System in Singapore

Policy Tools in Singapore's Healthcare System

<p>Organization</p> <ul style="list-style-type: none"> • Public ownership of Hospitals • Active Management of Hospitals • Competition among hospitals 	<p>Fiscal</p> <ul style="list-style-type: none"> • Subsidy to Public Hospitals • Medisave, Medifund, and Medishield • Out-of-pocket payments
<p>Government</p>	
<p>Regulation</p> <ul style="list-style-type: none"> • Close monitoring of all significant aspects of providers' operations • Active regulation of providers 	<p>Information</p> <ul style="list-style-type: none"> • Publishing prices, bill sizes, and clinical outcomes • Public Campaigns

Unlike in the US, where the government's main role is to manage insurance programs, Singapore's government controls and pays for the healthcare system itself – many hospitals belong to the public sector, a majority of doctors work predominantly for the state, and the government subsidizes many medical bills directly. Basic care at government hospitals is affordable, and sometimes even free for Singaporeans, with more deluxe care in private rooms charging extra. Singapore's employees inject around 37 percent of their salaries in mandated savings accounts that may be spent on healthcare, housing, education, and insurance, with part of this being contributed by their employers.

The Singaporean government also uses its bulk purchasing power to spend less on drugs, controls the number of medical students and physicians, and plays a role in deciding how much they earn. The government also acts to keep medical costs low amid an aging population, and then uses these low costs to create a market-driven insurance system. For example, the Ministry of Health publishes public and private treatment fee benchmarks, which gives patients an estimate of what they can expect to pay for care. People can refer to the benchmark to see if they are paying a fair amount for treatment.

Sources: [Pacific Prime Singapore](#)

[The Healthcare System in Singapore](#)

pdf

Healthcare System in Singapore

Healthcare services available in Singapore

From primary care services to residential and long-term care, the Ministry of Health has designed their services to ensure all Singaporeans have access to affordable care. The Singaporean healthcare system is characterized by these major services:

- **Primary healthcare:** These services are usually provided by GPs in polyclinics and private clinics.
- **Hospital services:** There are currently 9 public and 8 private hospitals in Singapore. Private hospitals play an important role in alleviating the patient caseload in the public sector.
- **Dental services:** The health promotion board specifically focuses on preventative dentistry.
- **Intermediate and long term care:** These facilities offer care to those who no longer need hospital care, but need continued care.
- **Traditional Chinese Medicine:** The Ministry of Health's aim is to ensure the highest quality in the realm of Traditional Chinese Medicine practices.
- **Support services:** Support services to hospitals and primary care programs include blood transfusion, forensic pathology, and pharmaceutical services.

Singapore's health insurance system

The basic structure of Singapore's health insurance system is built around the '3Ms': Medishield, Medisave, and Medifund:

- **Medishield:** For big expenses, Singaporeans can access their Medishield Life, a basic health insurance scheme that all permanent residents and citizens can use to pay for large bills, as well as costly outpatient treatments like kidney dialysis. Those seeking to top up their Medishield Life plans can purchase Private Integrated Shield Plans, which are designed and managed by private health insurance companies.
- **Medisave:** This is a mandatory savings plan that consumes between 7 and 9.5 percent of a worker's wages. Singaporeans can use their Medisave accounts to pay for some types of routine care.
- **MediFund** is an endowment fund set up by the Government. It provides a safety net for patients who face financial difficulties with their remaining bills after receiving Government subsidies and drawing on other means of payment including MediShield Life, MediSave and cash. MediFund Silver and MediFund Junior are carved out from MediFund to provide more targeted assistance for the needy elderly and the young respectively.

Sources: Pacific Prime Singapore

Ministry of Health Singapore

Projects and Initiatives Led by Singaporean Ministry of Health

What is the Singaporean Ministry of Health Doing to Combat the Problem of Ageing Population?

In a recent the *Straits Times*-AIA roundtable entitled "Managing Singapore's Health with an Ageing Population: What more needs to be done?", Singapore's Senior Minister of State for Health, Dr. Amy Khor, noted that in 2015, the ministerial committee for ageing had already launched the Action plan for Successful Ageing, consisting of a multi-pronged approach that includes:

- Preventive and active ageing programs that start at the early age of 40;
- The launch of The Silver Academy, a continuing-education program that offers 900 courses, currently with 21,000 students enrolled;
- Barrier-free access for those with restricted mobility;
- Traffic junctions that provide the elderly with more time to cross the street;
- Silver Generation Ambassadors who visit citizens when they turn 65 to determine their needs, and offer referrals to relevant services where necessary;
- Increased funding by the Health Ministry to healthcare infrastructure like hospitals, nursing homes and day care facilities;
- A program that screens five key age-related conditions for \$5 or less.

Commenting on the progress of these initiatives over the past several years, Dr. Khor stated "I think few places in the world, if any, do this. It is being done [here] systematically, and not on an ad hoc basis," adding that the 2015 action plan is a "living document" and that "we have to build up on it and as we implement programs, we learn and we refine and implement other new programs that may be useful."

Source: straitstimes.com

Timeline of Singapore Government Involvement in Longevity

Action plan for successful ageing



CHANCE TO LEARN

A new National Silver Academy, which plans to provide more than 30,000 places for seniors by 2030. These could range from picking up IT skills and jewellery making to ukulele lessons and exam-free university courses.



SHOT AT VOLUNTEERISM

The annual President's Challenge will be used as a platform to kick-start a volunteer movement for seniors interested in giving back to the community.



KEEPING HEALTHY

Educating seniors on issues like dementia and nutrition. By 2030, some 400,000 seniors aged 50 and older will have come under the National Seniors' Health Programme.



INFRASTRUCTURE UPGRADES

Providing opportunities for the old to mix with the young. Over the next 10 years, 10 new Housing Board developments will get childcare and eldercare facilities side-by-side. Public transport and other public amenities will also be made more senior-friendly.



AGEING RESEARCH

Up to \$200 million could be set aside for research on ageing - how to delay the onset of dementia, for example, or create truly ageless workplaces.

Source: MINISTRY OF HEALTH ST GRAPHICS



Singapore Media Development Authority Striving to Improve Elderly Digital Literacy Through “Silver Infocomm Junctions” Program

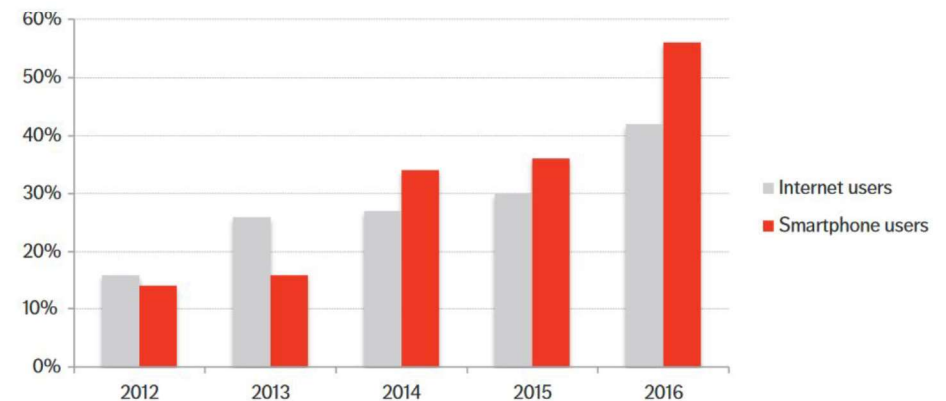
Bridging the Divide Between Singapore’s Elderly and Digital Literacy

Singapore is a global leader in its Information Communications Technology (ICT) infrastructure, and was ranked #1 globally in the most recent World Economic Forum's Global Networked Readiness Index. It is no surprise, then, that the Singaporean government has been working for several years to promote technological engagement among its elderly population and to proactively develop its AgeTech industry through funding and partnerships with relevant stakeholders. However, interest in Singapore's burgeoning AgeTech scene has been relatively limited to health technology startups.

In recent years, adults 65+ in Singapore have been adapting to the internet and smartphones, with internet usage increasing from around 16% in 2012 to over 40% and smartphone usage to over 50% in 2016. Thus, in just four years internet usage among the elderly had tripled, and smartphone usage had quadrupled. One way the government proactively bridged the divide between the elderly and digital technology is through the Silver Infocomm Junctions, launched by the government agency Infocomm and Media Development Authority in 2007 to establish "a network of community-based digital learning hubs for people aged 50 and older". The program provides personalized training in digital literacy at the relatively low cost of 8-10 SGD (6-7.6 USD) per hour.

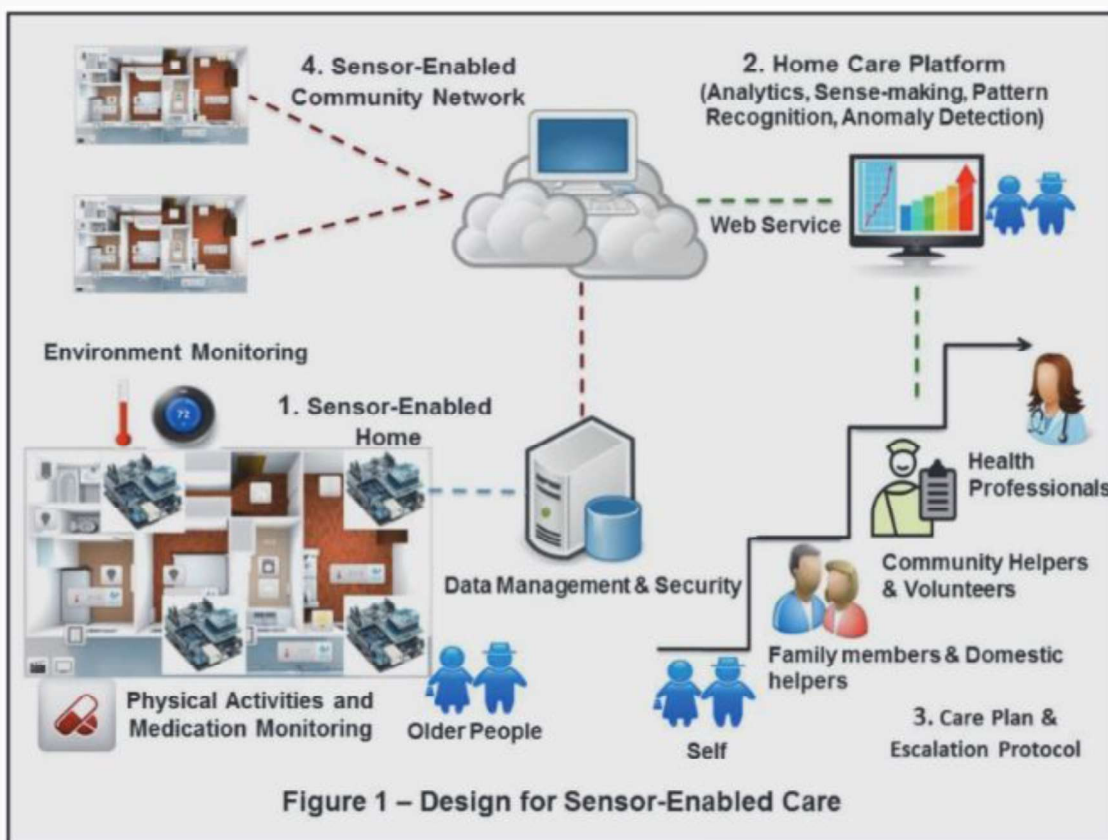
The successful program educated the elderly in computer literacy and the internet, and also taught more advanced processes such as managing banking transactions online, sharing large files and editing photos. The organization has carried out more than 80,000 training sessions by the end of 2015.

Figure 5. Digital Technology Usage Age 60 Years and Older, 2013-2016



Sources: Annual Surveys on Infocomm Usage in Households and by Individuals 2014, 2015, and 2016

Singapore's SHINESeniors Program



The Singaporean Government is Actively Promoting the Development of a Robust AgeTech Sector

In order to accelerate the development of Singapore's digital technologies, in 2014 the government launched its Smart Nation Plan, which envisions the future Singapore as a place where "people live meaningful and fulfilled lives, enabled seamlessly by technology, offering exciting opportunities for all." Thus far, the government has allocated SGD 4.8 billion (USD 3.5 billion) in funding to build the nation's digital infrastructure, digital analytics and digital citizenship and cybersecurity programs. The government also specifically emphasized the need to improve digital literacy among its elderly citizens in the plan, and allocated funding to a subset of the plan titled SHINESeniors (Smart Homes and Intelligent Neighbors to Enable Seniors), an R&D program actuated through Industry- university partnerships.

The program aims to "develop an integrated home system that enables ageing in place, consisting of non-intrusive sensors that detect motions and monitor medical conditions, as well as function buttons that facilitate communication with care providers."

In addition to funding, the government is also supporting the program by facilitating partnerships with care providers, and testing the technology in 100 public housing apartments free of charge in June 2018, with plans to expand to 300.

Sources: [1 arc2018.aarpinternational.org](https://arc2018.aarpinternational.org) pdf [2 mysmu.edu](https://mysmu.edu) pdf

Singapore's SHINESeniors Program

SHINESeniors: Smart Homes and Intelligent Neighbors to Enable Seniors



Legend

Fixed   Semi-Fixed

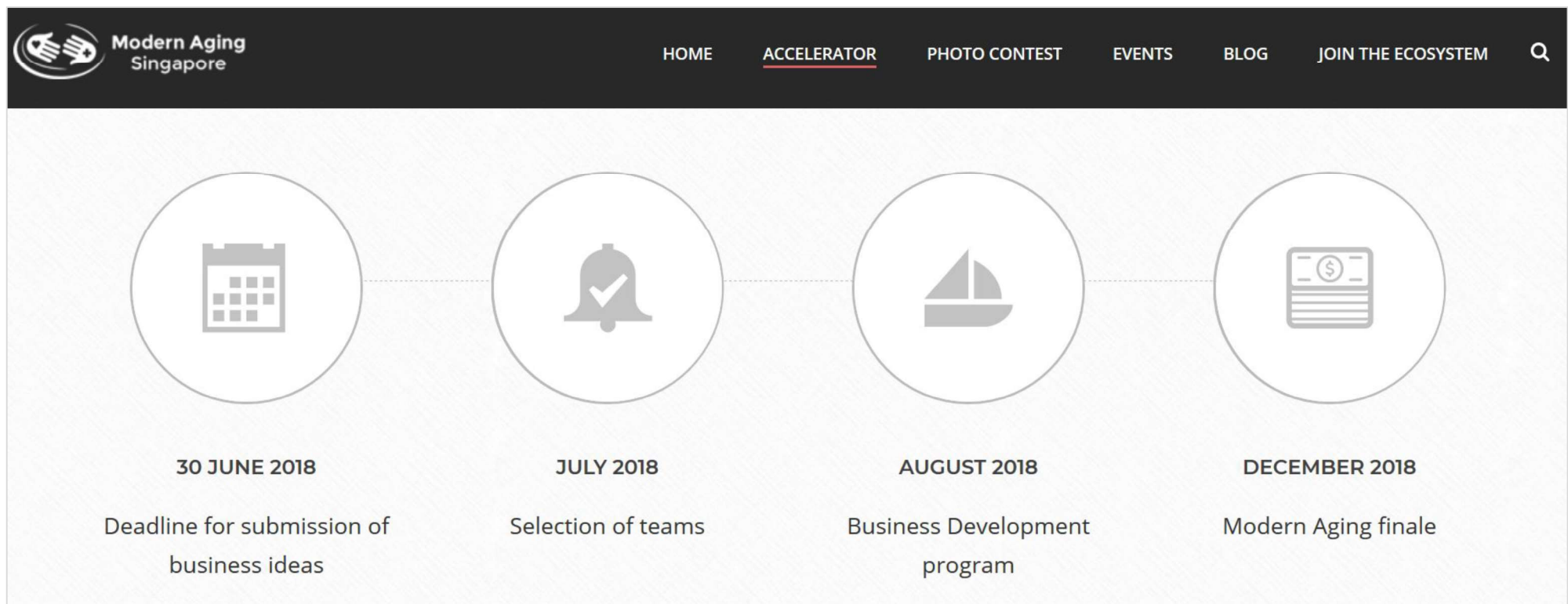
-  GW Gateway
-  PIR Passive Infra-Red
-  BD Bed
-  DC Door Contact
-  WU Water Usage
-  MB Medication Box

Sources: [1 arc2018.aarpinternational.org](https://arc2018.aarpinternational.org) pdf [2 icity.smu.edu.sg](https://icity.smu.edu.sg)

Singapore AgeTech Sector

The Singaporean Government is Actively Promoting the Development of a Robust AgeTech Sector

Given the apathy from private sectors in growing Singapore's AgeTech landscape, the government is also providing seed funding for startups looking to improve the quality of life of the elderly through digital technologies, in hopes of propelling the industry landscape into action. The program, the Modern Ageing incubator, launched in 2015 with the aim of "identifying, developing, and scaling up startups that focus on products and services to meet the needs of older adults. "Every year Modern Ageing selects 10 companies to enter its 10-week program, where startups are mentored, provided with seed funding of up to SGD 50,000 (USD 36,300) and given the opportunity to pitch investment deals to an audience of investors and corporations.



Sources: [1 arc2018.aarpinternational.org](https://arc2018.aarpinternational.org) pdf [2 modernaging.sg](https://modernaging.sg)

Singaporean National Population and Talent Division's SkillsFuture Program

In addition to the Ministry of Health, other government divisions are also striving to make Singapore one of the most progressive countries with regards to solving the ageing population problem in the years to come.

One such agency is the National Population and Talent Division, which runs a group called Population.sg that *"brings together people with diverse backgrounds to discuss and write about population matters in Singapore, focusing on demographic challenges in Singapore and what needs to be done to create a strong Singaporean core with good opportunities and high-quality living for Singaporeans."*

"The SkillsFuture program is a game changer and creates a platform that facilitates engagement of various stakeholders. As a result, the whole society is thinking about lifelong learning right now."

- CHRISTOPHER GEE, Senior Research Fellow at the Institute of Policy Studies at National University of Singapore

"Since we cannot double the care capacity within a short term to meet the increasing demand driven by the ageing population, the capacity building needs to be complemented with innovation."

- JULIAN KOO, Co-Founder of Jaga-Me

"The incubation program has created a network that brings stakeholders, such as service providers and young entrepreneurs, together to exchange ideas and promote better understandings of ageing issues."

- WONG POH KAM, Director of Entrepreneurship Centre, National University of Singapore

Source: [population.sg](https://www.population.sg)

Singapore's Tripartite Advisory on the Re-employment of Older Workers Guidance

Retirement System Reform in Singapore

In 2011 Singapore introduced its Retirement and Re-employment Act, its largest step toward retirement system reform in its history. Part of this legislation required employers to re-employ workers past the age of 62 and before the age of 65.

Prior to this, in 2008, it released guidance titled Tripartite Advisory on the Re-employment of Older Workers on best practices for negotiation re-employment contracts between older workers and employers, and expanded these guidelines into the 2011 Tripartite Guidelines on the Re-Employment of Older Employees in 2011.

Since being enacted, close to 98% of workers above the age of 62 have been effectively re-employed, and Singapore's labor force participation rate as of 2016 grew 30% in the space of just five years.

Nonetheless, work remains to be done. Commenting on the effectiveness of Singapore's re-employment efforts, Amos Garcia of the Milken Institute Asia Center, based in Singapore, has stated that “when re-employed, older workers are usually put at a different job position, which are oftentimes paid less, or require low skills, due to skill gaps and ageism”.

“TriCom creates opportunities for the government perspectives, such as cost concerns by employers and payment fairness concerns by employees (which) help it to make effective decisions.”

- Walter Theseira, Associate Professor of Economics at Singapore University of Social Science

Other Singaporean Government-Led Initiatives Promoting Healthy Ageing and Enabling Elderly Functionality and Well-Being

There are 7 different ways the government of Singapore has developed to help seniors entering their silver years. The Singapore official government website presented the following schemes:

1. Medisave

Medisave is a national medical savings scheme which helps individuals put aside part of their income into their Medisave Accounts. This can be used to pay for their future personal or immediate family member's hospitalisation and certain outpatient expenses incurred at any hospital in Singapore.

2. Enhancement for Active Seniors (EASE)

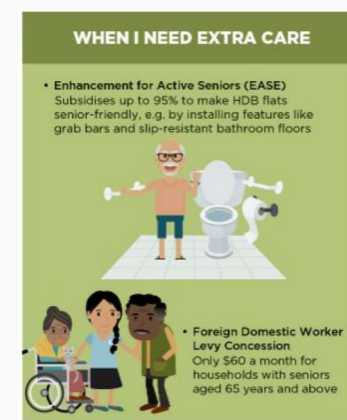
Through EASE, seniors can enjoy subsidies of up to 95% to install improvement items such as grab bars and slip-resistant bathroom floors to make it more elder-friendly.

3. ComCare Long Term Assistance (also known as Public Assistance)

Seniors can receive up to \$1,180 in cash assistance (depending on household size) for those who are permanently unable to work due to old age, illnesses or unfavourable family circumstances. Those who qualify may also receive additional aid to help those with recurring hygiene essentials or consumables such as adult diapers and nutritional milk supplements. Additional medical assistance will also be available.

4. Silver Support Scheme

From end-Jul 2016, the government gave payouts of \$300 – \$750 (depending on type of HDB flat they live in) every three months for the bottom 20% of seniors who had low incomes through life and little or no family support. This is on top of the monthly cash assistance provided by the ComCare Long Term Assistance Scheme to cover their daily living expenses.



Schemes for the Elderly

5. Pioneer Generation Package

Singaporeans born on or before 31 December 1949, and obtained citizenship on or before 31 December 1986 can enjoy the benefits of the Pioneer Generation Package!

Benefits include special subsidies for MediShield Life premiums, annual Medisave top-ups (up to \$800 a year for life) and an additional 50% off subsidised services and medication at polyclinics and Specialist Outpatient Clinics (SOC) in public hospitals.

INCREASING ADDITIONAL INCOME DURING RETIREMENT

- **Enhanced CPF Savings**
Additional 1% interest on the first \$30,000 of CPF savings for those aged 55 and above
- **More Workfare Benefits**
From 1 Jan 2017, eligible low-wage workers will receive higher Workfare Income Supplement (WIS) payouts to be paid monthly
- **Silver Housing Bonus**
Additional income when moving to a smaller flat
- **Lease Buyback Scheme**
4-room or smaller flat owners can sell part of their flat lease to HDB
- **2-Room Flexi Scheme**
Owners spend less cash or CPF by choosing a shorter flat lease

WHEN I NEED HELP WITH LIVING EXPENSES

- **GST Voucher**
Help for lower- and middle-income households through:
 - **Cash**
For immediate needs, such as grocery bills
 - **CPF Medisave**
Top-up for medical needs
 - **U-Save**
Rebate to offset utilities bills every quarter
- **Senior Citizen Concession Card**
Enjoy lower fares on buses and trains

7. Senior Citizen Concession Card

Senior citizens can enjoy lower rates on buses and trains with the launch of the Off-Peak Pass (OPP) on 5 July 2015. This gives senior citizen cardholders one more option when purchasing their travel pass, on top of the Hybrid Concession Pass. Now seniors can be even more active in pursuing their hobbies, visiting friends and loved ones, or even volunteering for their favourite causes.

ADDITIONAL HELP FOR SENIORS WITH LITTLE SUPPORT

- **ComCare Long Term Assistance/ Public Assistance**
Cash for those permanently unable to work due to old age, illnesses or unfavourable family circumstances
- **Medifund**
Help for medical bills
- **Additional MediShield Life Premium Support**
Help those unable to afford premiums even after subsidies

Silver Support Scheme New

From end-Jul 2016, payouts of \$300 - \$750 every 3 months for bottom 20% of seniors who had low incomes through life and little or no family support

Specially for Our Pioneers

Singaporeans born on or before 31 Dec 1949, and obtained citizenship on or before 31 Dec 1986, also receive:

- Special subsidies at CHAS GP and dental clinics
- Additional 50% off subsidised services and medications at polyclinics and SOC in public hospitals
- Special subsidies for MediShield Life premiums
- Annual Medisave top-ups
- Cash of \$1,200 a year for those under the Disability Assistance Scheme

6. Lease Buyback Scheme (LBS)

Seniors who live in a 4-room or smaller flat will be able to use this scheme as an additional monetisation option. Through the scheme, you can sell part of your flat's lease to HDB to receive a stream of income in your retirement years, while continuing to live in it. You can choose to retain the length of lease based on the age of the youngest owner. The proceeds from selling part of your flat's lease will be used to top up your CPF Retirement Account (RA), which earns you up to 5% interest.