

THIS COLLECTIVE AGREEMENT is made pursuant to the Industrial Relations Act this 23rd day of February 2017 between the **NTUC HEALTH CO-OPERATIVE LTD** of 55 Ubi Ave 1 #08-01, Singapore 408935 (hereinafter called the "Co-operative") of the one part and the **HEALTHCARE SERVICES EMPLOYEES' UNION**, a trade union registered under the Trade Unions Act and having its registered office at Bukit Pasoh Building, No 3, Bukit Pasoh Road, #02-00, Singapore 089817 (hereinafter called the "Union") of the other part.

NOW IT IS HEREBY AGREED AND DECLARED between the parties hereto as follows:

PART I GENERAL PROVISIONS

1. TITLE

This Agreement shall be known as the "**NTUC HEALTH CO-OPERATIVE EMPLOYEES' AGREEMENT OF 2017**".

2. DURATION OF AGREEMENT

- (1) This Agreement shall take effect on 1st January 2017 and shall remain in force for 3 years up to and including 31st December 2019.
- (2) During the period of its currency, neither the Co-operative nor the Union shall seek to vary, modify or annul any of its provisions in any way whatsoever save as is herein provided or by operation of law.
- (3) Negotiations for a new collective agreement may commence three months before the expiry of this Agreement.

3. SCOPE

(1) This agreement shall cover all employees of the Co-operative from Job Grade A2 to Job Grade E1 (see Appendix 3A, 3B & 3C) with the exception of:

(a) managerial and executive employees*;

*Not inclusive of Executives and Senior Executives in Job Grades D, E2 and E1 whom the parties to this Agreement have consented to be covered by this Agreement because their designations are for operational purposes only.

(b) new employees on probation; and

(c) temporary employees engaged for a period not exceeding the aggregate of 3 months.

4. RECOGNITION

(1) The Co-operative recognises the Union as the collective negotiating body in respect of all terms and conditions of service of the employees coming within the scope of this Agreement. Any changes by the Co-operative to the terms and conditions of service of such employees shall not take effect before their incorporation into this Agreement by variation under the provisions of section 45 of the Industrial Relations Act.

(2) All correspondences from the Co-operative to members of the Union covered by this Agreement and relating to matters within the scope of this Agreement shall be copied to the Union and its Branch.

(3) The Union recognises the right of the Co-operative to control, operate and manage its business in all respects as it thinks fit. The Union shall use its best endeavours to see that all its members loyally co-operate in working for the advancement of the Co-operative's interest and business in all respects.

- (4) The Co-operative and the Union acknowledge that the well-being of the Co-operative and that of its employees depend upon a common intention to work together in a spirit of close co-operation and goodwill. To this end, the parties affirm their desire to create and maintain a sound working relationship based on mutual respect and confidence.

5. NON-UNION MEMBERS

Employees who belong to the scope of this Agreement and who are not members of the Union shall not receive benefits more favourable than those conferred on the union members under this Agreement.

6. GRIEVANCE PROCEDURE

- (1) The Union and the Co-operative agree that an employee's grievance shall be dealt with as expeditiously as possible. In pursuance of this mutual desire, an employee's grievance shall be dealt with in accordance with the following procedures.

(a) Step One - A Branch committee member or any Union official authorised by the General Secretary of the Union may discuss minor grievances of employees with the Head of Section concerned.

(b) Step Two - If a grievance is not resolved after action under Step One has been taken, the Chairman or Branch Secretary or such Union official authorised by the General Secretary of the Union may take up the matter to the Human Resource Department.

(c) Step Three - If the grievance is still not resolved after action under Step Two has been taken, the Union may request a Union/Co-operative management meeting to discuss the matter.

(2) In the event of there being no settlement after action under paragraph (c) above, the matter shall be dealt with in accordance with the provisions of clause 7 of this Agreement.

7. REFEREE

Any dispute between the parties to this Agreement while it is still in force and arising out of its operation shall be referred to by either party to the President of the Industrial Arbitration Court who shall have the discretion to select a referee appointed in accordance with section 43 of the Industrial Relations Act to determine the dispute.

PART II GENERAL TERMS AND CONDITIONS OF EMPLOYMENT

8. PROBATION

(1) The probationary period for every newly engaged employee shall be three (3) months. This period may be extended by another three (3) months where necessary, in which case the employee shall be informed before the expiry of his probation.

(2) During the probationary period, either party may terminate the employment by giving the other party written notice as follows:

	Notice Period	
	During Probation	After Probation
Non-Executive (Grade A2 to Grade C1)	2 weeks	1 month
Executive (Grade D)	2 weeks	2 months
Executive (Grade E2 to E1)	1 month	2 months

	Notice Period	
	During Probation	After Probation
Pharmacist (Grade E1)	1 month	3 months

- (3) On termination of probationary appointment, the employee shall be entitled to payment of salary up to and including the day of termination.
- (4) On expiry of the probationary period, the employee shall be deemed to have been confirmed in employment, unless earlier informed by the Co-operative.

9. WORKING HOURS AND OVERTIME

- (1) The number of working hours and overtime shall be regulated in accordance to the Employment Act.
- (2) The hourly rate of pay for overtime after midnight shall be double the hourly rate of pay.
- (3) Work on Rest Day and Public Holiday

(a) Rest Day

If and when an employee is required to work on a rest day, he shall be paid not less than one (1) day's salary for work up to half the normal daily working hours; or two (2) days' salary for work exceeding half and up to the normal hours of work on that day, the rate of payment shall be at a rate of one and a half times for the number of hours of work in excess of the normal hours of work.

(b) Public Holiday

If and when an employee is required to work on any public holiday, he shall be paid an additional day's pay for the actual contractual hours of work on that day even though the work required of the employee on that day is less than the contractual hours of work. If the work is in excess of the

contractual hours on that day, then the payment shall be at a rate of one and a half times for the number of hours worked in excess of the contractual hours.

10. PUBLIC HOLIDAY

Subject to the provisions of the Employment Act -

- (1) every employee shall be entitled to all gazetted public holidays with pay;
- (2) any substitution of a public holiday for another day shall be by agreement between the Co-operative and the employee;
- (3) if any of the days specified in the list of gazetted public holidays should fall on a rest day, the working day following immediately thereafter shall be a paid holiday substitution therefore;
- (4) for work perform on a gazetted public holiday (being not more than eight hours' work) an employee shall be paid as follows:
 - (a) An extra day's pay at the basic rate of pay in addition to the gross rate of pay for that day.
 - (b) For work in excess of eight hours, the rate of pay shall be one and a half times the hourly basic rate of pay.

11. FLEXIBLE WORK ARRANGEMENTS

- (1) Work-life strategies are important to allow employees to harmonise their family and work commitments, while maintaining operational efficiency and workforce productivity.
- (2) The Co-operative as a progressive employer will endeavour to provide flexible work arrangements to attract and retain employees, taking into consideration the operational requirements of the respective work areas or teams.

12. TRANSFER

Every employee shall be liable for transfer as and when required. In the event of a transfer, the Co-operative shall inform the Union in writing of the impending transfer at least one week before the transfer notice is given to the affected employee.

PART III TERMS AND BENEFITS ON TERMINATION OF EMPLOYMENT

13. NOTICE OF TERMINATION/RESIGNATION

(1) Either party may terminate the employment contract by serving written notice as follows:

	Notice Period	
	During Probation	After Probation
Non-Executive (Grade A2 to Grade C1)	2 weeks	1 month
Executive (Grade D)	2 weeks	2 months
Executive (Grade E2 to E1)	1 month	2 months
Pharmacist (Grade E1)	1 month	3 months

Or by paying a sum equal to the gross monthly salary for the same period in lieu of notice.

- (2) An employee who has been continuously absent from work for more than two (2) days without prior leave or notice, or, without informing or attempting to inform his respective Head of Department of the excuse for such absence shall be deemed to have terminated his contract of service. He shall also be liable to pay monies in lieu of notice as described in sub-clause (1) above.

14. RETIREMENT AND RE-EMPLOYMENT

- (1) The retirement age for employees shall be in accordance with the Retirement and Re-employment Act.
- (2) The Co-operative shall provide re-employment to retiring employees subject to the following:
 - (a) Employees must be medically fit to continue working; and
 - (b) Employees must have satisfactory or above work performance.
- (3) The Co-operative shall provide pre-retirement planning for its retiring employee at least one year in advance.
- (4) Employees who are eligible for re-employment with the Co-operative shall be offered re-employment in one of following job arrangements:
 - (a) Re-employed in the same job; or
 - (b) Re-employed with modifications to the existing job or re-deployed to a different job; or
 - (c) Re-employed on flexible work arrangements, such as part-time or job-sharing.
- (5) The duration of re-employment can take a few forms:
 - (a) Re-employment year-by-year, for five years up to the point when the employee reaches the age of 67; or
 - (b) Re-employment for five years, but subject to a review of the employee's performance and medical fitness for the job at the end of every year.

- (6) Effective 1st January 2017, employees who are re-employed after they have reached the statutory retirement age will continue to enjoy the same terms and benefits prior to their re-employment.
- (7) The Co-operative shall commit to paying Employment Assistance Payment (EAP) of the following amount which is in accordance to the "Tripartite Guidelines on the Re-employment of Older Employees" in the event that the Co-operative is not able to offer re-employment.

Age (Years)	Amount
62 to <64.5	\$5,500 to \$13,000
64.5 to <67	\$3,500 to \$7,500
67 and above	Ex-gratia amount in consultation with the Union

15. PAYMENT FOR LOSS OF EMPLOYMENT DUE TO RETRENCHMENT, LIQUIDATION OR TRANSFER OF BUSINESS

- (1) In the event of an employee's service being terminated by the Co-operative by reason of redundancy or the Co-operative ceasing to carry on business or the Co-operative transferring the whole or part of its undertaking or by reason of the Co-operative being placed under receivership or liquidation, the Co-operative shall inform the Union in writing of the impending retrenchment at least one month before notice is given to the affected employee.
- (2) Any employee so affected shall be given not less than two months' notice of termination or two months' pay in lieu of notice.
- (3) Employees with two years' service and above shall be paid a retrenchment benefit equivalent to one month's last drawn salary for each year of service and a proportionate part thereof for an incomplete year of service.

- (4) In addition of paragraph (3), the benefits payable to retrenched employees shall be as follows:
- (a) Pro-rated unconsumed annual leave;
 - (b) Pro-rated annual wage supplement;
 - (c) Payment in lieu of maternity leave in accordance with clause 23 of this Agreement for female employees who are certified by a registered medical practitioner or a Government owned maternity hospital as being pregnant on the day of the retrenchment.

PART IV SALARY AND OTHER MONETARY ITEMS

16. SALARY

- (1) Employees covered in Appendix 3A and 3B of this Agreement, the salary ranges for employees are as set below:

Job Grade	Minimum	Maximum
Grade E1	\$2,820	\$4,350
Grade E2	\$2,650	\$3,975
Grade D	\$1,950	\$3,550
Grade C1	\$1,900	\$2,850
Grade C2	\$1,650	\$2,600
Grade B	\$1,500	\$2,400
Grade A1	\$1,350	\$2,025
Grade A2	\$1,200	\$1,800

Non-executive employees are employed within the job grades, Grade A2 to Grade C1, whereas executive and senior executive employees are employed on job Grade D to Grade E1.

17. ANNUAL INCREMENT

- (1) The Co-operative and the Union shall negotiate on the annual increment annually. The date of the annual increment shall be 1st April of every year.
- (2) The Co-operative and the Union agree to set aside up to 10% of the total basic salary as the monthly variable component (MVC).

18. ANNUAL WAGE SUPPLEMENT

- (1) The Co-operative shall pay an annual wage supplement equivalent to one month's basic salary as at 31st December.
- (2) Confirmed employees who have not completed 12 months' service shall be paid an annual wage supplement pro-rated to the number of completed months of service in the year.
- (3) Employees who have to leave the Co-operative's service before 31st December due to the following reasons shall be paid a pro-rated annual wage supplement for the period that they had served:
 - (a) Retirement
 - (b) Retrenchment
 - (c) Death
 - (d) Medical boarding out
- (4) Employee who tendered their resignation before the payment of annual wage supplement may not be entitled to such payment.

19. PERFORMANCE BONUS

- (1) The Co-operative and the Union shall negotiate on the performance bonus yearly. The performance bonus shall be payable, subject to the Co-operative's performance. The payment shall be made as a one-off lump sum payment and shall be payable on the second quarter of the calendar year just after the end of each financial year in April.

- (2) Confirmed employees who have less than one year's service in the Co-operative shall be entitled to a pro-rated performance bonus.
- (3) Employee who tendered their resignation before the payment of performance bonus may not be entitled to such payment.

20. EMPLOYEE PURCHASE AND DISCOUNT

Every employee is entitled to purchase any item from the pharmacy at cost price plus 10% + GST subject to a maximum of \$1,000 spending per month.

PART V LEAVE ITEMS

21. ANNUAL LEAVE

- (1) Every employee who has completed 3 months of service shall be entitled to paid annual leave as follows:

Length of Service Completed	Non-Executive (Grade A2 to Grade C1)	Executive (Grade D to Grade E1)
Less than 3 years	14 working days	18 working days
3 years but less than 10 years	18 working days	21 working days
10 years & above	21 working days	24 working days

- (2) Any employee who has not completed twelve (12) months of continuous service in any year shall be entitled to annual leave in proportion to the number of completed months of service in that year.

- (3) If an employee terminates his service or has his service terminated (for reasons other than dismissal or resignation to avoid dismissal) before he has taken his annual leave, the Co-operative shall pay for leave not taken as on the day of termination of service.
- (4) The employer shall grant and the employee shall take such leave not later than 12 months after the end of every 12 months of continuous service and any employee who fails to take that leave by the end of such period shall thereupon cease to be entitled thereto.

22. SICK LEAVE AND HOSPITALISATION LEAVE

- (1) Every employee who has completed three (3) months of service may be granted paid sick leave not more than an aggregate of fourteen (14) working days in each calendar year if no hospitalisation is necessary, on production of a medical certificate from a medical practitioner.
- (2) If hospitalisation is necessary, employee will be granted paid sick leave the lesser of the following:
 - (a) 60 days in each year;
 - (b) the aggregate of 14 days plus the number of days on which he is hospitalised.

23. MATERNITY LEAVE

- (1) A female employee who has completed 90 days of service in the Co-operative shall be entitled to paid maternity leave of 2 months plus 8 weeks, subject to the conditions stipulated in the Child Development Co-Savings Act.
- (2) A female employee who does not qualify under sub-clause (1) above but who has completed 90 days of service in the Co-operative shall be entitled to 2 months of maternity leave on full

pay and another 4 weeks of maternity leave without pay, subject to the conditions stipulated in the Employment Act.

- (3) A female employee applying for maternity leave shall apply for such leave not later than one week before the date of commencement of maternity leave and such application shall be supported by a certificate from a registered medical practitioner or a Government medical officer.
- (4) Any medical leave resulting from the sterilisation of female employees shall be regarded as hospitalisation leave.

24. FAMILY CARE LEAVE/ CHILDCARE LEAVE/ EXTENDED CHILDCARE LEAVE

- (1) An employee who has at least three (3) months' service shall be eligible for childcare leave/extended childcare leave/family care leave as provided below.

Eligibility Criteria	Childcare/Extended Childcare Leave per calendar year	Family Care Leave per Calendar year
Employee with child who is below the age of 7 years and qualify for childcare leave under the Child Development Co-Savings Act (CDCA)	6 days	-
Employee with child who is of or above the age of 7 years but below the age of 13 years and qualify for extended childcare leave	2 days (Extended Childcare)	3 days

Eligibility Criteria	Childcare/Extended Childcare Leave per calendar year	Family Care Leave per Calendar year
under the Child Development Co-Savings Act		
Employee with child who is below the age of 7 years and does not qualify for childcare leave under CDCA but qualify for childcare leave under the Employment Act	2 days	1 day
Employee who do not qualify for statutory childcare leave	-	3 days

- (2) The family care leave shall be granted to an employee with at least three (3) months' of service to look after her family members.
- (3) For the purpose of this clause, "family members" are defined as spouse, children (includes natural, legally adopted and step relations) up to the age of 18 years, parents and parents-in-law. Where the child turns 18 years old within the calendar year, the employee may consume the full entitlement of Family Care Leave (Childcare) anytime within the calendar year.
- (4) Application for such leave must be supported by relevant documents for verification.
- (5) Subject to the provisions of the Child Development Co-Savings Act, for employee with children in the following age groups:

- (a) children who are below the age of 7 years, as well as
- (b) children who are of or above the age of 7 years but below the age of 13 years, the total paid childcare leave for each parent is a maximum of 6 days per calendar year.

25. PATERNITY LEAVE

A male employee who with at least three (3) months service and whose new-born child is a Singapore Citizen, shall be entitled to 2 weeks of paid paternity leave subject to the conditions in the Child Development Co-Savings Act. Paternity leave shall be taken within 16 weeks of the birth of the child. With mutual agreement between the Co-operative and employee, it may be taken flexibly within 12 months of the birth of the child.

26. COMPASSIONATE LEAVE

- (1) The Co-operative shall grant paid compassionate leave as follows:
 - (a) Death of the employee's immediate family, namely spouse, children, siblings, parents, parents-in-law, grandparents or grandparents-in-law - 3 working days
- (2) The Co-operative may, at its discretion, require documentary proof to be produced by the employee for the granting of compassionate leave. In the event that it is subsequently found that such leave has been obtained by a misrepresentation of the facts in any way whatsoever, then the compassionate leave shall be deemed to be unpaid leave and the employee may be subject to disciplinary action.

27. PROLONGED ILLNESS LEAVE

- (1) In the case of prolonged illness or other illness of a prolonged nature based upon the prognosis of a registered medical practitioner, an employee shall be granted as follows:

First 6 months - Full pay

Next 6 months - Half pay

A further 6 months - No pay

- (2) An employee will be placed on the Prolonged Illness Leave if he is certified by a registered medical practitioner that he is not permanently incapacitated from work.
- (3) At the expiry of the 18 months period if he is still unfit for employment, he shall be medically boarded out and the quantum to be negotiated with the union.

28. MARRIAGE LEAVE

Every confirmed employee shall be eligible for three (3) working days' paid marriage leave on the occasion of his first marriage, subject to the production of a marriage certificate.

29. EXAMINATION LEAVE

Every confirmed employee taking examinations for courses relevant to the employee's work and from recognised institutions shall be entitled to three (3) days of paid examination leave per year, subject to Management approval

30. HSEU LEAVE/ EDUCATION LEAVE

- (1) The Co-operative shall grant one (1) working day's special leave with pay to the union committee members only on HSEU Anniversary Day or any other day as decided by the Executive Council of the Union to celebrate the occasion.
- (2) The Co-operative shall grant special leave subject to exigencies of service to Branch officials of the Union who are selected to attend trade union education courses sponsored by the Union or NTUC or both.

PART VI MEDICAL AND DENTAL BENEFITS AND INSURANCE

31. MEDICAL TREATMENT

Employees are covered under two medical outpatient schemes, Direct Reimbursement Scheme and i-Medicare Scheme.

(1) Direct Reimbursement Scheme:

For employees covered in Appendix 3A of this agreement.

a) Outpatient Treatment

Employees and immediate family members (non-working spouse and children only) will be eligible for paid outpatient medical treatment up to a combined maximum of S\$350 per calendar year or pro-rated amount if the employees has worked less than one calendar year.

For the purpose of medical benefits, "immediate family" refers to :

- i. Employees' spouse, who if unemployed, does not enjoy medical benefits provided by the employer; or if employed, is not entitled to medical benefits provided by the current employer.
- ii. Employees' dependent unmarried child, including step-child and legally adopted child, up to the age of 18, and who is not provided medical benefits by the current employer of employees' spouse.

b) Specialist Consultation

- i. Employees are eligible for paid specialist consultation up to a maximum of S\$500 per calendar year or pro-rated amount if the employee has worked less than one calendar year.
- ii. This benefit will not be extended to the employees' immediate family members.
- iii. Employee must obtain referral letter from general practitioners registered with Singapore Medical

Council or Polyclinics to seek specialist consultation. During an emergency, referrals from A&E Department of any hospitals in Singapore are allowed.

(2) i-Medicare Scheme:

For employees covered in Appendix 3B & 3C of this agreement. Employees covered under i-Medicare Plan will be eligible for the scope of coverage for outpatient medical and specialist treatment in the enclosed attached Appendix 1.

a) Outpatient Primary Care

- i. The coverage includes consultation, medication, basic diagnostic tests, x-rays.
- ii. Employee can choose any care clinic from a panel list of more than 200 clinics, island wide for unlimited consultations. Alternatively, employee can also consult the GP of employee's selected clinic(s) that are not within the panel list.
- iii. An employee who consults a clinic within the panel list is only required to co-pay \$5 for each visit. An employee who consults a non-panel clinic will be reimbursed up to \$25 per visit, subject to a maximum of 5 visits per policy year.
- iv. An employee who seeks treatment at an A&E department of a restructured hospital is required to co-pay \$10 per visit. An employee who seeks treatment at an A&E department of a private hospital or clinic will similarly be subject to a \$10 co-payment and will be given reimbursement of up to \$70 per visit.

b) Outpatient Specialist Care

- i. An employee can visit specialists listed in the panel list and specialist outpatient clinic in Restructured Hospital upon referral from panel doctors. The employee has to co-pay \$15 for each visit to a panel specialist at a

restructured hospital. Non-panel specialist is not covered.

- ii. All referral to specialists shall be accompanied by referral letters issued by a Panel Doctor (including all Government Polyclinics) or by a Registered Medical Practitioner.

32. HOSPITALISATION BENEFITS

A confirmed employee is covered under NTUC Income Group Hospitalisation and Surgical Insurance:

- (a) Plan 4 covers Foreign employees
- (b) Plan 3 covers Non-Executive employees (Grade A2 to Grade C1)
- (c) Plan 2 covers Executive employees (Grade D to E2)
- (d) Plan 1 covers Executive employees (Grade E1)

The details of the Insurance Plans are enclosed in the attached Appendix 2A and 2B.

33. WORK INJURY COMPENSATION INSURANCE

- (1) Every employee shall be insured in accordance with the provisions of the Work Injury Compensation Act.
- (2) The Co-operative shall make advance full pay to the employee for the period of incapacity during which he is not entitled to any salary payment under the Work Injury Compensation Act. This advance salary payment shall be deducted from the compensation amount when granted under the Work Injury Compensation Act.

34. FLEXIBLE BENEFITS

Confirmed employees will be eligible for the following flexible benefits:

- 1) Quantum of the flexible benefits will be prorated according to the number of completed months served in a calendar year for

employees who join or leave the employment of NTUC Health during the year.

- 2) All claims must be duly supported by official receipts and submitted via Employee Self Service portal not later than 4 weeks from the date of the official receipt. Any amount that is not used by 31 Dec of the year will be forfeited.
- 3) Employees can use \$220 per calendar year for the following:
 - i. Expenses for outpatient treatments by registered TCM physicians;
 - ii. Expenses in excess of the S\$350 outpatient treatments (under direct reimbursement scheme) at any polyclinics and registered general practitioners, which is extended to parents, non-working spouse and children up to 18 years;
 - iii. Purchase of Healthcare insurance for self, parents, spouse and children up to 18 years;
 - iv. Holiday related expenses in Singapore/ out of Singapore with valid receipts;
 - v. Purchases and services at Unity Denticare clinics, which is extended to family members i.e. non-working spouse and children up to 18 years old;
 - vi. Purchases at Unity Pharmacy;
 - vii. Skills upgrading courses;
 - viii. Personal development courses (e.g. subscription to professional reading materials);
 - ix. Purchase of Eye care products (spectacles, contact lenses, etc.), which is extended to family members i.e. non-working spouse and children up to 18 years old;
 - x. Health screening for self, which is extended to family members i.e. non-working spouse and children up to 18 years old;
 - xi. Sports activities (e.g. fitness club subscription), sports apparel and footwear;

- xii. Subscription of magazines (excluding entertainment magazines);
- xiii. Childcare Fee;
- xiv. Union Membership Subscription

PART VII MISCELLANEOUS ITEMS

35. UNIFORM

- (1) Where an employee is required to wear uniform, such uniform shall be provided by the Co-operative. The Co-operative shall provide a minimum of three sets of uniform in the first instance. Thereafter, replacements shall be on a wear and tear basis.
- (2) Employees who are required to wear uniform must wear the uniform according to the specifications/guidelines as set by the Head of Department. Any alteration/variation that changes or affects the visual design of the uniform is strictly not allowed (for example, rolling of sleeves, putting on additional adornments, etc.).
- (3) An employee is required to wear uniform, including name tag, at all times during work hours.
- (4) For non-uniform employees, ID card and lanyard should be worn accordingly during office hours.
- (5) Hair shall be neat and tidy. Accessories should be kept plain. Hair colour shall be the employee's natural hair colour and if dyed, kept to black and brown.

36. BEREAVEMENT BENEFIT

The Co-operative shall present a sympathy token of \$100 to the union members in the event of the death of their immediate family members. Employee's immediate family refers to his spouse, children, siblings, parents, parents-in-law, grandparents or grandparents-in-law.

37. TRAINING AND DEVELOPMENT

Every employee may be required to attend training/other courses from time to time by the Co-operative. Employees shall attend such courses unless specifically exempted.

38. CAREER DEVELOPMENT AND PROGRESSIVE WAGES

- (1) The Co-operative and the Union jointly encourage employees to take the initiative to enhance their current and future skills, knowledge, employability and job value through opportunities provided by the Co-operative.
- (2) Employees who perform competently with up-to-date knowledge, skills mastery and consistently with the right work attitude may look forward to career and wage progression that commensurate with higher job worth.

39. GENERAL AND CONFIDENTIALITY CLAUSE

- (1) The employee shall not at any time during the continuance of employment hereunder engage directly or indirectly in any other business or occupation whatever either as principal, agent, servant, broker or otherwise or engage in any activity to the detriment, whether direct or indirect, of the Co-operative's interests, including the interests of any of the associate or subsidiary companies of NTUC Health Co-operative Limited. Provided that the employee shall be entitled to acquire or hold shares in any public Co-operative with limited liability.
- (2) The employee shall not at any time be guilty of any act or conduct causing or calculated to cause damage to the Co-operative, its property, reputation or general interests and in all respects and at all times to conduct with propriety and decorum.
- (3) The employee shall not at any time during the continuance of or after the termination of employment hereunder except by the direction or with the express written approval of the Co-operative

divulge either directly or indirectly to any person or Co-operative knowledge or information which he may acquire during the course of or incidental to his employment by the Co-operative concerning the affairs or property of the Co-operative or its associate or subsidiary companies or any business or property or transactions or policies in which any of the associate or subsidiary companies of NTUC Health Co-operative Limited may be or may have been concerned or interested.

40. EMPLOYEES' LIST

- (1) The Co-operative shall on signing this Agreement submit to the Union a list of employees coming within its scope showing the:
 - (a) employees' names;
 - (b) employees' identification numbers;
 - (c) employees' grades; and
 - (d) employees' new rates of pay.
- (2) The Co-operative shall submit an up-to-date list as in sub-clause (1) above on 31st December of each year, to reach the Union not later than 31st January of the following year.

IN WITNESS WHEREOF the parties hereto have hereunto set their hands the date and year hereinbefore mentioned.

Signed for and on behalf of:

**NTUC HEALTH
CO-OPERATIVE LIMITED**

**HEALTHCARE
SERVICES EMPLOYEES' UNION**

CHUA SONG KHIM
Chief Executive Officer

K. THANALETCHIMI
President

JUDY YONG CHOY MUI
Head, Human Resources & Admin

DIANA CHIA
General Secretary

In the presence of:

RASHIDAH MOHAMAD
Senior Manager, Human Resources

CHARLES NG
Executive Secretary

ENID MARIA D'SOUZA
Branch Chairperson

LIM SIEW NGOH
Branch Secretary

NTUC HEALTH CO-OPERATIVE EMPLOYEES' AGREEMENT OF 2017
SCHEDULE OF BENEFITS UNDER NTUC INCOME
GROUP iMEDICARE OUTPATIENT INSURANCE

Scope of Coverage

Benefits	Plan 1		
	Max. No. of visits	Limit Per Visit	Co-payment per visit (S\$)
a) Outpatient Primary Care Per Policy Year Limit – Unlimited			
a) Panel Clinics & Government Polyclinics	Unlimited	As charged	S\$5
b) Non-Panel Clinics	5	S\$25	S\$5
c) X-Ray & Laboratory Test – referred by Panel/Non-Panel Doctor/Polyclinic	Unlimited	As charged	Nil
b) Outpatient Specialist Care Per Policy Year Limit – \$500	Max. No. of visits	Limit Per Visit	Co-payment per visit
a) Panel Specialist Clinics & SOC in Restructured Hospitals – referred by Registered Medical Practitioner	Unlimited	As charged	S\$15
b) X-Ray & Laboratory Test – referred by Panel Specialist/SOC in Restructured Hospitals	Unlimited	As Charged	Nil
c) Non-Panel Specialist – referred by Registered Medical Practitioner	Not Covered		
c) Specialized Investigations Per Policy Year Limit - Unlimited	Max. No. of visits	Limit Per Test	Co-payment per test
Referred by Panel Specialist Clinics/SOC in Restructured Hospitals	Unlimited	As Charged	S\$15
d) Other Benefits	Max. No. of visits	Limit Per Visit	Co-payment per visit
a) Emergency Outpatient Care (A&E) at Restructured Hospitals	Unlimited	As Charged	S\$10
b) Emergency Outpatient Care (A&E) at Private Hospitals & clinics	Unlimited	S\$70	S\$10

**number of visits and reimbursable amount will be subject to the prevailing insurance coverage policy limit*

**SCHEDULE OF BENEFITS UNDER NTUC INCOME
GROUP HOSPITAL AND SURGICAL INSURANCE**

**Benefits Payable for any one Disability in SINGAPORE GOVERNMENT /
RESTRUCTURED HOSPITAL**

	Hospital Care	PLAN 1	PLAN 2	PLAN 3	PLAN 4
1	Daily Room & Board (Max 120 days including ICU)	1 Bedded (Private)	4 Bedded (Govt/ Restr.)	6 Bedded (Govt/ Restr.)	4 Bedded (Govt/ Restr.)
2	Intensive Care Unit (ICU)	\$10,000	\$10,000	\$10,000	As charged subject to \$15,000 any one disability
3	Overall limit per Disability	\$25,000	\$13,500	\$11,000	
4	Emergency Outpatient Treatment (Accident Only)	\$3,000	\$2,000	\$1,500	
5	Outpatient Dental Treatment (Accidental)	\$1,500	\$1,000	\$700	N.A.
6	Miscarriage Benefit	\$1,000	\$1,000	\$1,000	\$1,000
7	Ambulance Fees	\$150	\$150	\$150	\$150
8	Claim Medical Report Fees	\$100	\$100	\$100	\$100
9	Death Benefit	\$5,000	\$5,000	\$5,000	\$3,000
10	Death Benefit (Accidental)	\$5,000	\$5,000	\$5,000	\$3,000
11	Outpatient Kidney Dialysis & Cancer Treatment (per policy year)	\$15,000	\$12,000	\$12,000	\$10,000
12	Rehabilitation Benefit	\$5,000	\$5,000	\$5,000	\$5,000
13	Co-Payment by Employees (applicable to Item 1 to 8)	5%	5%	5%	N.A.

Benefits Payable for any one Disability in PRIVATE HOSPITAL

	Hospital Care	PLAN 1	PLAN 2	PLAN 3	PLAN 4
1	Daily Room & Board (Max 120 days including ICU)	1 Bedded (Private)	4 Bedded (Govt/ Restr.)	6 Bedded (Govt/ Restr.)	4 Bedded (Govt/ Restr.) As charged subject to \$15,000 any one disability
2	Intensive Care Unit (ICU)	\$10,000	\$10,000	\$10,000	
3	Other Hospital Services	\$16,000	\$9,000	\$5,000	
4	Surgical Benefits (Subject to Surgical Schedule of Fees)				
5	Daily In-Hospital Physician's Consultation (Max 120 days)	\$200	\$150	\$100	
6	Pre-Hospitalisation Specialist Consultation	\$3,000	\$2,500	\$1,750	
7	Pre-Hospitalisation Diagnostic X-Ray & Lab Fees				
8	Post Hospitalisation Treatment (Within 90 days of discharge)				
9	Emergency Outpatient Treatment (Accident Only)	\$3,000	\$2,000	\$1,500	
10	Outpatient Dental Treatment (Accidental)	\$1,500	\$1,000	\$700	
11	Miscarriage Benefit	\$1,000	\$1,000	\$1,000	\$1,000
12	Ambulance Fees	\$150	\$150	\$150	\$150
13	Claim Medical Report Fees	\$100	\$100	\$100	\$100
14	Death Benefit	\$5,000	\$5,000	\$5,000	\$3,000
15	Death Benefit (Accidental)	\$5,000	\$5,000	\$5,000	\$3,000
16	Outpatient Kidney Dialysis & Cancer Treatment (per policy year)	\$15,000	\$12,000	\$12,000	\$10,000
17	Rehabilitation Benefit	\$5,000	\$5,000	\$5,000	\$5,000
18	Co-Payment by Employees (applicable to Item 1 to 13)	5%	5%	5%	N.A.

The above limits for hospital care in private hospital are pegged to "as charged" expenses in a Singapore government / restructured hospital.

Note: Plan 4 – Ward restriction to 4 Bed Restructured Hospitals.

Pro-ration factors apply if members are warded into higher wards.

Private Hospitals – 45%

Restructured Class A1 – 65%

Restructured Class A2 – 75%

Employees who are locals and foreign under S Pass & E Pass.

Unity Pharmacy
Unity Denticare
Unity Family Care Clinic
Cluster Support/Senior Group Home
Senior Activity/Wellness Centre
Day Care – Senior Care Centre & Henderson Home
Residential Care
Home Care
<p>Corporate Function</p> <ul style="list-style-type: none"> a) Corporate Communications & Branding b) Corporate & Business Development c) Finance d) Human Resource e) Information Technology

Ex-Eldercare Services' employees who joined before 1 January 2015

Senior Activity Centres
SAC-Cluster Support
Day Care – Senior Care Centre & Henderson Home
Home Care
Corporate Function <ul style="list-style-type: none">a) Financeb) Human Resource

Foreign Employees who are Work Permit Holders

Day Care
Home Care
Residential Care