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08 JUNE 2014
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MEDISHIELD LIFE
– A Balanced Mix Of
Beneficial Ingredients.

Welcoming MediShield Life

The MediShield Life Review Committee accepts some of the Labour Movement's recommendations which reflect the concerns of workers.

By **Ramesh Subbaraman**

Singaporeans received another round of updates from the MediShield Life Review Committee (MLRC) on 5 June – this time about the benefit features of the universal scheme.

In a statement responding to the Committee's proposals, the Labour Movement said it supported MediShield Life as it will provide all Singaporeans better protection against large medical bills and cover them for life.

NTUC is represented by its President Diana Chia in the MLRC.

NTUC Assistant Secretary-General (ASG) Cham Hui Fong said NTUC welcomed the MLRC's recommendations to improve MediShield Life coverage by raising claim limits and lowering co-insurance[1] rates.

"We are glad that the MLRC has accepted some of our recommendations which reflect the concerns of our workers. The Labour Movement held eight focus group discussions in March and April 2014, with over 300 participants from our various communities such as union leaders, youths, families, active agers, women, the self-employed, freelancers and pensioners. Our recommendations were made public on 14 April 2014," she said.

One of NTUC's recommendations taken in by the committee was to further tier the inpatient co-insurance rate to 3% for exceptionally large bills. This would help to contain out-of-pocket expenses, especially in the event of a large medical bill.

NTUC is also glad that the MLRC has considered its views on the need to ensure a better spread of premium payments over one's lifetime so as to help with premium affordability in old age.

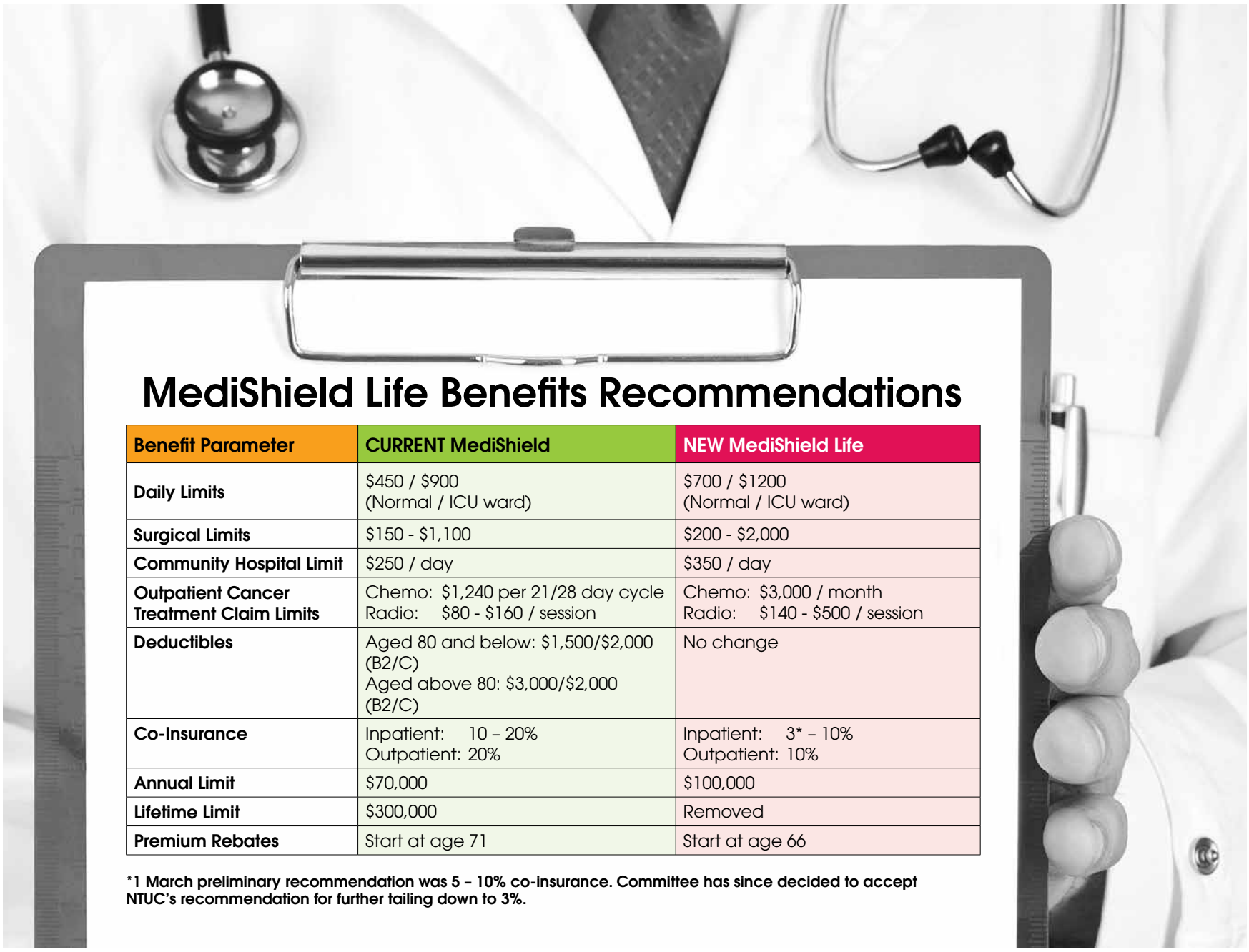
ASG Cham explained: "We are also appreciative of the Government's commitment to help Singaporeans and workers with premium subsidies. We hope that on the part of the Government, it can provide support through Medisave top-ups for the needy and low-income households to ensure they can have enough savings for their healthcare needs. This is in addition to the support that will be given to the Pioneer Generation."

RECOMMENDATIONS FOR PREMIUMS

The Committee recommended that those with pre-existing conditions pay higher premiums reflective of their higher risks, at an additional 30% for a period of 10 years.

The premium increase for the remaining policyholders as a result of universal coverage should be no more than 3% from current premiums.

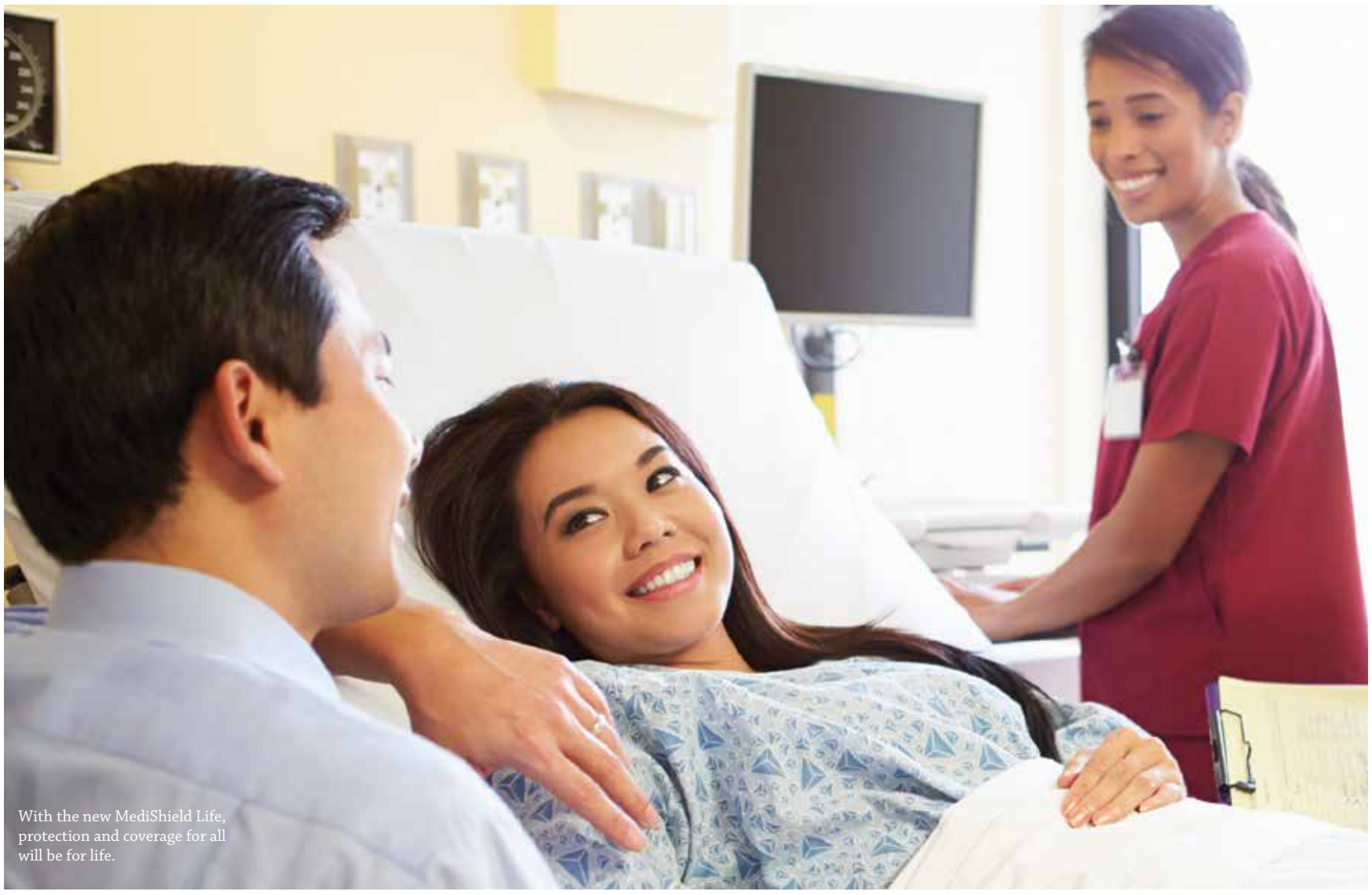
[1] A percentage of the claim amount that one has to pay, on top of the deductible. The higher the bill, the lower the co-insurance. Currently, it ranges from 10% to 20% as the bill size increases. It is payable using Medisave and/or cash. Source: MOH



MediShield Life Benefits Recommendations

Benefit Parameter	CURRENT MediShield	NEW MediShield Life
Daily Limits	$450 / $900 (Normal / ICU ward)	$700 / $1200 (Normal / ICU ward)
Surgical Limits	$150 - $1,100	$200 - $2,000
Community Hospital Limit	$250 / day	$350 / day
Outpatient Cancer Treatment Claim Limits	Chemo: $1,240 per 21/28 day cycle Radio: $80 - $160 / session	Chemo: $3,000 / month Radio: $140 - $500 / session
Deductibles	Aged 80 and below: $1,500/$2,000 (B2/C) Aged above 80: $3,000/$2,000 (B2/C)	No change
Co-Insurance	Inpatient: 10 – 20% Outpatient: 20%	Inpatient: 3* – 10% Outpatient: 10%
Annual Limit	$70,000	$100,000
Lifetime Limit	$300,000	Removed
Premium Rebates	Start at age 71	Start at age 66

***1 March preliminary recommendation was 5 – 10% co-insurance. Committee has since decided to accept NTUC's recommendation for further tailing down to 3%.**



With the new MediShield Life, protection and coverage for all will be for life.

Towards Portable Medical Benefits With MediShield Life

NTUC calls on companies to align with MediShield Life for the mutual benefits of the companies and workers.

By **Ramesh Subbaraman**

The introduction of MediShield Life (MSL) presents a golden opportunity for the Labour Movement to step up its efforts to make the Portable Medical Benefits Scheme (PMBS) more pervasive, said NTUC Secretary-General Lim Swee Say.

Speaking to the media on the sidelines of the Future Leaders Summit on 6 June 2014, he explained that the Labour Movement has been advocating the PMBS for some years but the progress and response has been fairly limited. As of today, only 17 out of 1,400 unionised companies in the private sector are on PMBS.

He explained: "We are going to encourage more companies to work together with the unions and workers to migrate towards making their medical benefits more portable with MSL as the basic platform.

"We need to help our businesses to see the benefits, not just for the workers but also for the companies in moving in this direction… We hope we will be able to put up a strong case to the Government to see how it can provide some additional incentives. Maybe, look into additional tax exemption to companies adopting PMBS."

SG Lim said that with these enhancement to MSL, "the duplication between MediShield Life and company-based insurance would become even more" and hence the need "for both the unions and management to work together to minimise the area of duplication and optimise the dollars we spend on medical insurance by both the employers and the employees."

In a separate media statement, the Labour Movement said that the Government, as the biggest employer in Singapore, could lead by example in helping civil servants to cope with the projected increase in MSL premium.

COVERAGE FOR ALL CAN WORKERS

SG Lim added that the recommendations made by the Committee were very much welcomed by the Labour Movement and workers because with the enhanced benefits, all workers and their parents would be able to join the scheme regardless of their age and health status.

Also the benefits of protection and coverage would be for life and the co-payment component has been reduced quite significantly.

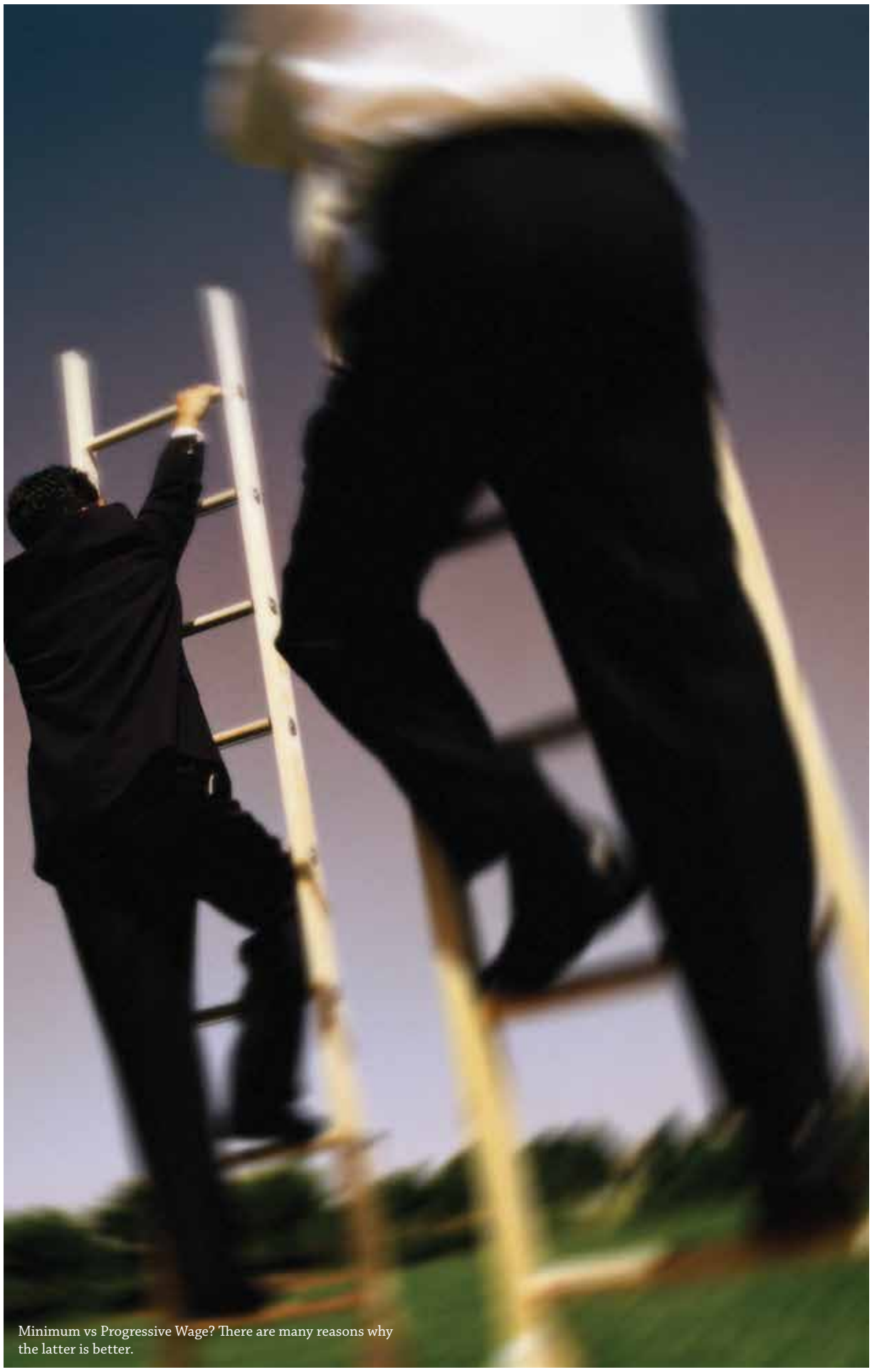
EDUCATING THE PUBLIC

On public education for MediShield Life, SG Lim said it is important for those explaining the policies to speak to workers in the language that is understood by them.

"It is important to help them understand 'why', why the need to have MediShield Life, why is it more beneficial for everyone, all parties involved, to move towards PMBS using MSL as the base. Once they understand the 'why', then we would be able to capture their attention – 'Oh this is something good for me'".

No Guarantees In Minimum Wage

Two recent international labour events highlight the inadequacies of a minimum wage system.



Minimum vs Progressive Wage? There are many reasons why the latter is better.

By **Marcus Lin**

NTUC Industrial Relations Department Deputy Director Irene Low shared lessons learnt from the 'Course On Building Effective Wage Policies' held on 25-29 November 2013 she attended under the SR Nathan Award. It was taught at the International Training Centre of the International Labour Organization (ITC-ILO) in Turin, Italy, with participants from 16 countries.

She also shared lessons from the International Trade Union Confederation-Asia Pacific (ITUC-AP) 'Regional Conference On Wage Policy For Sustainable Wage-Led Growth' held in Singapore on 8-9 April 2014 with participants from 18 countries.

PROTECTING LOW-WAGE WORKERS

It was observed that many countries implemented minimum wage hoping to solve poverty issues, low pay, close the widening income gap and provide a decent standard of living for workers and their families.

Nevertheless, a recent ILO paper titled 'LO Global Wage Report' stated poverty still exists among waged and salaried workers even with minimum wage, as minimum wage is insufficient to support them.

To contain wage inequality while protecting low-paid workers and address declines in labour income share, it is important to re-link wages growth to workers' productivity growth.

Many participants acknowledged minimum wage cannot address workers' concerns, especially low-wage workers. Ms Low's presentation of Singapore's Progressive Wage Model (PWM) instead of a minimum wage was well-received with some participants commenting that it is a progressive model.

TOO LOW TO BE SUSTAINABLE

Real wage stagnation or even decline has been persistent, with wage discrepancy among workers increasing. Unfortunately, the minimum wage level and coverage are too low to effectively contain the inequality and protect low-wage workers.

Even though institutions to deliberate wage development based on tripartism have been established in many countries, significant deficiencies in administration, representation, enforcement, among others, are reported. In almost every country (except Singapore), a national wage policy relies heavily on a minimum wage policy.

Seventeen out of 18 countries at the ITUC-AP Regional Conference have their own minimum wage policies while only four countries out of 18 have ratified the ILO Minimum Wage Fixing Convention, 1970 (No.131), guidelines which protect low-wage and vulnerable workers. Its definition, structure (components), setting mechanism and enforceability vary by country.

However, it is common that the minimum wage level is substantially too low, below the poverty line at 50 per cent of the median income, to guarantee the minimum necessities of living standards of low-wage workers.

The Conference agreed on the ineffectiveness of current national minimum wage systems with a low rate insufficient for the minimum needs of workers and with a very limited coverage excluding those who need it most.

The general consensus among participants is that wage growth should not be only linked to cost of living but also productivity. This is what Singapore has been working on through the PWM as well.

Participants Share On Some Issues They Face In Minimum Wage Fixing:

- Minimum wage needs to be increased from time to time, as cost of living evolves and labour productivity increases. For some countries, annual up-ratings of minimum wage is a long, laborious process and may lag behind inflation.
- There is the problem of how to set the minimum wage with limited national data and how to determine the poverty line or minimum living wage.
- There are too many assumptions policy makers need to take in minimum wage fixing, aggravated by the problem of unavailability of updated economic data.
- In some countries, it is used as a tool to earn political mileage.

EASIER SAID THAN DONE

Even if a minimum wage has been set, many participants shared that implementation and enforcement is a challenge with the informal economy and limited capacity of labour administration. For some countries, compliance also depends on the awareness of employers and employees. Employers' financial capability to pay is a critical component.

Ms Low pointed out that low-wage workers in Singapore are assisted by a combination of the PWM, Workfare Income Supplement (WIS) and the Workfare Training Support (WTS) Scheme. A participant from the employers group commented the PWM is a good model that takes into account all areas and is in line with business objectives.

> **"Now that's a very clever way of approaching the whole problem because, of course, we must say productivity must come first before you pay a worker more. I think this scheme puts it to the workers that, okay, we want you to achieve productivity then we can guarantee you a pathway.**
>
> **In other words, a Progressive Wage Model. In other words, you progress with productivity and pay at the same time. It is not a minimum wage idea where everybody gets the same pay, only that it is a scheme that works out the productivity and growth in salary and career path."**
>
> *National Wages Council Chairman Professor Lim Pin*

Another participant commented his country has to implement minimum wage to ensure decent wages and solve poverty issues. The cost is to the employers as there is limited budget from the government, unlike Singapore where the WIS supplements low-wage workers' income.

Other participants acknowledged minimum wage may not solve all the problems and is more for the low-skilled workforce, not the skilled workforce. In many countries, implementation of minimum wage does not really solve the problem of a widening wage gap and cost of living issues as many workers are not impacted because of low coverage.

Guiding Wages

A tripartite task force will look into salary guidelines for wage increases of low-wage workers, following the recent National Wages Council (NWC) recommendations.

By **Florina Oo**

NTUC Secretary-General (SG) Lim Swee Say shared this with reporters on the sidelines at a National Taxi Association event on 1 June 2014.

The taskforce will comprise employers, trade unions representatives and the government, and will help shape the NWC's recommendations for low-wage workers the next three to five years.

This comes after the NWC released its annual wage guidelines on 30 May 2014, which recommended that workers earning a basic monthly salary of up to $1,000 be granted a built-in wage increase of at least $60.

IMPACTING LOW-WAGE WORKERS

He disclosed that the NTUC had lobbied for the current $1,000 threshold to be raised to $1,100 or $1,200 to keep in pace with the increase in median wage, in order to benefit more low-wage workers.

But this did not materialise as employer representatives expressed their concerns about the current business climate and the tight labour market.

Another area of concern is that improvement in productivity has not caught up with wage increases.

"... how do we spread this whole mind-set of productivity gains, skills upgrading in as many sectors as possible, in as many companies as possible, so that we don't have to be caught in this situation whereby wages have been going up but productivity has been lagging," he added.

Nevertheless, SG Lim emphasised that the NWC guidelines have made a positive impact on the ground over the last few years.

Figures from the Ministry of Manpower showed that some 117,500 full-time resident employees earned an estimated basic monthly wage of S$1,000 and below in 2013 – a decrease from 150,000 in 2012.

Productivity To Better Lives

NWC Chairman Professor Lim Pin shares why low-wage workers are the focus of their recommendations these last few years.

By **Ramesh Subbaraman**

One of the National Wages Council's (NWC) guidelines called on employers to grant a built-in wage increase of at least $60 for low-wage workers earning a basic monthly salary of up to $1,000.

The NWC has been recommending built-in wage increases for low-wage workers since 2012, starting with $50. It was raised to $60 in 2013.

"We feel that if the worker does not seem to be getting a part of the goodies of the economy then I think it will generate an undercurrent of unhappiness and the quality of the work and industrial peace may be affected. We got to take preventive measures, this is not just peculiar to Singapore but the whole world – income inequality, the buzz word around," said Professor Lim.

"So what we are trying to do is to see how we can improve worker's take home pay. But to do that sustainably, again back to one word – productivity. You can't keep increasing wages without increasing productivity, if that goes on for too long, your competitiveness goes down, no more jobs and no more investments, so productivity is central to the whole equation," he added.

Professor Lim said employers are generally receptive with the wage recommendations by the NWC and that's been borne out by the latest report on wages from the Manpower Ministry.

The number of establishments that gave at least $60 built-in wage increase as recommended by NWC in 2013 was 57%, up from the 28% that gave at least $50 recommended in 2012.

Levelling Paychecks

NTUC This Week catches up with NTUC Assistant Secretary-General (ASG) Cham Hui Fong to get some insights on the National Wages Council (NWC) deliberations, with a focus on wages.

By **Joshua Joseph**

TOP THINGS ON NTUC'S AGENDA...

"It's actually quite different 20 years, 10 years ago and today. So over time, there are new issues that crop up. For example, raising productivity has always been one of the agenda so this is something that we have been pushing... the last two to three years, the focus is to raise the wages of the low-wage workers."

CHALLENGES FACED DURING DELIBERATIONS...

"How do you ensure that you can secure the best? Employers have their concerns that we cannot just allow wages to keep going up. Our concern is that we also cannot allow wages to be just stagnant. So how do you come to a compromise?

"The challenge that we have is usually during difficult times and of course now when times are quite good, how do you push to make sure that low-wage workers also have some substantial wage increases and to really make sure that they enjoy higher built-in wage increases compared to the rest."

OVERCOMING CHALLENGES...

"A good relationship with the tripartite partners is key to resolving a lot of issues. If not because of the trust and understanding that we have, we will not be able to introduce a quantitative component (built-in increase) in NWC two years ago and introduce a new variable (this year) for those earning above $1,000 to get equitable and reasonable wage increases."

PLANS MOVING FORWARD...

"What we need to agree upon is to have a framework where all three parties can agree in the area of securing real wage increases for the low-wage workers. So the new taskforce that is being formed, will now look at what could be the framework for NWC to consider for future negotiations. The tripartite partners agree that the bottom 20th percentile must continue to have real wage increases, and must grow faster than the 50th percentile."

ASG Cham has been a member of the NWC over the years.

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Second Skilling

It will require a three-pronged approach to build up the competencies and profile of the PMEs workforce, says ASG Patrick Tay.

By **Ramesh Subbaraman**

NTUC Assistant Secretary-General (ASG) Patrick Tay was addressing the challenges faced by Professionals, Managers and Executives (PMEs) at the recent Parliamentary debate on the President's address. Here's a quick look at some of the key highlights he suggested to better the PMEs lot.

- PMEs need to make a mental model shift in spending time to cultivate a second skill to ensure lifelong employability or to fulfill their aspirations.
- Ensure that the system and training regime instituted by the government has to support the aspirations of the individuals.
- Employers must understand that further increase in productivity with a tightened foreign manpower supply is only possible when their local employees are upgraded in their skills and abilities.

STAYING EMPLOYED

Also speaking in Parliament was Senior Minister of State for Health and Manpower Amy Khor who shared that as Singaporeans worked longer, staying employed in a single job or profession throughout one's working life will become a thing of the past. Having a second skill will make them more resilient to economic changes.

Dr Khor added that the government will do more to provide PMEs with the opportunities to re-skill and up-skill.

The Future of SMEs

SMEs need to make changes now to provide more and better jobs tomorrow.

By **Ramesh Subbaraman**

NTUC Assistant-Secretary General Yeo Guat Kwang made that call to Small and Medium Enterprises (SMEs) during the recent Parliamentary debate on the Presidential address.

"To future proof and re-model themselves, our SMEs need to pursue two broad agendas. First, they need to forecast and anticipate future trends and challenges that will radically affect their bottom line and change the way they conduct their businesses.

"Second, they need to exploit the latest technologies and explore new operating models so that they can stay continuously ahead of the competitive curve and ensure that they remain relevant in the midst of change," said Mr Yeo.

THE 5S PRINCIPLE

And to achieve this, he suggested the 5S principle – Sort, Systematise, Shine, Standardise, and Self-discipline.

It is workflow design concept where companies organise their work spaces to maximize efficiency, effectiveness and space utilisation. Song Yuan Bakery is one example which has applied the 5S principle effectively.

By redesigning their kitchen and store layout, they managed to optimise their workflow so that their staff can move seamlessly from one work station to the next.

Baking ingredients are stored systematically in a standardised format and commonly-used equipment are arranged within easy reach.

To date, the government has set aside more than $300 million for the next three years to support SMEs in restructuring.

NTUC THIS WEEK

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ANDROID

More Support For Caregivers

New grant in place to help more employers implement family-friendly workplace practices.

By **Naseema Banu Maideen**

Shaping up family-friendly workplaces stays high in the Labour Movement's agenda. In its latest outreach, the Labour Movement introduced the U Flex Family-Friendly Grant to encourage more employers to implement family-friendly workplace practices.

With $500,000 funding from the Government, the pilot project is all set to help companies defray the cost of implementing initiatives to help working parents and caregivers manage responsibilities both at work and at home.

Details of the U Flex Family-Friendly Grant will be released at a later date. The U Flex Family-Friendly Grant was announced today at the Labour Movement's annual May Day Family Fiesta 2014, where 45,000 union members and their families were treated to a fun-filled day of carnival games, activities and performances.

The U Flex Family-Friendly Grant aims to encourage companies to implement family-friendly workplace practices so workers can balance responsibilities between home and work.

The new grant will enable companies to provide support for them; working parents who have children with special needs will also see better support.

Managed by NTUC's U Family and the NTUC Women's Development Secretariat (WDS), the U Flex Family-Friendly Grant's qualifying criteria will be closely aligned with the Family-Friendly Workplace Criteria, introduced by NTUC U Family in February this year. The criteria consists of four components – flexible work arrangements, family-care leave schemes, family support schemes and facilities, and career progression pathways for workers on flexible work arrangements.

ADDED INCENTIVE

Said NTUC U Family Director Toh Hwee Tin: "The momentum of companies adopting family-friendly workplace practices continues to be slow. With the growing number of working parents and caregivers, we hope that the grant will serve as an added incentive for more employers to implement initiatives that will allow working parents and caregivers to better manage their work responsibilities and family caregiving duties. These companies can then act as a positive influence to other companies to do the same."

Care In The Heartlands

NTUC Unity Healthcare's first family clinic aims to enhance support for the community and the elderly.

By **Florina Oo**

Residents staying in Serangoon and Braddell Heights estates can now enjoy affordable health and community care, particularly in the management of chronic conditions.

Officially opened on 23 May 2014 by NTUC Secretary-General Lim Swee Say, NTUC Unity Healthcare's first Family Medicine Clinic (FMC) is a collaboration between the Social Enterprise and National Healthcare Group (NHG).

Unity FMC also offers a suite of other healthcare services such as diabetic foot screening, basic laboratory tests and electrocardiogram services.

The FMC is part of the Government's plan to provide continuing care in the community and complement general practitioners in enhancing care for the rapidly ageing population, in particular patients with chronic diseases.

Where suitable, patients from NHG institutions such as Tan Tock Seng Hospital and polyclinics can be referred to Unity FMC for treatment and follow up care nearer to their homes. Patients from other healthcare institutions can also be referred to Unity FMC for further treatment.

MORE CENTRES FOR CARE

In addition to Unity FMC, two other NTUC social enterprises, namely NTUC Eldercare and NTUC First Campus, have also opened a senior care centre and a childcare centre respectively, next to the clinic. The three care centres are located in the Braddell Heights Community Hub, beside the NEX Shopping Mall.

The opening of the centres epitomise the distinct NTUC Social Enterprises' approach of providing services to meet the various needs of the society in different regions in Singapore.

QUICK LOOK

Unity Family Medicine Clinic: Blk 264 Serangoon Central #01-205. **Clinic Hours**: Monday to Friday: 9am - 6pm (Closed for lunch from 1pm – 2pm), Saturday: 9am – 1pm, Closed on Sunday & Public Holidays. For more information, call **6281 2638** or visit **www.unityfmc.com.sg**.

Street Food Goes Pro

NTUC's e2i and Makansutra embark on a fresh course to nurture a new breed of comfort street food professionals.

Mr KF Seetoh (pictured left) will be conducting and lecturing some aspects of the 'Street Food Pro 360' course .

By **Joshua Joseph**

To address the concerns, continuity and viability of Singapore's comfort street food culture, Makansutra with the ardent support of NTUC's e2i (Employment and Employability Institute) will be offering a new course called 'Street Food Pro 360'.

"A successful street food professional would have strong culinary skills complemented by a good slate of business operations know-how... through grooming aspiring and passionate hawkers with know-how to operate stalls productively, we aim to make hawker jobs more attractive and inspire new approaches to preserve Singapore's food heritage," said e2i Chief Executive Officer Gilbert Tan. The brainchild of Makansutra founder and World Street Food Congress creator Mr KF Seetoh, the course will look at multi-facets and discipline of the uncharted world of comfort street food business in Singapore and beyond.

FUNDING SUBSIDY

The first phase of the course will offer a wide broad-stroke look into the world of street food business models, skills, opportunities and its cultivation. The course, which costs $3,000 per student, will come with a 90 per cent funding subsidy by e2i for every student who is a Singaporean or Permanent Resident.

QUICK LOOK

To register for this course, participants can contact Ms Patricia Anne Lim at **6438 4038** or email her at **patricia@makansutra.com**.

Hungry For Ideas... Have A Bizcuit

NTUC LearningHub partners Institute of Global Management (IGM) to bring learning points through video clips 'Bizcuit' and 'Bizkin' for businesses and PMEs.

From left: Mr Suh Chung-Ha, Ambassador of the Republic of South Korea, ASG Patrick Tay, Director, NTUC PME unit and Mr Kwek Kok Kwong, CEO, NTUC LearningHub at the official launch of Bizcuit.

By **Naseema Banu Maideen**

The executive education subsidiary of NTUC LearningHub Private Limited Next U's latest partnership with IGM of Korea has just made it possible for businesses and employees here to be charged up with fresh ideas daily before work.

Under the partnership inked through a Memorandum of Understanding (MOU) on 23 May 2014, NTUC LearningHub's courseandexam.com online e-portal will offer highly engaging bite-sized video clips.

'Bizcuit' is a set of five to seven minute-video clips designed for problem solving by promoting creative ideas, while 'Bizkin' is a set of one-two minute video clips to provide insights on innovative products or business items.

Subscribers to the package will receive a new video in their inbox every morning.

VIDEO PACKAGES

Summarised case studies on both multinationals and small-and-medium–sized enterprises will be captured in these videos.

The video clips packages are priced from $29 to $950 for an annual membership, and can be accessed online and on mobile devices, with a new video uploaded and delivered to users five days a week. More details can be gathered to purchase these videos at **www.bizcuit.com/nextu.**

> **"These video clips will try to codify all the learning points of the big and smaller companies, their challenges and how they overcome them. Before the subscribers start the day, they begin with this dose of knowledge and can apply them in their daily processes."**
>
> *Kwek Kok Kwong, Chief Executive Officer (CEO) of NTUC LearningHub*

Securing A Better Future

The Union of Security Employees signs on Singapore's largest security agency.

Over 6,000 security employees from Certis CISCO will be able to become union members with the signing of the MOU with USE.

By **Nicholas Lee**

More than 6,000 employees from Certis CISCO Security Pte Ltd will be eligible for union membership after a Memorandum of Understanding (MOU) was signed between the Union of Security Employees and their employer on 30 May 2014.

As part of the MOU, a union-management selected committee will be set up to look into the welfare and well-being of staff who become union members. The committee will be supported by an Industrial Relations Officer of USE.

The committee will provide workplace advice, facilitate interactions between employees and management, and discuss issues pertinent to employees such as skills upgrading.

According to Certis CISCO President and Chief Executive Officer Paul Chong, the intent of the committee is to open up another channel for their workers to communicate.

"We are now actually in the midst of discussing the Progressive Wage Model criteria for the industry, and we are happy that Certis CISCO is now able to join us in this journey as well," said USE Executive Secretary Steve Tan.

"We know that Certis CISCO has class-leading HR practices... we are hoping to use the standards set to push it to the industry such that we can raise the industry's professionalism and standards together," he added.

Accident App Help

A new app launched by NTUC Income will enable motor insurance policyholders to submit video evidence in the event of an accident.

By **Nicholas Lee**

NTUC Income Insurance has come up with a first-of-its-kind mobile application called Orange Eye to help drivers involved in an accident submit video evidence faster, and more conveniently.

Launched on 20 May 2014, the application is free for downloading on both iPhone and Android platforms and comprises a recording device to capture road footage and aid in motor insurance claims.

Orange Eye also has an Accident Toolkit which prompts a driver involved in an accident to call or send a pre-determined SMS together with a location map to an emergency contact.

NTUC Income motor policyholders have the additional option to use the "instant call" button to activate NTUC Income's Orange Force accident response team for assistance.

SMARTPHONE HELP

While most drivers recognise the usefulness of video evidence in settling disputes, NTUC Income Vice-President of Strategic Marketing Marcus Chew said that some drivers prefer not to install in-car cameras to avoid additional clutter while others are not willing to pay for them. However, with the new application, drivers can record road footage with just the use of a smartphone.

FRAUDULENT CLAIMS

An estimated 20 per cent of motor insurance claims are inflated or fraudulent, according to the General Insurance Association of Singapore, and this costs the motor insurance industry approximately $140 million each year.

Motor insurance premiums will inevitably increase if fraudulent practices persist, says NTUC Income's Vice-President for Motor Insurance Peh Chee Keong.

"Orange Eye has the potential to curb rising motor insurance premiums," he added.

Special Discount

To encourage the use of Orange Eye, NTUC Income is offering its motor policyholders a **$100 discount** on their insurance premiums when they submit useful video evidence that helps settle a claim, regardless of which party is liable.

The same offer is also extended to non-policyholders should they choose to be insured with NTUC Income upon renewal of their motor insurance policy. Even those who are not involved in the accident can enjoy the discount if they have useful video evidence that helps settle a claim made after an accident, provided they are policyholders or become policyholders.

Journey Into The Past And Present

By **Florina Oo**

Pioneer generation cabbies reminiscence the good old days, thanks to a special treat from the Labour Movement's Appreciating U Movement. Some 150 taxi drivers took a break from behind their steering wheels for a leisurely trip down Clarke Quay and a Singapore River cruise on 1 June 2014. Organised by the National Taxi Association (NTA), the group consisted of members who are mostly aged 70 and above and who have been driving for over 25 years.

Circle Of Working Life

By **Naseema Banu Maideen**

May Day Model Partnership Awards – Meet Mr Lim Bak Kwang, winner in the Worker Category for staying resilient and adaptable to the work environment, and also the oldest to be honoured at the age of 79. Way past his retirement age, Mr Lim is a gem that still shines at Stone Marine Singapore (Private) Limited. The company is in the business of making patterns for casts of ships and boats propellers. With the art of pattern-making at his finger-tips, he is now imparting valuable skills to the younger brood in the trade.

Snapshots

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

By ***NTUC This Week*** **Team**

Awards & Appreciation

The Memorandum of Understanding (MOU) signing session between the Union of Security Employees (USE) and Stamford Security Private Limited and Kings Security and Safety Management Private Limited on 17 May did more than map out a progressive wage plan for the companies' workers.

Workers were also recognised for their hard work and dedicated service. Long service awards were presented to those who served the companies for five years and beyond by Guest-of-Honour NTUC Assistant Secretary-General Zainal Sapari.

These workers were also presented with NTUC FairPrice vouchers in the spirit of NTUC's U Appreciate movement.

To Mums, With Love

NTUC Women's Development Secretariat held a slew of events to pay tribute to the most important woman in your life. Here are the highlights.

- **Pamper My Mum** saw some 33 union members bring along 60 family members to pamper their mums on 3 May at Food For Thought café at Botanic Gardens. The event provided a great bonding opportunity as well as an occasion to celebrate with great food, activities and lovely company. All the participants had a wonderful time while all mums received beautiful carnations in commemoration of the occasion.

- **Single mums Mother's Day celebration** was attended by 66 single mums and their children from WeCare for U Project on 10 May at NTUC Centre. The event enabled the children to show their appreciation and love towards their mums. With the aid of some fun props, their affection and love for one another were clearly exhibited and captured through a specially arranged photography session. The children also made deliberate efforts to design handmade cards marked with their special wishes for their mums. Other highlights included: a single mum sharing her journey to overcome obstacles to become an entrepreneur, children sharing in front of everyone what they like about their super mums, and magic performances by the children. The event was elevated to a high when the NTUC women leaders in attendance went around singing and presenting carnations to the mums.

NTUC WDS' Activity Group organises a variety of activities, workshops and talks to cater to the different demographics and profiles of our women union members. NTUC WeCare for U Project organises activities and provides assistance to single mums and their children. Log on to **www.ntucwds.org.sg** for more information.

Networking In The New Economy

80 PMEs (Professionals, Managers and Executives) recently attended the second run of the NTUC Women's Development Secretariat's (WDS) Creating Connections for Executives. There were two sessions of preparatory workshops – 'Networking Coaching' and 'Calibrating for Lifelong Career Success'.

The highlight was the networking session which aimed to encourage, restore and plant in participants a fresh approach to their existing problems and situations. The intention is to open up the minds of the participants and prepare them for new perspectives and insights by employers. For better engagement, the six participating employers moved from table to table and spent an intensive 20 minutes at each table answering questions from the participants. Participants have shared positively about the new format and appreciated the opportunity to engage all the participating companies.

WDS also partnered the NTUC PME Unit to bring the participants on a learning journey to the new U PME Centre which was open in mid-April. PME Unit hosted the session and gave an overview on the 4Ps (Progression, Protection, Placement and Privileges) framework and how the U PME Centre can help the PMEs.

Bus Operators, Take Note

Senior Minister of State for Finance and Transport Josephine Teo outlined three points which the Government hopes that public bus operators wishing to participate in the new Bus Contracting Model will consider when submitting their bids:

- Singapore's labour market is relatively tight, and bus captains require specialised skills.
- New operators should familiarise themselves with the spirit of Tripartism in Singapore and the value Singapore places on Tripartism.
- Singapore's harmonious industrial relations must be preserved even as the operators deliver good quality, innovative service on a sustainable basis.

What's Happening, Where

1 Archery

Extreme sports junkies, take note. UrbanXction Sports at Orchid Country Club gives you a chance to be the Katniss Everdeen or Gale Hawthorne of the modern world with the heart-stopping sport of archery.

Mon to Sun & Public Holiday, 9am – 6pm (by appointment only), Open field opposite Guard House Post 2, Orchid Country Club, 1 Orchid Club Road. For appointments or enquiries, call ***6346 4788****.*

2 June Jolly-Days

Build strong family bonds and shapelier bodies with Orchid Country Club's special yoga-themed holiday programme this June hols! There's something for every family member – Kids Yoga for young ones aged 3 to 16 with lots of fun and games; Partner Yoga for couple bonding; and Family Yoga for the whole family that's easy and enjoyable. Parents can also give their kids a mind workout with the Kids Art Jam, a dynamic art class that will squeeze those creative brain juices to the max.

Kids Yoga & Partner Yoga*: 21 Jun, 10am -11am & 11am – 12noon*
Family Yoga & Kids' Art Jam*: 28 Jun, 10am – 11am & 11am – 12noon*
Orchid Country Club, 1 Orchid Club Road, $15 (OCC Member), $18 (NTUC Members), $20 (Guests). To register or for enquiries, call ***9847 0300/9780 2235*** *or email* ***TheYogaBoutique.Sg@gmail.com****.*

3 e2i Job Fair @ Chong Pang

Jobs in various industries on offer.

24 & 25 Jun, 10am – 4pm, Chong Pang Community Club, 21 Yishun Ring Road. To register, log on to ***e2i.com.sg*** *and look under "Upcoming Events".*

4 PME Career Fair @ e2i

Click into the dynamic, ever-evolving world of IT.

20 Jun, 9am – 11am, Devan Nair Institute for Employment and Employability, 80 Jurong East Street 21. To register, log on to* ***e2i.com.sg*** *and look under "Upcoming Events".*
**Registration is compulsory.*

5 Emotional Intelligence @ Work – Effective Connections

You spend so many hours a day communicating with your co-workers, you might as well learn to use it to ace your job. Join in this two-day workshop and find out how to manage your self-expectations and build an understanding of working and communication styles across management levels, generations and culture.

10 and 11 Jul, 9am-6pm, $288.90 nett for Singaporeans and Permanent Residents, 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.

实施工资会的建议

一个劳资政专门工作小组即将成立，以便探讨如何实施全国工资理事会提高低薪工友薪金的指导原则。

全国职工总会秘书长林瑞生于2014年6月1日在全国德士师傅协会举办的活动后向记者分享成立专门工作小组的事。

这个专门工作小组的成员包括雇主、工会代表和政府代表，目标是在下来三至五年内协助落实好工资会关于提高低薪工友薪金的建议。

工资会是在2014年5月30日发表工资指导原则，建议给予底薪1000元以下的工友至少60元的固定加薪。

造福更多低薪工友

他透露，职总已经展开游说，将1000元的薪金门槛提高至1100元或1200元的水平，以便跟上薪金中位数，造福更多低薪工友，可惜未能如愿，因为雇主代表对当今的商业环境和劳动市场的紧缩情况表示担忧。

另一个他们关注的事情是，生产力并没跟上薪金增长。

为此他表示："…我们该如何在尽可能多的行业和公司宣扬生产力获益及技能提升的全套理念，以避免陷入薪金上涨，但生产力滞后的困境？"

尽管如此，林瑞生强调，工资会的指导原则过去数年来已产生了正面的影响。

人力部的数据显示，估计2013年底薪为1000元及以下的本地全职雇员约有11万7500人，比2012年的15万人来得低。

提高低薪工友的薪金

全国职工总会助理秘书长詹惠凤谈关于在审议全国工资理事会建议的过程中职总侧重工友的薪金问题。

职总首要关注的是…

"现在和20年前、10年前的情况差异很大，出现了许多新课题。例如，提高生产力一直是我们的诉求，所以我们极力推动这个议程…但过去两三年，我们侧重提高低薪工友的薪金。"

审议过程所遇到的挑战…

"该如何确保争取到最佳的利益呢？雇主有他们的关注，我们不能让薪金一直上涨，也不能答应薪金停滞不前。问题是该如何妥协与持衡？"

"我们遇到的通常是在艰难时期浮现的挑战，现在的挑战当然是如何在顺境确保低薪工友也能享有一些实质性的薪金增长，并确保固定薪金增长也比其他工友来得多。"

克服挑战…

"和劳资政伙伴维持良好关系是解决诸多问题的关键。要不是彼此互信和谅解，我们是不可能在两年前争取到提高一定数额的底薪，也不可能在今年给予薪金超过1000元以上的工友公平合理的变动薪金。"

未来计划…

"我们须要达成一致的是，建立一个框架，让劳资政三方都认定低薪工友能获得实质薪金增长的领域。为此，新成立的工作小组将探讨该建立什么框架，供全国工资理事会在未来的谈判中考虑。劳资政伙伴同意，薪金处在20百分位的工友必须持续获得实质加薪，而且增长速度必须比处在50百分位的工友来得快。"

“职总周报
2014年6月8日
售价 60c
MCI (P) 183/12/2013

工运欢迎终身健保

终身健保独立检讨委员会接受工运反映工友需求而提出的一些建议。

6月5日，我国人民又接到来自终身健保独立检讨委员会的最新消息。这次是关于全民受保的受益项目详情。

我国工运在回应声明中称，工运支持终身健保。因为，它的保险程度高，能更好地协助国人支付巨额的医药费，而且是终身受保。

全国职工总会委派在检讨委员会中的代表是职总会长谢秀慧。

职总助理秘书长詹惠凤表示，工运欢迎检讨委员会建议提高终身健保的理赔顶限，并将共同承担额调低，改善了终身健保的制度。

“我们感到高兴，终身健保检讨委员会接受我们反映工友利益而提出的一些建议。在3月至4月间，工运召开了8次的焦点小组讨论会，以讨论相关的课题。与会的代表超过300名，他们来自不同的社区，人员包括工会领袖、年轻人、家庭成员、活跃乐龄人士、妇女、自雇人士、自由职业者和领退休金的人士。我们已经在2014年4月14日公布了有关的建议。”

检讨委员会接受我们提出的建议之一是，进一步将支付巨额住院费时所涉及的共同承担费率下调至3%的层级。如此就能减少保户自掏腰包的数额，尤其是接到巨额药费账单的时候。

令职总感到高兴的另一件事是，检讨委员会考虑了职总提出的意见，重新分配保户在一生中不同阶段的保费数额，确保保户到了年老的时候付得起保费。

詹惠凤解释：“我们也感谢政府承诺给予新加坡人和工友保费津贴。我们希望政府能够为有需要的人士和低薪家庭填补保健储蓄，确保他们有足够的储蓄能应付保健的需求。这是支持建国一代之外的另一项援助。

关于保费的建议

检讨委员会建议向那些有前科病历的保户收取额外30%的保费为期10年，以反映较高的受保风险。

自全民受保之后，现有的保户所须支付的保费不应比现有的保费高出3%。

终身健保检讨委员会的建议细节

受益项目	健保双全	终身健保
每日理赔顶限	450元 / 900元 （普通级病房/加护病房）	700元/1200元 （普通级病房/加护病房）
外科手术理赔顶限	150元–1100元	200元–2000元
社区医院理赔顶限	250元/每日	350元/每天
门诊部癌症治疗理赔顶限	化疗：1240元　21/28天周期 放射治疗：80元–160元/每次	化疗：3000元/每月 放射治疗：140元–500元/每次
自付额	80岁及以下： 1500元/2000元（B2/C级病房） 80岁以上： 3000元/2000元（B2/C级病房）	维持不变
共同承担额	住院：10–20% 门诊：20%	住院：3*–10% 门诊：10%
年度理赔顶限	7万元	10万元
终身理赔顶限	30万元	废除
保费回扣	自71岁开始	自66岁开始

*3月1日初次公布的建议是：共同承担费为5–10%。之后，委员会接受职总的建议下调至3%。