

Shield For Life

The Labour Movement gives its feedback on MediShield Life after talking to various focus groups.



By **Florina Oo**

NTUC President Diana Chia (in pink, right) and ASG Cham Hui Fong (in white, right) talking to the media on 14 Apr 2014 about LM's wish list for MediShield Life.

Come 2015, all Singaporeans will be covered for life under MediShield Life.

To better understand the concerns of workers, the Labour Movement has been gathering feedback from its various communities. Between January to March this year, NTUC has held eight focus group discussions with over 300 participants such as union leaders, youths, families, active agers, women, freelancers and pensioners.

In the second week of April this year, the Labour Movement shared the feedback on MediShield Life with the MediShield Life Review Committee. We bring you the three broad recommendations.

ENSURING RELEVANCE IN MEDISHIELD LIFE

Since its introduction in 1990, MediShield has remained unchanged till the MediShield reform in 2005. Hence, NTUC is urging a structured periodic review of MediShield Life every three to five years to ensure the parameters and claim limits meet the medical needs of Singaporeans while being responsive to advancements in the healthcare industry.

⇒ Reviewing duplication in insurance coverage to reduce premium wastage.

NTUC also called to review the duplication of insurance coverage to reduce premium wastage. This arises when an employee has both self-paid and employer-paid insurance.

NTUC shared that many employees tap on their employers' insurance first, before using their private shield plans. To encourage more firms to go on the Portable Medical Benefits Scheme (PMBS) – currently only five per cent of firms are on PMBS – NTUC has proposed doubling the current tax deduction from the current two to four per cent.

Under the scheme, the employer makes additional contribution to employees' Medisave account for the employee to purchase a shield plan or Medisave-approved medical insurance which they can tap, even if they switch employers.

NTUC Assistant Secretary-General (ASG) Cham Hui Fong said: "We find that if the employers actually help them to contribute towards their Shield plan instead, they could have more savings because that will be useful when they change jobs, when they are out of job or when they are re-employed."

Relevance

Affordable
Accessible



MAKING HEALTHCARE AFFORDABLE AND ACCESSIBLE

The idea is to help workers contain out-of-pocket expenses.

⇒ Review current deductibles

NTUC proposed that the deductible be standardised across all ages and reduced for those aged 81 to 92, as MediShield Life moves towards universal coverage.

Current Deductible Amounts

| Age Band | Ward/Treatment | Deductible |
|------------|----------------|------------|
| 80 & Below | B2 & Above | \$2,000 |
| | C | \$1,500 |
| | Day Surgery | \$1,500 |
| 81 to 92 | B2 & Above | \$3,000 |
| | C | \$2,000 |
| | Day Surgery | \$3,000 |

NTUC Proposed Changes to Deductible Amounts

| Age Band | Ward/Treatment | Deductible |
|----------|----------------|------------|
| All Ages | B2 & Above | \$2,000 |
| | C | \$1,500 |
| | Day Surgery | \$1,500 |

At the media briefing, ASG Cham shared that those above the age of 81 are likely not working and do not have monthly Medisave contributions. This elderly group is also likely to incur relatively higher hospital bills compared to the younger cohort.

⇒ Further expansion of the co-insurance tiers, with a reduction in the rate for large bills over \$10,000 to 3 per cent.

On 1 March 2014, the Review Committee made recommendations to reduce the payment borne by patients to 5-10 per cent for inpatient and 10 per cent for outpatient bills. Riding on this, the Labour Movement has proposed further tiering to contain out-of-pocket expenses, especially for large medical bills.

| Claimable Amount (After Deductible) | Patient's Payment |
|-------------------------------------|-------------------|
| \$0 - \$5,000 | 10% |
| \$5,001 - \$10,000 | 5% |
| Above \$10,000 | 3% |

NTUC's proposal for further tiering is in highlighted box.

⇒ To include more chronic outpatient treatments into MediShield Life.

Currently, MediShield covers only hospitalisation, inpatient surgery, day surgery and approved outpatient treatments for cancer, kidney dialysis and organ transplants.

⇒ Expand the Standard Drug List.

NTUC also suggested including more drugs into the Standard Drug List after they have been used regularly and effectively for a period of time. This comes as more than 1,000 new drugs are registered here, but only a dozen new drugs are introduced into the list annually.



ENSURING INCLUSIVENESS

⇒ Encouraging service buyers and customers to support freelancers/self-employed.

On this note, the Labour Movement highlighted that freelancers and self-employed are also concerned about their savings for healthcare needs. Thus, NTUC would like to encourage services buyers and customers to contribute towards the Medisave accounts of freelancers/self-employed, and called upon the Government to incentivise this initiative.

⇒ Pensioners on MediShield Life.

NTUC highlighted that there was a need to make sure pensioners with post-retirement medical benefits are not worse off when they come under MediShield Life.

CONCLUSION

Meanwhile, the Labour Movement is mindful that these proposals for more benefits and coverage can result in a higher premium.

NTUC added that the Government can also provide support through Medisave top ups for the needy and low-income households to ensure they have enough savings for their healthcare needs. This is in addition to the support given to the Pioneer Generation for MediShield Life.



LM On MediShield Life

NTUC President Diana Chia sheds light on what workers would like to see from the MediShield Life review exercise.

By **Naseema Banu Maideen**

NTUCtw: What do you think is the Labour Movement's role in MediShield Life?

President Diana: Our voices reflect the workers' views. And this is a significant change in terms of healthcare. And our workers are pleased that the Prime Minister announced the review of MediShield Life last year. In this significant review of MediShield Life, I think it's

important for the Committee to hear our voices.

We have engaged quite a number of groups, including



the union leaders, families, the youths and the active agers. What is important is the out-of-pocket premium payment. They welcome the inclusiveness and I think as a society, they recognise it is important for a society to support this as a group.

As a senior nurse manager in Singapore General Hospital, what is the general feedback from patients?

The general feedback is that it must be affordable, accessible, easy to administer... from the healthcare workers, it should be simplified, easy to understand and administer.

As you are sitting in MediShield Life Review Committee, can you provide insights about how the Committee plans to use the recommendations?

As a Committee, we also listen to various views beyond just the Labour

Movement. We are also in the process of digesting and looking at how we can apply this to ensure that we have the greatest coverage with minimum out-of-pocket premiums. This is a concern that we are constantly reviewing from the various committees in the MediShield Review Committee itself. Yes, we want to include a lot of things. The question is this will also raise premiums up.

Please share what are some of the common recommendations made by the general populace?

"We are talking about inclusiveness, greater coverage and also about affordability. These are the key recommendations. Healthcare has always been changing and has always been improving. Therefore, there is a need to rationalise healthcare costs and come up with an affordable premium.

For All Singaporeans

Health Minister Gan Kim Yong says workers are major stakeholders in the MediShield Life plan.

By **Ramesh Subbaraman**

MediShield Life's been described by Health Minister Gan Kim Yong as a major initiative in terms of healthcare financing to provide Singaporeans with peace of mind.

It is also to assure them about the larger hospitalisation bills which they could face, which an insurance plan can take care of.

Speaking to *NTUC This Week* recently, Minister Gan noted that workers are important stakeholders in the MediShield Life plan.

Mr Gan said: "We have set up a Review Committee to look at MediShield Life, the design as well as the premium and so on. The committee has consulted our unions at great depth in getting their inputs.

"The President of NTUC, Ms Diana Chia, is also a member of our Review Committee and she has participated very actively and provided very invaluable inputs



into the committee's deliberations and we want to take this opportunity to thank her for her contributions. I myself continue to have dialogues and engagement with union leaders to better understand their concerns about healthcare and how we can better design MediShield Life to cater to their needs."

On his part, as Health Minister, Mr Gan also had this advice for Singaporean workers – stay healthy and active because your health is closely related to improving productivity levels at the workplace.

Mr Gan said his Ministry wants to work with employers, unions and workers to develop programmes and initiatives at the workplaces to help workers stay healthy for as long as they can.

In a separate statement, the MediShield Life Review Committee has also thanked NTUC for its initiative in seeking feedback from various backgrounds.

The Committee said it will take into consideration the suggestions and views from NTUC with regard to the need to balance the overall impact on premiums and affordability for all Singaporeans.



Playing It Safe

An enhanced and safer online experience – that’s what members can look forward to with NTUC’s introduction of OneKey.

NTUC resident members (Singaporeans and PRs) will enjoy greater convenience and secured access to NTUC U Portal (www.ntuc.org.sg) when NTUC rolls out the OneKey Two-Factor Authentication (2FA) device from April 2014.

Said NTUC Chief Information Officer Dr Kwong Yuk Wah: “With NTUC leveraging on the National Authentication Framework (NAF) and adopting OneKey to be the password mechanism for online services, we remove the hassle for members having to create and remember a complex password. At the same time, we also play a part to strengthen our infocomm security defence for passwords from being compromised by cyber threats.”

Upon successful registration, members will be able to access a myriad of e-Services on NTUC’s U Portal. These include checking of LinkPoints, applying for training grants, booking of holiday facilities, registering for NTUC events, as well as updating their personal information. The same device can be used to access the online services of all the 15 Service Providers currently on board the NAF. These include NTUC Income, RHB Bank and CIMB Securities.

To encourage members to activate the OneKey device, NTUC will be rewarding the first 10,000 members with 300 Link Points when they log on to U Portal with the device and update their particulars.



From April to June 2014, NTUC resident members will receive their OneKey device by mail.

A PIN Mailer password will be sent out in a separate mail, within five working days. Members are encouraged to activate their OneKey device with their PIN within 30 days and link it to NTUC U Portal at www.ntuc.org.sg.

For assistance, members can email: helpdesk@assurity.sg or call the OneKey Customer Care Centre at (65) 6566 3539 (OKONEKEY) if they face difficulties with using OneKey.

For the complete list of participating Service Providers, members can also log on to :

<http://www.onekey.sg/your-onekey/sp-list.html>

Snapshots

A quick round up of what went on in and around the Labour Movement recently.

By **NTUC This Week Team**

Sailing Forward Cohesively

NTUC Enterprise Co-operative Limited held its inaugural networking event with key leaders of the Labour Movement, unions and NTUC Social Enterprises (SEs) recently. Besides building bonds, the evening was also an opportunity to share developments and plans with stakeholders and shareholders.

Held on 10 April, the event was graced by NTUC President Diana Chia, NTUC Secretary-General Lim Swee Say and NTUC Enterprise Chairman Lim Boon Heng.

In his address, NTUC Enterprise Group Chief Executive Tan Suet Chieh shared that NTUC Enterprise will unite and align the SEs cohesively in order to deliver greater social impact. He reiterated NTUC Enterprise’s commitment to work together with the Labour Movement and the SEs to scale up the impact to meet new needs just as it had done back in the 1970s when the SEs were formed to meet social needs.



“Let all our ships sail together in a tight formation once more, as we had once done. Let us work together, hand-in-hand, to scale up our impact to meet the needs of our time,” he said.

Mr Tan also introduced the NTUC Enterprise management team and the SEs’ Chief Executive Officers. The event is one in a series of regular engagements and communications that NTUC Enterprise is committed to having with its partners in the Labour Movement.

Caring For More Workers



The U Appreciate campaign was launched on 19 April with the aim of inculcating societal values and ideals that encourage gratitude and humility through a simple “Thank U” (**T**owards, **H**onouring, **A**ppreciating and **N**urturing a culture of **K**indness for our **U**nsung heroes). A follow-up to last year’s ‘I Care For My Cleaners’ campaign, it will now be extended to workers in the security and landscape industries.



A Step In The Right Direction

Union of Security Employees sees forward-thinking security companies getting on board the Progressive Wage Model.

Prosec's security officers will stand to benefit from the Progressive Wage Model that the company will implement.

By **Naseema Banu Maideen and Nicholas Lee**

Way before the Progressive Wage Model (PWM) for the security sector comes into effect, the Union of Security Employees (USE) is heartened to see employers stepping upfront to be early adopters.

One such company is A Best Security Management Private Limited, which inked a Memorandum of Understanding with USE in late March this year to mark its commitment towards implementing a PWM in accordance to the Security Tripartite Cluster's (STC) recommendations.

In fact, the company has also walked this talk by increasing the starting pay of its security officers to \$1,000 from \$860 since 1 January 2014.

"We took the cue from the cleaning sector, and are looking forward to working with USE on this implementation," said Mr George Yeo, the company's Operations Director.

There are about 200 employees in the company. Mr Ow Tee Cheng, 67, is one such employee who has stayed with the company for close to nine years. With the implementation of PWM in the company in

January 2014, he enjoys an increased basic salary and is glad that his gross salary is likely to continue to increase over the next few years. This has also helped the company to retain workers.

BETTER DAYS AHEAD

Another company that is following in the PWM footsteps is Prosec Service Pte Ltd. More than 700 staff will have better days ahead with the signing of a Memorandum of Understanding (MOU) between the company and the union on 11 April 2014 to factor in subsequent years' wage increments for its employees during contract price negotiations with their security service buyers. As a result, workers will stand to get higher wages. Present at the MOU Signing Ceremony were Prosecur Group's Asian Region Business Director Mr Óscar Esteban and Prosec's Operations Director Mr Rene Shepherdson Jr., together with USE Executive Secretary Steve Tan and President Hareenderpal Singh.

"The MOU covers Prosec's commitment to implementing a Progressive Wage Model for its officers among other things, and we are confident that the



USE hopes more enlightened employers will come onboard.

“We are very encouraged to see early adopters of the PWM. A Best Security's management adopts a long-term view towards the industry's progress and has therefore come on board with the right mindset. We hope to see more and more companies in our sector taking this step.”

USE Executive Secretary Steve Tan

company will continue to look at developing its officers and providing them with a fair and equitable package," said Mr Tan.

Mr Óscar shared that professionalising and dignifying the security industry according to international standards is the aim of the company. This, he said, will "in return help maintain the safety

and welfare situation of the country".

"The Progressive Wage Model is a good framework for that goal, not only because of the improvement of the security officers' conditions, but even more importantly because of the career path," he said.

Fairprice Bags Accolades

Not one but two, and all this within a span of two weeks.

By **Ramesh Subbaraman**
Photos credit: **NTUC FairPrice**

A Singapore household name, NTUC Fairprice Co-operative Limited bagged two major accolades in the retail industry recently.

FairPrice Finest is the first supermarket to be recognised as the national Gourmet Retailer of the Year based on its exceptional sourcing of gourmet products and premier customer service.

The second award which Fairprice bagged recently was Interbrand's 2014 Best Retail Brands where it topped the list of supermarkets in South East Asia and came in sixth overall in the Asia-Pacific ranking.

Interbrand, which is one of the world's largest branding consultancies said Fairprice continues to stay true to its purpose decades after it was founded as a social enterprise aimed at tempering the cost of living.

DELIVERING BRAND VALUE

Sharing his views on the Interbrand accolade NTUC Fairprice Chief Executive Officer Seah Kian Peng said: "It has always been NTUC Fairprice's goal to provide value to our customers as this is a key step in achieving our social mission in moderating the cost of living.

"Providing value is part of our DNA and becomes even more crucial in times of crisis, or economic downturns as we ensure essentials remain available and affordable for Singaporeans."

TRULY THE PEOPLE'S SUPERMARKET

Mr Seah added that FairPrice is really the "people's supermarket" as over 630,000 FairPrice members receive benefits through dividends on their shares, patronage rebates and LinkPoints on purchases.

Every day, its cashiers serve over 500,000 customers and there are also the regular requests for wedding photos to be



Staff are key in maintaining the exceptional service standards that the FairPrice brand is well known for.

taken in their stores. Through the FairPrice Foundation, Fairprice has also been supporting NTUC's U-Care Fund since 2009 with a total contribution of \$16.5 million to help low-income workers and their families.

Mr Seah added: "Last year, Fairprice commissioned a survey by Nielsen on how well we are serving the needs of low-income families. The findings affirmed

that FairPrice continues to meet the needs of low-income households – scoring the strongest equity, largest share of pocket and highest visit frequency among other retailers. To us, this group of customers and Singaporeans hold a special place in our heart and we must always serve them well."

Well Done NTUC Fairprice!



The Fairprice brand continues to evolve to serve the changing needs of customers.

NTUC THIS WEEK

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ANDROID

A Better Way To Move Ahead

The first Executive Leadership Programme (ELP) for the year has unionists up to speed on Singapore's transport system.

By **Nicholas Lee**

Singapore's land transport system was the focus of the day when close to 200 unionists gathered for the first ELP of 2014 on 10 April 2014 at NTUC Centre.

Organised by the Ong Teng Cheong Labour Leadership Institute (OTC Institute), Executive Committee and Flow-Up leaders from 28 unions, leaders from the various Labour Movement communities, and staff from NTUC had the chance to learn from academics and policy makers from the National University of Singapore and the Ministry of Transport.

The highlight of the day-long programme was a two-hour dialogue with Minister for Transport Lui Tuck Yew where he addressed some hot button transport issues ranging from car ownership to public transport capacity and reliability.

“The ELP gives us the opportunity to understand issues faced by members of other unions, and hear from the experts. Moreover, the dialogue with the Minister is the pivotal point of the programme allowing direct contact between the union officials and the Minister.”

Alan Tan, Housing and Development Board Staff Union, Assistant General Secretary



QUICK LOOK

The Executive Leadership Programme

Started in 2008, the Executive Leadership Programme (ELP) is organised by the Ong Teng Cheong Labour Leadership Institute (OTC Institute) and is designed to provide union executive committee members with deeper insights into public policies and national issues which impact unions and workers.

Look out for the next run on 9 October 2014. To find out more, email: otcinsstitute@ntuc.org.sg



The tendering out of bus routes was one of the hot button topics raised at the dialogue session with Transport Minister Lui Tuck Yew.

Transport Minister Lui Tuck Yew shares his views on...

PEAK PERIOD SHORT SERVICES (PPSS)

“We are trying to run more PPSS say during the mornings and during the evenings, not for the whole day, but for about two hours in the morning, and in the evening... We wanted to try and make use of what the private operators have... And instead of us buying a new bus and funding it entirely, we said ‘let’s try to make use of these resources from the private companies’.”



Throughout the course of the day, unionists had opportunities to pose questions to the invited speakers.

BETTER CONNECTIVITY IN THE WESTERN CORRIDOR

“We want to do the Jurong Region Line (rail network) which runs into Nanyang Technological University, gets down to Jurong East, and one branch of that will go into Jurong Island.”

HELPING TAXI DRIVERS COPE WITH RISING COSTS

“What we also wanted to encourage people to do was have a relief driver. We don’t want to overtax the driver, but yet we want the taxi to work harder, not getting the drivers to work harder.”

TENDERING OUT OF BUS ROUTES

“In cities like London, they put it as a tender condition that if you as a new player wins that package of routes, you take over the drivers. So it is not suddenly someone goes out of a job because a new company is coming in to run those services. So we will work with the National Transport Workers’ Union (NTWU), and talk to you through it. And I think it is to our interest and their interest that they are able to draw on that same lot of drivers who were driving those routes the day before.”

Strengthening Tripartite Ties

Senior Parliamentary Secretary Hawazi Daipi urges a focus on PME issues and building stronger labour-management relations.

By **Joshua Joseph**

The fourth run of the Tripartite Leadership Programme (TLP) took place from 2 to 3 April 2014 at Orchid Country Club. The programme, jointly developed by the Ministry of Manpower, NTUC and Singapore National Employers Federation, aims to promote a deeper understanding and appreciation of the work of tripartite partners as well as improve the bonds among future leaders.

This year's run saw some 18 participants from the tripartite partners joining the programme. Topics included building strong labour-management relations and the challenges facing tripartism and its impact on the economy.

The programme included an overseas module where participants went to Hong Kong from 7 to 10 April 2014 to learn how the country deals with union and local labour issues and its approach towards tripartism.

HANDLING PMES

The local module saw Guest-of-Honour Senior Parliamentary Secretary for Manpower and Education Hawazi Daipi stressing the importance to sustain efforts in safeguarding Singapore's strong foundation of tripartite partnership and industrial harmony.

One of the challenges was the rise of individual representation and the need to stay vigilant on the social media front with the increasing number of PMEs (Professionals, Managers, Executives) entering the workforce.

"In the event of workplace disputes, PMEs are more likely to seek redress on their own instead of through their HR (Human Resources) or union. Many of them see little need to join the Labour Movement," he said.

"They may also air grievances via social media platforms such as Facebook. Inappropriate use of social media may blow things out of proportion, creating unnecessary tensions on the ground. This makes our operating environment increasingly more challenging.

"As such, all of us must stay vigilant, especially on the social media front by being pro-active in picking up and responding to feedback," he said.



File Pic: Tripartite partners pictured at the Ordinary Delegates' Conference 2013.



Participants at TLP had a fruitful session discussing topics on Tripartism.

STRENGTHENING RELATIONS

With the emergence of more alternative voices such as Non-Governmental Organisations (NGOs) which are increasingly vocal and assertive in championing the well-being of migrant workers, Mr Hawazi said that many "may not understand the context and intricacies of Singapore's industrial relations landscape".

Hence, he stressed that there is a need to strengthen labour-management relations.

"The SMRT strike in 2012 clearly reflects the need for us to strengthen our labour-management relations, especially amongst our migrant workers. In this regard, there is scope for tripartite members to work with the NGOs to engage and reach out to migrant workers," he shared.

In closing, Mr Hawazi reiterated the importance of tripartism in Singapore.

"Indeed, in all that we do, our close collaboration and strong spirit of tripartism is Singapore's key strength and competitive advantage. Tripartism has helped us overcome many challenges and emerge stronger from each crisis," he added.

Participants' views on the Programme...

"The overseas programme provides the opportunity to learn about another country's tripartite practices and how Singapore compares. The first-hand experience really allows us to appreciate the benefits of Singapore's model."

Ministry of Manpower Head, Research Unit, Seema Dadlani

"My key takeaway from the local module is that Tripartism cannot be taken for granted. While conditions in the past set the stage for it to evolve, efforts must be put in to continue strengthening it for the future — especially in view of the challenges Singapore will face."

Education Services Union Assistant Executive Secretary Jean See

"The key lesson learnt from the visits to the organisations for me is that Tripartism does not happen by chance. Efforts have to be taken from the three parties, so that each objective is met. But first and foremost, each must be willing to listen and find a way where all parties win without compromising their respective objectives."

Jurong Community Hospital Head, Human Resources June Chin

Is There A Magic Number?

65 or 67 for the re-employment age? DSG Heng says there's no magic in either number, but rather it's a journey.

By **Ramesh Subbaraman**

Should the re-employment age for older workers be raised from 65 to 67? That was the discussion that came up at the recent Committee of Supply debate for the Ministry of Manpower on Budget 2014.

Replying to several Labour Members of Parliament who raised the issue, Senior Minister of State for Manpower Dr Amy Khor assured Singaporeans that the government will announce the proposals, including the appropriate time frame for raising the re-employment age, when they are ready.

NTUC Deputy Secretary-General Heng Chee How, who champions mature workers and who spoke passionately on the issue during the March Budget debate, said there is no magic in the number 65 or 67, it's a journey.

He explained that when Singapore became independent in 1965, the average life expectancy was around 65 years old. Today, it's closer to 80 for men and 85 for women.

"At the same time, owing to improvements in nutrition, public health and medical science, the physical condition of people for any given age is on the whole better than those of several decades ago. This means that people are in general in a better position to continue contributing, continue earning and leading active lives for more years than before. This also helps the individual who earns income over more years to be able to set aside more for the added years," he said.

MOVING SENSIBLY

Tripartite partners agree they have to move sensibly on the matter of re-employment of older workers.

Under the Retirement and Re-employment Act enacted in 2012, the statutory minimum retirement age is 62. However, employers are required to offer re-employment to eligible employees who turn 62, up to the age of 65, and the Labour Movement is trying to further extend this re-employment age to 67.



We should find practical ways to enable workers who wish to work the chance to do so without too many odds stacked against them, says DSG Heng.

Said DSG Heng: "Workers who turned 62 in January 2012 will turn 65 in January 2015. Many want to be able to continue working. This is why I will continue to advocate and push this agenda with our tripartite partners. We must build a momentum and figure win-win steps forward to make it happen as soon as possible."

WORK AS LONG AS THEY WISH

However, there are also some surveys, like the recent one done by Randstad, which indicate that Singaporeans want to retire at the age of 55.

In that 2014 survey of some 6500 employees, almost four in ten (37 per cent) employees in Singapore want to retire at the age of 55 – seven years earlier than the retirement age of 62 set by the Government.

It also found that respondents would be motivated to work longer if their workplace offered a more relaxed schedule (48 per cent), friendlier atmosphere (37 per cent) and fewer work hours (34 per cent).

Commenting on the latest survey, DSG

Heng said there have been views expressed in mainstream and social media about the pros and cons of having a statutory retirement or re-employment age and some said it was forcing people to work to a certain age.

"That view is completely erroneous as any worker can decide to stop working at any age by resigning and no one can stop him. Others saw that as a limitation to the continued employment of workers. They said that without the age being stated, workers can go on working to whatever age they wish.

"Today, there are also companies who have policies that employ workers beyond 65 years old. That said, there would also be companies that would choose to make policies to retire their workers younger, such as at 55 or 60 years old. In the absence of a statutory retirement age, their workers would have no recourse.

"So we need to look at all these scenarios, and find practical ways to enable workers who wish to work the chance to do so without too many odds stacked against them." said DSG Heng.

Working The Wok At Sea

Fancy dishing up tasty servings out in open waters? Then you may want to check out the new Place-and-Train programme for Seafaring Cooks.



By **Naseema Banu Maideen**

A ship captain, a seafarer or maybe even a marine engineer – if those are the only jobs for people who love the open waters, then think again. There's another profession option open that involves taking control of flavours and standing the heat in the kitchen – Cook at sea.

I asked Singapore Organisation of Seamen (SOS)'s Trainer Mr Maximillian Francis what life is like as a cook out at sea, and he has plenty of stories to share from his days as a former Chief Cook.

“You think it will be boring? That a seafaring cook will be just preparing the meals? In reality, he has a lot more roles,” he shared.

MORE THAN JUST A COOK

In a vessel, there are usually the Chief Cook and an assistant, referred to as the Steward. These two people are responsible for the

meals of about 20 crew members on board. Beyond tasty meals, they must be skilled in dishing up nutritious as well as economical buffet spreads that do not break the budgets given to them.

NTUC's e2i (Employment and Employability Institute), in partnership with SOS, is opening up opportunities for Singaporeans to be trained and placed as cooks onboard ships.

The successful entrants will take on jobs as Stewards on the ships. So, what does a Steward do? According to Mr Maximillian, a Steward prepares the breakfast table every day. He also manages the cleaning of the galley (the compartment in the ship where food is prepared), the mess room (the dining room) and the four cabins of the senior officers.

Lunch and dinner menus are usually whipped up by the Chief Cook, and this is often the learning ground for Stewards.

“Being a cook on board gives you the chance to be able to practice your profession more effectively as you can throw in some innovation and experiment with new dishes that crew can enjoy. A trainee cook in a restaurant or hotel will not be given such flexibility,” said Mr Maximillian.

LEARNING ON THE JOB

He said that on this job, there will be times when it will be hard to please every seafarer's tastebuds, and complaints will be inevitable, yet these will also be the learning points for the Stewards.

Mr Maximillian and the officers of e2i have been in the process of selecting candidates for the Steward position. Successful candidates will be trained on many aspects – culinary, safety, first aid, hygiene practices and nutrition.

Mr Maximillian and SOS staff have also published a book that will help new and current cooks on board ships, in compliance with the Maritime Labour Convention (MLC) 2006 which sets standards for working and living conditions at sea.

Want to cook up a career at sea? Log on to www.e2i.com.sg/seafaringcook.



Singapore Organisation of Seamen (SOS) Trainer Mr Maximillian Francis flipping a prata in the galley with the steward at the back.



QUICK LOOK

Possible career paths for Seafaring Cooks who upgrade to a Diploma or Degree Course:

- Executive chef in a hotel or cruise ship
- Chef in a restaurant
- F&B business owners
- Culinary trainers
- With the time on board recognised as 'sea time', some cooks have also changed track to take on navigational courses to become deck cadets to officers and eventually to become captains

The Change-Makers

nEbO youths shine under the spotlight at Spirit of Youth Awards for making a positive impact in their community.

By **Joshua Joseph**

Sixteen-year-old Douglas Toh may appear like your average student but his efforts in doing good make him stand out from many others. Introduced to nEbO in 2012, Douglas has gone about organising various events that impact his community.

Inspired after attending a nEbO event which involved bringing children from low-income families for a day out at Marina Barrage, Douglas developed a strong passion to brighten the lives of more children through different ways. He went on to organise his very first care event 'Junior Kids Day Out', rallying over 30 volunteers to help out. The event saw kids from lower-income families enjoying an outing at the Singapore Science Centre.

"If we were to spend our time with them, I think it really brightens their day and that's what strikes me to actually continue with nEbO to help these beneficiaries and bring them out," he shared.

Douglas later took up the challenge to organise a second event themed 'Stash Your Trash'. The event helped children learn to save the environment and to reuse, reduce and recycle in a fun way.

Douglas took time out after school to recce the venue for the site and carefully planned out safety measures. With the help of his organising committee, he was able to also gather 20 nEbO volunteers and 22 children from Tampines Family Centre, making the event a huge success.

Recognising his efforts, Douglas was awarded the 'Young Achiever Award' at the nEbO Spirit of Youth Awards held on 12



Douglas Toh (in white) with a child during music caroling, another one of nEbO's youth-initiated events.



SG Lim taking a selfie shot with nEbO winners on the night.

April 2014. The award is the newest award category to acknowledge members aged 12 to 16 for making a significant and positive difference and the greatest possible impact to the community.

Held at Gardens by the Bay and attended by some 550 youths and guests, the event saw a total of five team Awards and five individual Awards given out along with partner awards to thank organisations for their support of nEbO initiatives throughout the year.

MAKING A DIFFERENCE

Guest-of-Honour Acting Minister for Ministry of Culture, Community and Youth Lawrence Wong handed out the awards along with Special Guest NTUC Secretary-General Lim Swee Say.

"To all the nominees who are present here, I commend you for the time and hard work you've invested in creating, organising and implementing nEbO projects. All of you are catalysts and change-makers for your generation," said Mr Wong.

Among the team winners honoured on the night was nEbO 'Ways In Sharing Happiness' (W.I.S.H) 2013, which won the Team of Versatility award. The team organised a hugely successful campaign for nEbO W.I.S.H, collecting some 10,000 food



Kelly Cheng reaching out to help at nEbO's W.I.S.H event.

ration units from various NTUC FairPrice outlets and mobilised some 160 youth volunteers. This doubled the number of youth volunteers from the 2012 edition and also resulted in a greater number of rations collected for needy individuals under the Shan You Counselling Centre.

Team Leader Kelly Cheng said: "Our motivation is to really help the people in need and this recognition from nEbO is just an extra motivation for us to stay together and continue helping people with nEbO."

This Week In History



NTUC This Week turns 50 this year. It was first published in November 1964 as a monthly titled *Perjuangan NTUC*. *Perjuangan* means struggle in Malay, and the title captured the spirit of the times.

From our 3 January 2014 issue onwards, *NTUC This Week* will pull out excerpts of main stories from past issues, starting with the very first until the present. This week, we look at May 1970.

By **Marcus Lin**

May Day Pledge: 'A better life for all if...'

May 1970: Then Minister for Foreign Affairs and Labour S Rajaratnam assured rank-and-file workers that they would enjoy better wages, better living conditions and better social services in the 1970s if the present momentum of the economy could be sustained.

He said that providing no external disaster occurs and that if Singapore can overcome the economic consequences of total British military run-down, the Government will give serious consideration to progressive and systematic increase in the living standards of workers both in terms of wages as well as general welfare.

Mr Rajaratnam made the pledge before some 3,000 workers at a May Day Rally organised by NTUC at the Singapore Conference Hall. He stated: "In my talk to the Singapore International Chamber of Commerce last week, I said that one of the factors responsible for Singapore's rapid economic growth was, to quote myself, 'the almost revolutionary change in the attitude of a majority of trade unionists in Singapore towards economic development.'

"This passing remark was not intended as polite flattery of trade unionists. It was a statement of fact - a fact of



Mr. S. Rajaratnam, Minister for Foreign Affairs & Labour addressing the Rally.

considerable significance not only to the future trade union history but also to the future course of Singapore's economy. What we are witnessing today

is the emergence of a new kind of trade unionist who might well be the prototype for labour leaders in other emerging countries."

THE \$60,000 SMILE



Devan Nair receiving the cheque from Clarence de Silva, General Secretary, SATU.

Income investors

(as of 25th May 1970)

| | |
|---|---------------------|
| Singapore Bank Employees' Union | \$300,000.00 |
| United Workers of Petroleum Industry | 250,000.00 |
| Singapore Manual & Mercantile Workers' Union | 85,000.00 |
| Singapore Insurance Companies Employees' Union | 75,000.00 |
| Singapore Air-transport Workers' Union | 60,000.00 |
| Singapore Mercantile Co-operative Thrift & Loan Society | 50,000.00 |
| Singapore Printing Employees' Union | 40,000.00 |
| Singapore Industrial Labour Organisation | 40,000.00 |
| NTUC Central Committee | 20,000.00 |
| Public Utilities Board Staff Union | 7,000.00 |
| Professor Tom Elliott, NTUC Adviser | 2,000.00 |
| Total | \$929,000.00 |

Only a few thousand dollars short of the million mark!

Workers launch 'Income' and make history

May 1970: INCOME - the NTUC's Co-operative Insurance Commonwealth Enterprise Ltd - needs only a few thousand dollars more to reach the million dollar mark. More large investments by Singapore's trade unions, including the biggest single investment so far of \$300,000 from the Bank Employees' Union, have brought the total to \$929,000. There is no doubt now that INCOME is in business - in a big way!

This overwhelming response of the ordinary worker to the new economic path and involvement of the Labour Movement, as charted by the Modernisation Seminar and ratified by the recent NTUC Delegates' Conference, has astonished even the business world of Singapore where economic miracles are now commonplace.

Air transport workers, petroleum workers, printing workers, bank employees, manual and mercantile workers, insurance workers, industrial workers and government officers - all have united in this immense movement to build a widespread co-operative commonwealth which will be run by workers, and which will contribute a large and important sector to the growing economy of Singapore.

What's Happening, Where



1 Union Square - Home Of Latin Beats

Salsa fans, home has a new address and it is known as Union Square. Dance the night away to pulsating rhythms of not just Salsa but Bachata and Merengue as well as other Latin music at one of the most popular salsa bars in Singapore! Enjoy great live music from Fuego Latino, Columbia's hottest Latin band from Mondays to Saturdays.

Tuesday: Salsa Beginners' Night

Thursday: Salsa Dura Night

Sunday: Tango Night

The Amara 100 Tras Street #05-02. For enquiries, call **6224 6116** or log on to www.ntucclub.com/recreation/union_square.

2 3D/2N Kuantan Tour

A combination of land and seaside adventures beckon in idyllic Kuantan. Highlights include visits to the famous Charah Cave with the impressive limestone sculpture of a Sleeping Buddha; popular beach site of Telok Chempedak for a lovely evening stroll; local cottages for handmade Batik items, salted fish and other local food products; as well as the Cherating Turtle Sanctuary for a once-in-a-lifetime chance to catch turtles laying eggs on the shore at night.



31 May - 2 June, \$265 (Aranda Country Club Member)/\$260 (Child aged 3 to 12), \$270 (NTUC Member/\$265 (Child), \$275 (Guest)/Child (\$270), Registration closes on 24 May. For full itinerary and other details, log on to www.arandaclub.org.sg and look under "Sports & Recreation". For bookings and enquiries, call **6584 6811 ext 30** or email linda_yeo@arandaclub.org.sg.

3 Career Fair For Infocomm Professionals

IT executives, here's your chance to upgrade to a better job.

17 May, 2pm-4pm, Level 1, Registration Hub, NTUC's e2i (Employment and Employability Institute), 80 Jurong East St 21

To register, log on to e2i.com.sg and look under "Upcoming Events".



4 Youth Entrepreneurship Symposium 2014

Young, full of ideas, and want to be the next Mark Zuckerberg or Jack Dorsey?

Singapore's largest annual youth entrepreneurship event by nEbO is back and will put you on the right track to be the entrepreneur of tomorrow! You get the chance to sell your idea to potential investors and kickstart your journey to making your dream come alive.



6 Jun, 8am - 1pm, 9 - 11 Jun, 8am - 8pm, \$25 (individual), \$20 (group of 15) National University of Singapore, Registration closes on 23 May. For registration and details, visit www.yesfourteen.com. For enquiries, contact vanessa_tay@nebo.com.sg or cheng_guan@ntucclub.com.sg with your name, school, contact number and email address.

5 Clean Green Safe Symposium

Calling all service buyers and service providers from the cleaning, landscape and security industries, this event's for you. Find out more about funding programmes to improve your productivity and incentives to best source; hear success stories and best practices from industry players; check out equipment and solutions demonstrations for your industries; as well as network with industry players and thought leaders.

8 May, 12.30pm - 5pm (lunch included), Level 1, Registration Hub, NTUC's e2i (Employment and Employability Institute), 80 Jurong East St 21, Registration closes on 7 May or upon full registration. To register, log on to e2i.com.sg and look under "Upcoming Events".

Want to list your upcoming event? Drop us an email at LMNewsroom@ntuc.org.sg.

探讨提高重新受雇的年龄顶限

政府是否应把重新受雇的年龄顶限从65岁提高至67岁? 这是国会拨款委员会辩论人力部开支预算时,许多国会议员热烈讨论的议题。

人力部高级政务部长许连碯博士表示,在准备就绪时,政府会宣布有关建议,包括提高重新受雇年龄的适当期限。

职总副秘书长王志豪表示,不论是65岁或是67岁,劳资政伙伴都应该积极探讨提高重新受雇的年龄顶限。

他解释说,新加坡在1965年独立时,人均寿命大约为65岁,而今我国男性人均寿命接近80岁,女性则平均可活至85岁。随着科技昌明,医疗与公共卫生获得改善,人们的寿命变得 longer,而且能继续作出贡献,过着更活跃的生活。有鉴于此,更多人想要继续工作赚取收入,为日后的生活做好准备。

尽管如此,但人力资源服务公司Randstad最近进行的调查却发现,近四成本地员工希望在55岁时可以退休,比目前的法定退休年龄提前了七年。

对此,王志豪认为许多人对法定退休年龄和重新受雇年龄存有误解,甚至以为这好似在逼迫人们必须工作至某个年龄。王志豪指出,员工可以自行决定何时辞职,任何人都不能阻止他。

另一些人则以为,如果没有具体的法定退休年龄,员工就可以根据个人所需继续工作,直到他们想要退休为止。

王志豪说:“如果员工对公司具有显著价值,那么他们很可能在法定退休年龄之后继续受雇。另一方面,有些公司也可能让员工提前在55岁或60岁退休。倘若没有法定退休年龄,这些员工就无法提出诉求。因此,我们必须审慎考虑所有情况,以实际有效的方法帮助那些想要继续工作的年长员工,并消除他们面对的种种障碍。”



工运分子深入了解国家议题

大约200名工运分子出席了今年4月10日在职总中心大楼举办的执行级领袖课程(Executive Leadership Programme),并对我国的陆路交通系统有了更深入的了解。

由王鼎昌工运领袖学院开办的执行级领袖课程,让来自28个工会的执委、接过领导棒子的工运领袖和职总职员有机会和新加坡国立大学的学者及交通部的决策者进行交流和学。

课程还安排工运分子与交通部长吕德耀进行两小时的对话会,内容涵盖拥车证和公共交通的可靠性等热门话题。

建屋局职员联合会助理

秘书长Alan Tan说:“执行级领袖课程让我有机会了解其他工会会员面对的问题,并听取专家的意见。此外,与部长进行对话会是课程的亮点项目,这可让工会专员与部长直接交流。”



为网上服务提供安全保障

全国职工总会从今年4月起向本地会员分发“万吉”(OneKey)密码生成器,为会员登录职总网站(www.ntuc.org.sg)提供更多便利与安全保障。“万吉”属于双重认证系统(2nd-Factor Authentication,简称2FA),有助加强网络安全。

职总首席信息官Kwong Yuk Wah博士说:“职总借助全国网上鉴定框架(National Authentication Framework),使用‘万吉’作为网上服务的密码生成器,可省去会员频繁更换和记得密码的麻烦。与此同时,这也有助于加强网络安全,以免遭受网络威胁。”

在注册成功后,会员可使用职总网站的一系列服务,包括查询宏惠积分(LinkPoints)、申请培训津贴、预订度假设施、报名参加职总活动和更新个人资料等。此外,用户在使用职总英康、兴业银行(RHB Bank)和联昌证券(CIMB Securities)等15家同属全国网上鉴定框架的网上服务时,也可使用同一个密码生成器。

为鼓励会员使用新设备,首一万名使用“万吉”密码生成器登录职总网站并更新个人资料的职总会员将获得300点宏惠积分。



终身健保 确保全民 终身受保

职总收集了300多名来自各阶层工友的意见之后，针对正在拟定的终身健保提出一系列建议。

我国政府将在2015年推出终身健保双全计划 (MediShield Life)，让每个国人都能终身受保。

为了更全面了解工友对终身健保的顾虑，全国职工总会举行八场小组讨论，收集了300多名来自工会领袖、年轻人、家庭、女性、活跃乐龄、自雇人士、自由职业者和领取退休金者的意见之后提出一系列建议，并在今年四月上旬将建议呈交给终身健保检讨委员会。以下是职总提出的几项重点建议：

■ 提供可负担得起的医疗保健服务

⇨ 检讨受保者的自付额

目前81岁至92岁的受保者在索偿之前，必须先支付2000到3000元的自付额 (deductible)，而80岁以下受保者的自付额则介于1500到2000元。职总助理秘书长詹惠凤在记者会上指出，81岁及以上者几乎没什么收入，如果得缴付更多自付额，对他们来说是雪上加霜。有鉴于此，职总建议划一各年龄层的健保双全自付额，并调低81岁至92岁受保者的自付额。

⇨ 减少共同保险

终身健保检讨委员会在今年3月1日建议把受保者的共同保险 (co-insurance) 减少至5%。职总认为应在这个基础上进一步削减受保者支付昂贵账单时的比率，并建议在可索偿额中增设一个超过1万元的类别，把所需支付的现金减少至3%。

⇨ 涵盖更多慢性疾病的治疗费用

目前健保双全主要是用来支付住院费及一些严重疾病的门诊费如化疗、电疗和洗肾费，职总建议扩大保险所涵盖的医疗项目，将更多慢性疾病也纳入受保范围。

⇨ 扩大可获政府津贴的标准药物名单

职总也吁请卫生部定期更新标准药物名单 (Standard Drug List)，让更多常见药物获得津贴。

■ 确保终身健保符合时宜

健保双全计划自1990年实施后一直维持不变，直到2005年才作出改革。因此，职总建议每三至五年就对终身健保进行检讨，确保它仍符合时宜，为国人提供足够的医疗保障。

⇨ 检讨“双重受保”情况

职总也促请劳资政检讨如何减少雇主购买保险和雇员自己购买保险所造成的“双重受保”情况，以此减少浪费。

职总表示，许多雇员会自己购买保险，不过他们会先使用公司给予的医药福利，而不是自己的保单。詹惠凤说：“如果雇主能协助津贴雇员购买个人保险，那么雇员就会有更多储蓄，即使他们换工作、失业或重新受雇，也会有所帮助。”

有鉴于此，职总促请政府把现有的税务回扣提高一倍至4%，以鼓励雇主为雇员购买可转移医疗福利计划 (Portable Medical Benefits Scheme)，让雇员即使离职也能继续享有基本医药保障。

■ 确保终身健保更具包容性

⇨ 为自雇人士和自由职业者提供援助

职总留意到许多自雇人士和自由职业者十分关注自己是否有足够的积蓄应付医药开销。为此，职总鼓励服务买家和客户把部分薪酬拨入自雇人士和自由职业者的保健储蓄户头，并吁请政府津贴这项计划。

⇨ 保障获退休金者

职总希望政府为领取退休金者提供保障，让他们加入终身健保后处境不会比现在糟。

职总坦言，如果建议一一被采纳，可能会造成保费相应增加，因此职总希望政府能为低收入和有需要的家庭填补保健储蓄，以确保他们有足够的保健储蓄存款应付医药开销。