THIS COLLECTIVE AGREEMENT is made pursuant to the Industrial Relations Act this 1st day of October, 2010 between the HOUSING & DEVELOPMENT BOARD, a body corporate incorporated by the Housing and Development Act of HDB Hub, 480 Lorong 6 Toa Payoh, Singapore 310480 (hereinafter referred to as the "HDB" which expression includes its successors and assignees) of the one part and the HOUSING & DEVELOPMENT BOARD STAFF UNION registered under the Trade Unions Act and having its registered office at 530 Toa Payoh Lorong 6 #04-01, Singapore 310530 (hereinafter referred to as the "Union" which expression includes its successors and assignees) of the other part.

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

PART I GENERAL PROVISIONS

CLAUSE 1 TITLE

This Agreement shall be known as the "HOUSING & DEVELOPMENT BOARD EMPLOYEES' COLLECTIVE AGREEMENT 2010".

CLAUSE 2 SCOPE OF AGREEMENT

This Agreement shall cover all bargainable employees whose grades are listed in Schedule I to this Agreement.

CLAUSE 3 EFFECTIVE DATE AND DURATION

This Agreement shall take effect on 1st July 2010 and shall remain in force for a continuous period of 3 years until 30th June 2013.

CLAUSE 4 UNION RECOGNITION

- (1) The HDB recognises the Union as the sole collective negotiating body relating to rates of pay and terms and conditions of employment of employees within the scope of this Agreement. Any changes by the HDB to the terms and conditions of employment of such bargainable 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) The HDB shall inform employees through a circular on changes made to the terms and conditions of employment within the scope of this Agreement which have been agreed to between the Union and HDB. The circular shall be copied to the Union.
- (3) Where an employee raises a grievance to the HDB in accordance with clause 9 of this Agreement, the HDB shall, upon request made by the Union, forward the relevant correspondence to the Union to enable the Union to study the case.

CLAUSE 5 NON-UNION MEMBERS

Employees who belong to categories covered by this Agreement but are not members of the Union shall not receive terms and conditions of employment or enjoy benefits more favourable than those conferred on the union members under this Agreement.

CLAUSE 6 UNION FUNCTION

The HDB recognises that it is the function of the Union to make representation regarding the HDB's action which in the opinion of the Union, is contrary to or which diminishes the value of any of the provisions of this Agreement, and to bargain for its members in the recognised bargainable positions concerning such terms and conditions of employment.

CLAUSE 7 MANAGEMENT FUNCTION

- (1) The Union recognises the right of the HDB to ensure that the administration and operation of the various departments are managed and directed efficiently and effectively.
- (2) In furtherance of the above, it is the HDB's recognised responsibility, with due recognition of the Union's function, to programme and implement the efficient utilisation of its work force.

CLAUSE 8 FINAL SETTLEMENT

- (1) This Agreement shall be a full and complete settlement of all claims by the Union as of the date of this Agreement relating to the rates of pay and terms and conditions of employment of bargainable employees.
- (2) Negotiations for a new collective agreement may commence6 months before the expiry of this Agreement but not earlier.
- (3) During the currency of this Agreement, neither party shall modify or annul any of the provisions of this Agreement in any way whatsoever save as is provided herein or by operation of law and neither party shall seek to implement any such change before having duly varied this Agreement.
- (4) The parties agree that if any part of this Agreement is or becomes contrary to any applicable law, such part shall be amended so as to comply with the law without in any way affecting other parts of this Agreement that are not contrary to the law. The effective date of any such amendment shall be coincident with the date of the law coming into force.
- (5) In the event of a change in the interpretation of any of these clauses by consent of both parties hereto, it is agreed by both parties that any resultant benefit shall be limited in its retroactivity to the time when the matter was first raised by either party,

unless the Industrial Arbitration Court otherwise directs where the matter has been referred to the Court.

CLAUSE 9 GRIEVANCE PROCEDURE

- (1) Recognising the value and importance of full discussion in clearing up misunderstanding and preserving harmonious industrial relations, every reasonable effort shall be taken by the HDB and the Union to dispose of any grievance or complaint from employees at the lowest possible level.
- (2) <u>Definition of Grievance</u>:

A grievance for the purpose of this clause shall be a formal complaint lodged in the manner hereafter provided in respect of industrial matters. "Industrial matters" means matters pertaining to the relations of employers and employees which are connected with the employment or non-employment or the terms of employment, the transfer of employment or the conditions of work of any person.

- (3) <u>Grievance Procedure for Employee</u>:
 - <u>Step I</u> An employee refers his grievance either orally to the supervisor/superior officer by himself or if he so requests, accompanied by a Union official or in writing by himself or if he so prefers through the Union.
 - <u>Step II</u> If the matter is not solved after Step I, he and/or an authorised Union official may refer his grievance to his Head of Department. In such a case, preferably a brief written statement of the grievance should be forwarded to the Head of Department in advance.
 - <u>Step III</u> In the event of there being no settlement after Step II, he may refer the matter to the Union's Industrial Affairs Secretariat or an authorised Union official who may refer the matter to the HDB.

- <u>Step IV</u> If the grievance is not resolved after Step III, the matter may be brought before a formal meeting between the HDB and the Union.
- (4) Notwithstanding the procedure set out above, where the Union has received several grievances of a similar nature from several employees, the Union shall directly bring the matter before a formal meeting between the HDB and the Union with a view to resolving such grievances as a whole and to prevent a recurrence of similar grievances.
 - <u>Step V</u> After exhausting the above steps, any grievances which cannot be settled to the mutual satisfaction of the parties, either party may refer the matter to the Ministry of Manpower for conciliation. Failing a settlement, the grievance shall be referred to a referee in accordance with clause 10 of this Agreement.

CLAUSE 10 REFEREE

Any dispute or disputes between the parties hereto as to the terms of this Agreement while it is in force and arising out of its operation and which cannot be resolved amicably between them shall be referred by either party -

- (a) 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; or
- (b) to the Industrial Arbitration Court under section 44 of the Industrial Relations Act as the case may be.

CLAUSE 11 INTERPRETATION

In this Agreement, unless the context otherwise specifies, words importing the masculine gender include the feminine and words in the singular include the plural.

PART II GENERAL TERMS AND CONDITIONS OF EMPLOYMENT

CLAUSE 12 CONTRACT APPOINTMENT

New recruits can be appointed on contract appointment. The contract can be for a period of one or two years. Upon the completion of the first year of service, a contract staff can be considered for emplacement in the permanent establishment based on the following criteria:

(a) HDB Staff Establishment

HDB needs to remain very prudent in the use of permanent manpower. The staff establishment of a department needs to be taken into account in considering the confirmation of contract staff. A contract staff can only be considered for confirmation if the department has yet to reach its prevailing staff establishment. In the event that a department has already reached or exceeded its prevailing staff establishment, a staff on contract employment can be considered for renewal of employment contract if the outlook on staffing needs warrants the continuation of contract employment. If the outlook of staffing needs does not warrant the headcount, the staff could be released upon the completion of the contract employment, in accordance with the terms of employment.

(b) <u>Performance & Conduct</u>

To be confirmed in service, the performance and conduct of the staff must at least be good. In addition, the no. of days of non-hospitalisation leave taken will also be considered as an additional factor for confirmation of service. As medical leave taken essentially means a loss of working days or productivity, staff with high level of non-hospitalisation leave within the first 10 months of service might not be confirmed, even if the criteria for staff establishment and performance gradings are met.

CLAUSE 13 HOURS OF WORK

An employee covered by this Agreement shall work a total of 42 hours a week. Employees whose weekly hours of work are 42 hours shall not have their weekly work hours increased nor changed except after agreement with the Union.

CLAUSE 14 WORKING WEEK

- (1) A working week, for the purpose of calculating overtime, shall be made up of approved work hours or scheduled shift hours, authorised leave, certified sick leave and gazetted public holidays, provided that if an employee works on a gazetted public holiday, such hours worked shall not be included.
- (2) Hours of overtime shall be totalled weekly from Monday to Sunday, excluding work performed on a rest day.

CLAUSE 15 AUTHORISATION FOR OVERTIME WORK

Overtime work shall be authorised in advance and no overtime compensation shall be made for casual staying in or for work performed by an employee of his own volition.

CLAUSE 16 ELIGIBILITY FOR OVERTIME PAYMENT

- (1) An employee whose gross salary exceeds \$2000 per month, shall be allowed to claim overtime at the maximum rate of \$2000 of gross salary. An employee whose gross salary is below \$2000 shall claim overtime based on his existing gross salary.
- (2) An officer in Technical Support Scheme (TSS)/Information Services Support Scheme (ISS)/Management Support Scheme (MSS) Grade I, II & III shall be granted time-off in lieu of overtime work, based on an hour-for-hour basis. He will be allowed to clear the time-off accumulated in a specific month by the end of two subsequent months.

(3) In the event that the rate for overtime payment in the Employment Act is raised to a quantum above \$2000, clause 16(1) will be amended accordingly to fall in line with the revised rate.

CLAUSE 17 OVERTIME

- (1) An employee who is required to work in excess of 42 hours per week shall be paid accordingly for such excess hours of work at the rate of one-and-a-half times his ordinary hourly rate of pay.
- (2) An employee who is scheduled on shift duty roster which average 42 hours per week over any period of 3 weeks and is required to work in excess of 42 hours of his rostered duty, shall be paid accordingly for such excess hours of work at the rate of one-and-a-half times his ordinary hourly rate of pay.
- (3) Where overtime work is to be performed within two hours after the end of a normal, fixed or shift duty, the interim period shall be treated as duty counting towards the gross weekly attendance.
- (4) In the instance where an employee is called from his home to work overtime, he shall be regarded as having worked a minimum period of four hours (notwithstanding that he has completed the job in less than four hours).
- (5) Where overtime work is not continuous with a full normal fixed or shift duty and an employee commences to perform overtime work two hours or more after the end of a full normal fixed or shift duty, a minimum of 4 hours' overtime payment shall be granted.
- (6) An employee who is required to take his meal while performing overtime work, and if the meal-break is not more than 15 minutes, shall have his meal time considered as work hours for the purpose of computing overtime. For an employee who is not required to take his meal while performing overtime work, the meal break will not be considered as work hours for the purpose of computing overtime.

CLAUSE 18 REST DAY

- (1) Every employee shall be allowed in each week a rest day of one whole day (ie a period of 24 hours beginning at mid-night) which shall be Sunday or such other day as may be scheduled. However, in the case of an employee engaged in shift work, any continuous period of 30 hours may be substituted for a rest day. Where in any week a continuous period of 30 hours commencing at any time before 6 pm on a Sunday is substituted as a rest day for an employee engaged in shift work, such rest day shall be deemed to have been granted within the week notwithstanding that the period of 30 hours ends after the week.
- (2) Where the rest day of an employee is determined by the HDB, the HDB shall prepare or cause to be prepared a roster, before the commencement of the month in which the rest days fall, informing the employee of the days appointed to be his rest days therein. The HDB shall give two weeks' notice to an employee of any change of his rest day. However, for employees engaged on essential service, only one week's notice shall be given.
- (3) An employee who is required to work on his scheduled rest day or part thereof shall be paid an extra day's salary at the ordinary rate of pay for one day's work in addition to the ordinary rate of pay for that day, or proportionate to the hours worked, as the case may be.
- (4) Where an employee is required to work in excess of the specified number of hours of work on that rest day or in excess of 8 or 8.5 hours where the normal number of hours of work is not specified, such excess hours shall be treated as overtime and shall be compensated at the rate of one-and-a-half times his ordinary rate of pay.
- (5) An employee who is recalled or required to work on his scheduled rest day for any period of less than 4 hours shall be compensated with payment for not less than 4 hours.

- (6) If an employee is required to work on his scheduled rest day and such work is continued from the previous shift in which the employee was working on, the employee shall be compensated for the actual hours worked on the rest day.
- (7) If the scheduled hours of work performed by an employee (other than those who work on shift) on a normal work day overlap the hour of mid-night, and such overlap hours fall on the employee's scheduled rest day, then only such overlap hours shall be regarded as work performed on a rest day.

CLAUSE 19 PUBLIC HOLIDAY

- (1) Every employee shall be entitled to a paid holiday at his ordinary rate of pay on such of the days specified in the Schedule to the Holidays Act which fall during the time he is employed.
- (2) Where a gazetted public holiday falls on an employee's scheduled rest day or non-working day, the working day following immediately thereafter shall be a paid holiday in substitution therefor or any other day may be substituted therefor by agreement between the employee and his Head of Department, provided that an employee who absents himself from work on the working day immediately preceding or immediately succeeding a gazetted public holiday or any day substituted therefor without the prior consent of his Head of Department or without reasonable excuse shall not be entitled to any holiday and shall not be paid for that gazetted public holiday.
- (3) An employee who is required to work on a gazetted public holiday or part thereof shall be paid an extra day's salary at the ordinary rate of pay for that day, or proportionate to the hours worked, as the case may be.
- (4) Where an employee is required to work in excess of the specified number of hours on that public day or in excess of 8 or 8.5 hours where the normal number of hours is not specified, such excess

hours shall be treated as overtime and shall be compensated at the rate of one-and-a-half times his ordinary rate of pay.

- (5) An employee who is required or recalled to work on a gazetted public holiday for any period of less than 4 hours shall be compensated with payment for not less than 4 hours.
- (6) Where an employee is required to work on a gazetted public holiday and such hours are continued from the previous shift in which the employee was working on, the employee shall be compensated for the actual hours worked on that public holiday.
- (7) An employee who is recalled or required to work on his rest/off day which coincides with a gazetted public holiday or substituted public holiday shall be regarded as having worked on a rest day and be paid for working on a rest day. He will be given another day as substitute for the public holiday in accordance with subclause (2) above.
- (8) If the scheduled hours of work performed by an employee (other than those who work on shift) on a normal working day overlap the hours of mid-night and such overlap hours fall on a gazetted public holiday, then only such overlap hours shall be regarded as work performed on a gazetted public holiday.
- (9) Where an employee is required to work on his scheduled nonworking day (not a rest day), which coincides with a public holiday, or a substituted public holiday, he shall be compensated at the rate of one-and-a-half times his ordinary rate of pay. In addition, he will be compensated with another day off in lieu of that public holiday.

CLAUSE 20 ORDINARY RATE OF PAY

(1) For the purpose of calculating overtime payment and payment for work performed on scheduled rest days or gazetted public holidays, the formulae for calculating the "ordinary rate of pay" are as follows: Ordinary rate of pay for a day = $\frac{12 \text{ x ordinary monthly salary}^*}{286}$

Ordinary rate of pay for an hour = $\frac{12 \text{ x ordinary monthly salary}^*}{286 \text{ x 8}}$

*The ordinary monthly salary shall be subjected to a maximum of \$2000.

- (2) "Ordinary monthly salary" means:
 - (a) For an employee who is covered by the Comprehensive Co-payment Scheme (CCS) or the Medisave-cum-<u>Subsidised Outpatient (MSO) Scheme on Salary Scales</u>
 - (i) Monthly salary which comprises
 - (A) Basic Salary
 - (B) Monthly Variable Component (MVC)
 - (C) Non-Pensionable Component (NPC);
 - (ii) Non-Pensionable Variable Payment (NPVP);
 - (iii) Non-Pensionable Variable Payment-Salary Revision (NPVP-SR).
 - (b) For an employee who is covered by the Comprehensive Co-payment Scheme (CCS) or the Medisave-cum-<u>Subsidised Outpatient (MSO) Scheme on Salary Ranges</u>
 - (i) Basic Salary;
 - (ii) Monthly Variable Component (MVC).
 - (c) For an employee who is covered by the Co-Payment on Ward (CPW) Scheme on Salary Scales
 - (i) Basic Salary;
 - (ii) Monthly Variable Component (MVC);
 - (iii) Non-Pensionable Variable Payment (NPVP);
 - (iv) Non-Pensionable Variable Payment-Salary Revision (NPVP-SR).

- (d) For an employee who is covered by the Co-Payment on Ward (CPW) Scheme on Salary Ranges
 - (i) Basic Salary;
 - (ii) Monthly Variable Component (MVC).

CLAUSE 21 PART-TIME EMPLOYMENT FOR CHILDCARE

- (1) A married female employee who has completed at least three months' service and has a child below 18 years old may apply to work part-time with HDB, subject to exigencies of service.
- (2) An employee will be given two options for part-time work, either 21 hours or 28 hours per week. The salaries and benefits (including medical and dental benefits) will be pro-rated.

PART III TERMS AND BENEFITS ON TERMINATION OF EMPLOYMENT

CLAUSE 22 RETIREMENT AGE

The retirement age for all employees shall be 62 years.

CLAUSE 23 VACATION OF OFFICE

- (1) An employee who is absent from duty without leave or reasonable cause for 5 consecutive days or more shall be considered as having vacated office.
- (2) Where an employee has vacated office, he shall pay to the HDB an amount equivalent to one month of his gross salary, in lieu of his notice of resignation.

CLAUSE 24 MEDICAL BOARD

 A confirmed employee who is certified medically unfit to continue working by a HDB panel doctor, in consultation with 2 specialist doctors, will be medically boarded-out of service.

- (2) An employee who is boarded-out of service on medical grounds will be paid a gratuity as follows:
 - (a) For an employee who has 18 months or more to serve before reaching compulsory retirement age:
 - (i) one month's last drawn salary for each completed year of service and proportionately thereof for any completed months; or
 - (ii) \$30,000,

whichever is lesser.

- (b) For an employee who has less than 18 months to serve before reaching compulsory retirement age:
 - (i) one month's last drawn salary for each completed year of service and proportionately thereof for any completed months;
 - (ii) \$30,000; or
 - (iii) one month's last drawn salary for each remaining month of service until he reaches compulsory retirement age,

whichever is the least.

PART IV SALARY AND OTHER MONETARY ITEMS

CLAUSE 25 ANNUAL INCREMENT

- (1) The Annual Increment shall be paid to an employee on the salary scale system on his incremental date, unless on the ground of misconduct or unsatisfactory performance. For misconduct cases, the HDB shall decide on whether the employee should be paid the increment, in accordance with the HR policy prevailing at that time.
- (2) Staff in the Management Support, Technical Support and Information Services Support Schemes of Service who had opted into the Variable Merit Increment System will be paid a variable

merit increment based on his/her level of performance. The incremental date is on 1 Jun of the year. Staff who are assessed to be of satisfactory level or below performance will not be eligible for the variable merit increment.

- (3) For staff on contract employment, they can be awarded an increment upon the completion of each year of service if their performance is at least good.
- (4) For unsatisfactory performance cases, the employee shall be placed on the Performance Review Process (PRP) as prescribed in clause 26 below.

CLAUSE 26 PERFORMANCE REVIEW PROCESS

- (1) An employee whose work performance has been assessed as unsatisfactory in the latest appraisal report shall be put into a Performance Review Process (PRP). A PRP will last 9 months, and will have two phases. Phase I will last 6 months and Phase II will last 3 months.
- (2) The employee shall be issued with a first warning letter informing him that he is being placed in Phase I. The employee shall be assessed through an appraisal report at the end of the 6-month period to determine if he has improved his performance. If he receives an unsatisfactory grading at the end of Phase I, he will be issued a second warning letter to inform him that he is being placed under Phase II. Otherwise, if he receives at least a satisfactory grading, the PRP will end.
- (3) An employee in Phase II of the PRP shall be assessed again at the end of the 3-month period. If his performance is still unsatisfactory, HDB shall take action to terminate his service. Otherwise, if he receives at least a satisfactory grading, the PRP will end.
- (4) If an employee receives at least a satisfactory grading at the end of either Phase I or Phase II, he will be issued with a Letter of

Review to inform him that he has completed the PRP; and that should he get another unsatisfactory grading in the next two annual appraisal reports, action shall be taken to terminate his service without going through another PRP.

- (5) For an employee who is under the PRP, any annual increment and wage adjustment/bonus items due in Phase I of the PRP shall be withheld. If the employee is assessed to have at least a satisfactory performance at the end of Phase I, the HDB shall restore the withheld payments with back payment.
- (6) For an employee who is under the PRP, any annual increment, NWC wage adjustment and wage adjustment/bonus items that falls due in Phase I of the PRP shall be stopped if the employee is put into Phase II. If the employee is assessed to have at least a satisfactory performance at the end of Phase II, the HDB shall restore the stopped payments, but there shall be no back payment.

CLAUSE 27 NATIONAL SERVICE INCREMENT

An employee who has completed full-time National Service shall receive salary increments as that accorded by the Civil Service to its staff of the same or equivalent grade.

CLAUSE 28 SALARY AND INCREMENTAL DATE ON PROMOTION FOR SCHEMES UNDER SALARY RANGE

- (1) This clause applies to a serving employee who is promoted from one salary range to another salary range of a higher grade within his own Scheme of Service. The salary upon promotion shall be his old salary, plus the variable merit increment for his grade before promotion (if any), plus the promotion increment for promotion to the next higher grade.
- (2) An employee who is on salary scale before promotion shall be emplaced on salary range in the next higher grade upon promotion. The salary upon promotion shall be his old salary,

plus the pro-rated increment under the fixed salary scale (if any), plus the promotion increment for promotion to the next higher grade.

(3) The incremental date upon promotion shall be the effective date of promotion.

CLAUSE 29 SALARY AND INCREMENTAL DATE ON APPOINTMENT FOR SCHEMES UNDER SALARY RANGE

(1) This clause applies to a serving employee who is appointed from

one salary range to another salary range of a higher grade within or to another Scheme of Service. The salary upon appointment shall be the starting salary of the salary range of the higher grade if the existing salary is lower than this starting salary. If the existing salary is higher than the starting salary of the higher grade, the salary upon appointment will be the existing salary.

(2) The incremental date upon appointment shall be the incremental date for the Variable Merit Increment System (ie. 1 Jun of the year).

CLAUSE 30 SCHEME OF SERVICE

The HDB shall consult the Union on any revision to the Scheme of Service listed in Schedule I to this Agreement.

CLAUSE 31 FLEXIBLE BENEFITS SCHEME

Under the Flexible Benefits Scheme, staff would be eligible for a quantum of \$450 per calendar year to spend on items that will improve their well being and that of their family. With effect from 1 January 2011, the lump sum of \$450 will be credited into staff's payroll over two payments during the calendar year.

CLAUSE 32 INCENTIVE SCHEMES

In order to encourage productivity and good work, the HDB shall, in consultation with the Union, introduce incentive schemes wherever possible.

CLAUSE 33 RIDING/DRIVING ALLOWANCE

(1) An employee who is authorised to ride/drive or operate a vehicle in addition to his normal duties shall be paid a driving/riding allowance in accordance with the rates below:

Class of Vehicle	Rates of Allowance Per Day
Class II and III	\$5.00
Class IV and V	\$6.00
Forklift	\$5.00
Pallet truck	\$5.00

(2) Where an employee rides/drives more than one class of vehicles on the same day, that is Class II, III, IV and V vehicles, he shall be paid the allowance for the higher class of vehicle only.

CLAUSE 34 TRANSPORT CLAIM

- (1) An employee required to work away from his place of work, if not provided with transport by the HDB shall, on the instruction from his authorised officer, proceed to such location for work by public transport, as determined by his authorised officer and shall be reimbursed the actual expenditure incurred.
- (2) An employee who has been given prior approval by the HDB to use his own vehicle to travel on HDB's business shall be reimbursed for the mileage, in accordance with the rates in force from time to time.

CLAUSE 35 SHIFT ALLOWANCE

(1) An employee working regularly on a rotating shift schedule shall be eligible for a shift allowance in accordance with the following rates:

	Type of Shift	Rates of Allowance Per Shift
(a)	1st shift	Nil
(b)	2nd shift	\$9.00
(c)	First four (4) 3rd shift in a calendar month	\$16.00
(d)	Fifth and subsequent 3rd shift in a calendar month	\$22.00

- (2) An employee engaged in shift duty whose working hours are staggered to commence after 11.00 am shall be deemed to be on shift work and shall be eligible for the 2nd shift allowance.
- (3) Full shift allowance shall be paid to an employee working an incomplete shift provided that the employee has worked at least 1/2 the required shift hours and such absence is approved by his supervisory officer.
- (4) An employee scheduled to do regular shift duty and is assigned to perform non-shift work shall not receive any shift allowance whilst on such assignment.
- (5) An employee who is on any form of leave or absence from work shall not be eligible for any shift allowance during the period of absence except under the following circumstances:
 - (a) an employee is on hospitalisation or maternity leave; and
 - (b) an employee is on medical leave due to infectious disease stipulated in Schedule II.

CLAUSE 36 COUNTER DUTY ALLOWANCE

(1) Officers holding Division II (MSS Grade 6 only)/III/IV appointments who are assigned to perform counter duties at

designated counters and handle telephone enquiry duties are eligible for the payment of counter duty allowance.

(2) Rate of Allowance shall be as follows:

Counter staff performing cash or non-cash collection duties:

Div II (MSS Grade 6 only)/III - \$1.50 per hour, subject to a maximum of \$252 per month.

Div IV - \$1.00 per hour, subject to a maximum of \$252 per month.

CLAUSE 37 HARDSHIP ALLOWANCE

- (1) An employee who is required to perform grave exhumation work or reclamation work, shall be paid a hardship allowance of \$165 per month.
- (2) The payment of the allowance is subject to the terms agreed to between Union and HDB.

CLAUSE 38 LONG SERVICE AWARD

- An employee shall be eligible for the following awards in recognition of his long service with the HDB:
 - (a) On completion of 10 years of service
 - a cash award of \$200 and a token worth \$60 \$70
 - (b) On completion of 15 years of service
 - a cash award of \$300 and a token worth \$60 \$70
 - (c) On completion of 20 years of service
 - a cash award of \$500 and a token worth \$60 \$70
 - (d) On completion of 25 years of service
 - a cash award of \$1000 and a token worth \$60 \$70
 - (e) On completion of 30 years of service
 - a cash award of \$1200 and a token worth \$60 \$70
 - (f) On completion of 35 years of service
 - a cash award of \$1400 and a token worth \$60 \$70
 - (g) On completion of 40 years of service
 - a cash award of \$1600 and a token worth \$60 \$70

(h) On completion of 45 years of service

- a cash award of \$1800 and a token worth \$60 - \$70

- (2) The cash award is inclusive of both employee's and employer's CPF contributions and is subject to other Government regulations which may be in force from time to time.
- (3) The duration of full-time National Service completed by an employee before he joins the HDB shall be considered as service counting towards the qualifying period for the Long Service Award. However, no-pay leave taken by an employee shall be excluded from the computation of the qualifying period.
- (4) The Long Service Award (both full and pro-rated) shall be presented to eligible employees whose work performance and conduct are satisfactory in the three years preceding the award.
- (5) The Long Service Award shall be presented to an employee who leaves the service under the following circumstances only:
 - (a) retired on reaching the compulsory retirement age;
 - (b) boarded out of service on medical ground;
 - (c) resigned under the Special Resignation Scheme;
 - (d) resigned while on secondment to an HDB private company to join the company;
 - (e) demise.

CLAUSE 39 EXAMINATION AWARDS

An employee who has successfully completed an examination listed in Schedule III to this Agreement may be granted a bonus provided that such examination is relevant to his duties. An employee who has been granted such bonus but remains in the HDB's service for a period of less than one year from such grant, shall refund the bonus to the HDB. The bonus will not be paid to an employee who already possesses an equivalent qualification.

CLAUSE 40 FESTIVE ADVANCE

- (1) A festive advance equivalent to 40% of the previous month's gross salary will be paid to an employee 7 days before the festival for the purpose of celebrating Chinese New Year, Deepavali or Hari Raya Puasa.
- (2) An employee shall be granted one festive advance in one calendar year. The festive advance made will be recovered from the employee's payroll of the subsequent month.

CLAUSE 41 HOLIDAY BUNGALOW SCHEME

A confirmed employee who has served the HDB for at least one year may use the bungalow leased by the HDB under the HDB's Holiday Bungalow Scheme.

CLAUSE 42 TOKEN TO STAFF FOR MARRIAGE, HOSPITALISATION OR BEREAVEMENT

Staff will be eligible for a token worth \$80 on the occasion of marriage, hospitalization, bereavement or retirement.

PART V LEAVE ITEMS

CLAUSE 43 LEAVE SCHEMES

- (1) An employee in the service of the HDB who has opted for the Pre-1973 Leave Scheme shall enjoy the leave benefits as specified in Schedule IV to this Agreement.
- (2) An employee in the service of the HDB who has opted for the 1973 Leave Scheme shall enjoy the leave benefits as specified in Schedule V to this Agreement.
- (3) An employee who joined service on or after 1st July 1979 and have completed 3 months service shall be emplaced on the 1979 Leave Scheme and enjoy the leave benefits as specified in Schedule VI to this Agreement.

(4) An employee who joined service on or after 1st November 2004 and have completed 3 months service shall be emplaced on the 2004 Leave Scheme and enjoy the leave benefits as specified in Schedule VII to this Agreement.

CLAUSE 44 MATERNITY LEAVE

- A married officer will qualify for 12 weeks of maternity leave (of which the first 8 weeks will be paid) if:
 - (a) she is a married female officer;
 - (b) the officer's date of appointment is at least 90 calendar days preceding the date of confinement;
 - (c) it is for her first or second confinement (excluding legally adopted children and step children). If she already has two or more children as a result of multiple births at the first confinement, she will also qualify for maternity leave for the second confinement;
 - (d) the child is legitimate; and
 - (e) she is still in service. An officer who is on maternity leave may tender her resignation and serve out her notice of resignation concurrently with maternity leave. The maternity leave will cease after the last day of service.
- (2) The 4 weeks beyond the first 8 consecutive weeks of maternity leave may be taken flexibly over a six-month period from the birth of the child, subject to mutual agreement between the HDB and the officer.
- (3) However, a married female officer may be granted a total of 16 weeks of paid maternity leave (8 weeks of which may be taken flexibly over a 12-month period from the birth of the child), if the circumstances fulfill the additional qualifying criteria below:
 - (a) the child is a Singapore citizen at the time of birth; and
 - (b) the child is born on or after 17 August 2008.

- (4) For a female officer who was not married at the point of confinement and/or whose child was not a Singapore citizen at the time of birth, she may be granted up to 16 weeks of paid maternity leave (8 weeks of which may be taken flexibly over a 12-month period from the birth of the child for a child born on or after 17 August 2008), if the circumstances fulfill the additional qualifying criteria below:
 - (a) The female officer is married to the child's natural father before the child attains 12 months of age; and
 - (b) The child becomes a Singapore citizen before attaining 12 months of age.
- (5) The period of paid maternity leave will depend on when the female officer meets the additional qualifying criteria stated in paragraph 4.
- (6) If the additional qualifying criteria are met within 8 weeks of the confinement, the officer may be granted paid maternity leave (to be taken continuously) for the remainder of the first 8 weeks and 8 weeks of paid maternity leave, which may be taken flexibly over a 12-month period from the birth of the child;
- (7) If the additional qualifying criteria are met after 8 weeks of the confinement, the officer may be granted up to 8 weeks of paid maternity leave, which may be taken flexibly over a 12-month period from the birth of the child;
- (8) There will be no retrospective payment for any maternity leave taken before the additional qualifying criteria stated in paragraph 4 are met;
- (9) A married female officer who is eligible for paid maternity leave, commencing either during the 4 weeks immediately before the date of confinement, or immediately after confinement, shall apply for such leave at least one week in advance of the commencement of the leave;

- (10) A married female employee who is not eligible for maternity leave shall not be granted ordinary sick leave on full-pay within the 8 weeks immediately succeeding a child birth unless she is certified unfit for duty and it can be shown to the satisfaction of the HDB that her unfitness is not directly attributable to or the result of a child birth. However, if it can be proved that the unfitness is directly attributable to or the result of a child birth, a married female employee may be granted no-pay leave provided she does not have any vacation or deferred leave to her credit at that time.
- (11) Absence from work on account of miscarriage, abortifacient measures, or any other illnesses arising before or in the course of pregnancy during the period before the date of commencement of the maternity leave shall be considered as ordinary sick leave provided that where delivery occurs before the date of commencement of maternity leave, the married female employee shall be deemed to have commenced her maternity leave with effect from the date of delivery.

CLAUSE 45 MATRIMONIAL LEAVE

- (1) An employee who has completed at least three months' service may be granted three working days of matrimonial leave on his first marriage. The three working days of matrimonial leave can be consumed either consecutively or on separate occasions, within one year from the date of solemnisation of marriage.
- (2) Such leave shall be granted only once, on his first marriage.

CLAUSE 46 PATERNITY LEAVE

(1) A married male officer who has completed at least three months' service may be granted three working days of paternity leave each on the occasion of the birth of his first four children, including legally adopted and step-children. (2) The three working days of paternity leave can be consumed either consecutively or on separate occasions, within 6 months from the date of birth of his child.

CLAUSE 47 EXAMINATION LEAVE

- (1) An employee sitting for any prescribed examination which he is required to pass for any certificate or diploma which is sponsored and approved by the HDB, may be regarded as absent on duty for the period of examination.
- (2) An employee who attends self-sponsored courses relevant to his work can be granted examination leave no more than twice for the same examination. Examination leave will be granted to the employee only if he has completed no less than three months service and for only one course a year.
- (3) An employee who has tendered his resignation will not be granted examination leave. If approval has earlier been granted and the examination is held after the employee tenders his resignation, the approval granted earlier will be treated as cancelled.

CLAUSE 48 UNCONDITIONAL/UNRECORDED CHILDCARE LEAVE

- (1) <u>Unconditional Childcare Leave</u>
 - (a) For officers with at least a Singapore <u>Citizen child below 7 years old</u>
 - (i) A married officer with at least a Singapore Citizen child (including adopted child and step child) below 7 years old and has completed at least 3 months of service is eligible for 6 days of unconditional childcare leave to spend time with his/her child.
 - (ii) Regardless of the number of children the officer has, this leave is granted on a per parent basis and will not be predicated on any condition.

- (iii) The last day on which an officer is eligible for the unconditional childcare leave will be the last day of the same calendar (i.e. 31 Dec) where the child turns 7 years old.
- (iv) The total number of days for such leave that an officer will be eligible for in respect of each child is 42 days.
- (v) The 6 days unconditional childcare leave is to be administered as part of the existing full-pay unrecorded childcare leave. The total number of childcare leave that an officer may be granted in a year is indicated below:

	No. of children below age of 12 years old	Annual Childcare Leave Eligibility
At least 1 child below age 7 years old	1	6 days
	2	10 days
	3 or more	15 days

(b) For officers with at least a child below 7 years old

A married officer with at least any Non-Singapore Citizen child below 7 years old and has completed at least 3 months of service is eligible for 2 days of unconditional childcare leave per calendar year is to be administered as part of existing full-pay unrecorded childcare leave.

(2) Full-Pay Unrecorded Childcare Leave

- (a) A married officer who has completed no less than three months of service is eligible for full-pay unrecorded childcare leave to look after his/her child below 12 years old when the child falls sick.
- (b) Application for such leave must be supported by a medial certificate.

- (c) Such leave is limited to 5 days per year for each child, up to a maximum of 15 days per year if the officer has 3 or more children below 12 years old.
- (d) An officer who qualifies for this leave may be granted the leave up to his/her eligibility regardless of which child below 12 years old falls sick.
- (e) The last day on which an officer is eligible for the full-pay unrecorded childcare leave will be the last day of the same calendar (i.e. 31 Dec) where the child turns 12 years old.

CLAUSE 49 NO-PAY LEAVE FOR CHILDCARE

- (1) A married female employee who has completed no less than three months' service (other than those appointed on temporary basis) may be granted no-pay leave for childcare one year at a time up to a maximum of 4 years, subject to exigencies of service.
- (2) The married female employee should apply for such leave at least 3 months before it commences and such leave should be taken within the 4 years after the birth of her child. The period of no-pay leave will not be reckoned as service for salary increment (if accumulated no-pay leave taken for the calendar year totals 30 days or more), computation of earned vacation leave, enhanced vacation leave eligibility as applicable to the officer reaching 10 years of service, extended sick leave eligibility, all bonds, long service award, confirmation period and flexible benefits credits.

CLAUSE 50 ADOPTION LEAVE

(1) A married/widowed/divorced female officer with at least 3 months of service is eligible for up to a maximum of 4 weeks of paid leave when she adopts a child on and after 1 August 2004. (2) The legally adopted child must be/become a Singapore citizen within 6 months after obtaining the adoption order and the leave must be taken when the legally adopted child is 6 months or below.

CLAUSE 51 UNPAID INFANT CARE LEAVE

- (1) A married officer with a Singapore Citizen child under the age of 2 years old is eligible for 6 days of unpaid infant care leave per year. The total number of days of such leave that an officer will be eligible for in respect of each child is 12 days.
- (2) This leave is granted per parent regardless of number of qualifying children, and will apply to a naturally born, adopted or step child. The qualifying period for the leave will be three months of service (or 90 days).
- (3) The last day on which an officer is eligible for the leave will be the last day of the same calendar year (i.e. 31 Dec) where the child turns 2 years old.

CLAUSE 52 NO-PAY LEAVE

- (1) An officer may be granted to no-pay leave only if he/she has completed no less than three months service. Such leave is granted when leave of any other type has been exhausted and may be granted to an employee under any of the following special circumstances:
 - (a) urgent private affairs of such a nature as to justify the absence but such period of leave shall not exceed one month;
 - (b) if recommended by a medical officer for leave on medical grounds;
 - (c) to pursue a course of study approved by Management;
 - (d) any other reasons acceptable to the HDB.

(2) The period of no-pay leave will not be reckoned as service for salary increment (if accumulated no-pay leave taken for the calendar year totals 30 days or more), computation of earned vacation leave, enhanced vacation leave eligibility as applicable to the officer reaching 10 years of service, extended sick leave eligibility, all bonds, long service award, confirmation period and flexible benefits credits.

CLAUSE 53 SPECIAL SICK LEAVE

Special sick leave may be granted to an employee who is injured arising out of and in the course of his employment and is granted medical leave as a result of his injury. The medical leave so granted shall be separate and distinct from his ordinary sick leave eligibility. Such leave is subject to approval by the relevant authority.

CLAUSE 54 COMPASSIONATE LEAVE

- (1) An employee who has at least 3 months of service shall be granted 3 working days of compassionate leave on the occasion of death occurring to any member of his/her immediate family, i.e. spouse, children, parents, parents-in-law and siblings. An employee will also be granted 2 working days of compassionate leave on the occasion of death occurring to his grandparents.
- (2) The compassionate leave shall be granted to an employee irrespective of whether or not he has consumed all his vacation leave for the year. The leave is granted to enable the employee to perform his customary rites.
- (3) The compassionate leave can be consumed either consecutively or on separate occasions, within one week from the date of demise of staff's family members.

CLAUSE 55 LEAVE TO ATTEND TRADE UNION COURSES, CONFERENCES AND SEMINARS

The HDB shall grant full-pay unrecorded leave to enable employees to attend trade union courses organised or sponsored by the Union or the NTUC as follows:

- (a) Local courses organised or sponsored by the Union or NTUC.
- (b) Overseas Courses.
- (c) Conferences and Seminars (eg. the NTUC Delegates' Conference).

CLAUSE 56 LEAVE TO ATTEND PRAYER

A Muslim employee shall be permitted to leave his place of work to attend prayers between 12.30 pm to 2.30 pm on Friday subject to exigencies of service.

CLAUSE 57 PILGRIMAGE LEAVE

- A Muslim employee who has completed 15 years of continuous service is eligible for the grant of pilgrimage leave if he -
 - (a) is a Singapore citizen or a permanent resident of Singapore;
 - (b) has not taken any half-pay leave other than on medical grounds during the 15 years of continuous service;
 - (c) has saved 2 calendar years' vacation leave; and
 - (d) has registered with the Majlis Ugama Islam Singapore, or any other competent authority appointed by the Majlis Ugama Islam Singapore.
- (2) Pilgrimage leave shall be granted only once in the course of his service with the HDB.
- (3) When such employee applies for leave to make a pilgrimage to Mecca, the HDB may grant extension of leave on full pay beyond the amount of accumulated vacation leave to enable the pilgrimage to be completed. The combined period of leave should be limited to the actual time required to complete the pilgrimage and should not in any case exceed 3¹/₂ months.

PART VI MEDICAL AND DENTAL BENEFITS AND INSURANCE

CLAUSE 58 MEDICAL AND HOSPITALISATION BENEFITS

- (1) The HDB shall provide medical benefits for all employees and their eligible dependants, in accordance with the schemes provided in sub-clause (2) below. For the purpose of this clause on medical benefits:
 - (a) "Dependant" means -
 - (i) a wife and child (or children) of a male employee;
 - (ii) a child (or children) of a female employee under the CPW, CCS and MSO medical schemes and
 - (iii) spouse of a female employee under MSO medical scheme
 - (b) "Child" means a dependant unmarried child including a step-child and legally adopted child under the age of 18 years.
 - (c) "Ward and meal fees" means charges for board and lodging in a hospital.
 - (d) "Hospital fees" means charges for medical treatment which include medicine, operation, investigation procedures, consultation and any ancillary services rendered.
- (2) (a) An employee who has opted for the Comprehensive Co-Payment Scheme (CCS) shall enjoy the medical benefits as provided in Schedule VIII to this Agreement.
 - (b) An employee who has opted for or joined the HDB on or after 1st January 1994 shall be placed on the Medisave-Cum-Subsidised Outpatient (MSO) Scheme and shall enjoy the medical benefits as provided in Schedule IX to this Agreement.
 - (c) An employee who has opted for the Co-payment on Ward (CPW) Scheme shall enjoy the medical benefits as provided in Schedule X to this Agreement.

- (3) The medical treatment as described in this clause shall be provided with the exception of the following:
 - (a) No reimbursement shall be made for optical fixtures.
 - (b) An unmarried female employee shall not be eligible for medical and surgical attention and treatment in connection with pregnancy.
 - (c) A female employee or female dependant of an employee shall not be eligible for medical and surgical attention and treatment for abortion except where the abortion is recommended by the HDB's panel doctor or the Government medical officer, on medical grounds.
 - (d) An employee shall not be eligible for medical and surgical attention and treatment on account of plastic surgery for purely cosmetic reasons except where plastic surgery is recommended by the HDB's panel doctor or Government medical officer, for medical reasons.
 - (e) No reimbursement shall be made for medical and ancillary services which are not reimbursable by the Civil Service.

CLAUSE 59 DENTAL BENEFITS

An employee shall be eligible for dental attention and treatment from any Government dental officer or registered private dental surgeon. The rate of reimbursement is at 50% of dental expenses per visit, subject to a maximum of \$100 per calendar year. The employee's family is not eligible for any dental benefits.

PART VII MISCELLANEOUS ITEMS

CLAUSE 60 UNIFORMS

 The HDB shall decide which grade of staff shall be eligible for the provision of free uniforms and shoes. The eligibility, quantum and type shall be decided by the HDB in consultation with the Union.

- (2) An employee who is issued with uniforms shall strictly adhere to the following -
 - (a) wear the uniform issued to him when on duty;
 - (b) wear insignia, if supplied;
 - (c) keep the uniforms in a clean and safe condition subject to fair wear and tear; and
 - (d) not to wear such uniforms except when on duty and when travelling from his home to workplace.

CLAUSE 61 LAUNDRY SERVICE

The HDB shall provide monthly dry cleaning laundry service for uniform jackets issued to counter staff.

CLAUSE 62 PAST PRACTICE

All other existing terms of employment and conditions of service not mentioned in this Agreement shall remain as before provided that they are consistent with current Government or HDB policy, provided always that they may be varied or abolished only in consultation with the Union. Any dispute which may arise in relation to the interpretation or operation of this clause or in relation to any of such said other existing benefits or its variation or abolition shall be referred to a referee. **IN WITNESS WHEREOF**, the parties have hereunto set their hands on the day and year first above written:

Signed for and on behalf of

HOUSING & DEVELOPMENT BOARD

HOUSING & DEVELOPMENT BOARD STAFF UNION

RANDY LIM Director (Corporate Development) RICHARD TAN PECK HOON General Secretary

In the presence of

CHANG SIEW PENG (MRS) Deputy Director (Human Resource Management) MICHAEL KOH AH SAN President

STEPHEN LEUNG KIN WAH Head (Manpower Planning) JOANNE NG WEI LENG General Treasurer

HOUSING & DEVELOPMENT BOARD EMPLOYEES' COLLECTIVE AGREEMENT 2010

SCHEMES OF SERVICE

1 TECHNICAL SUPPORT SCHEME 2008 (TSS 2008)

- (A) TSS Grade I SC 1510A \$5100-\$6160/\$6161-\$6690
- (B) TSS Grade II SC 1520A \$4200-\$5230/\$5231-\$5750
- (C) TSS Grade III SC 1530A \$3390-\$4590/\$4591-\$5190
- (D) TSS Grade IV SC 1540A \$3011-\$4426
- (E) TSS Grade V SC 2550A \$2427-\$3850
- (F) TSS Grade VI SC 2560A \$1738-\$3280
- (G) TSS Grade VIA SC 3561A \$1780-\$2670
- (H) TSS Grade VII SC 3570A \$1548-\$2350
- (I) TSS Grade VIII SC 3580A \$1110-\$2140

2 TECHNICAL SUPPORT SCHEME (TSS)

- (A) TSS Grade I SC 1310A \$4260X230-\$5640
- (B) TSS Grade II SC 1320A \$3425X190-\$4755

- (C) TSS Grade III SC 1322A \$2680X165-\$4165
- (D) TSS Grade IV SC 1350A \$2400X120-\$3600
- (E) TSS Grade V SC 2180A \$1900X110-\$3110
- (F) TSS Grade VI SC 2275A \$1310X90-\$1580; \$1730X100-\$2630
- (G) TSS Grade VIA SC 3104A \$1430X80-\$2230
- (H) TSS Grade VII SC 3155A \$1220X70-\$1850
- (I) TSS Grade VIII SC 3290A \$780X50-\$1030; \$1100X50-\$1500

3 TECHNICAL SUPPORT SCHEME (TSS) (CPW)

- (A) TSS Grade I (W) SC 1912A \$3510X185-\$4435
- (B) TSS Grade II (W) SC 1918A \$2350X160-\$3950
- (C) TSS Grade III (W) SC 1920A \$2130X105-\$2445; \$2550X130-\$2940; \$3070X130-\$3590
- (D) TSS Grade IV (W) SC 1928A \$1770X90-\$2940
- (E) TSS Grade V (W) SC 2917A \$1380X60-\$1440; \$1575X80-\$2295
- (F) TSS Grade VI (W) [Next promotion to TSS IV (W)] SC 2934A \$985X60-\$1165-\$1300X60-\$1420-\$1570X80-\$1650
- (G) TSS Grade VIA (W) [Next promotion to TSS V (W)] SC 2924A \$1560X80-\$1960

- (H) TSS Grade VII (W) SC 3914A \$1220X50-\$1570
- (I) TSS Grade VIII (W) SC 3920A \$635X30-\$695; \$790X45-\$970; \$1015X45-\$1420

4 INFORMATION SERVICES SUPPORT SCHEME 2008 (ISS 2008)

- (A) ISS Grade I SC 1510B \$5100-\$6160/\$6161-\$6690
- (B) ISS Grade II SC 1520B \$4200-\$5230/\$5231-\$5750
- (C) ISS Grade III SC 1530B \$3390-\$4590/\$4591-\$5190
- (D) ISS Grade IV SC 1540B \$3011-\$4426
- (E) ISS Grade V SC 2550B \$2427-\$3850
- (F) ISS Grade VI SC 2560B \$1738-\$3280
- (G) ISS Grade VIA SC 3561B \$1780-\$2670
- (H) ISS Grade VII SC 3570B \$1548-\$2350
- (I) ISS Grade VIII SC 3580B \$1110-\$2140

5 INFORMATION SERVICES SUPPORT SCHEME (ISS)

- (A) ISS Grade I SC 1310B \$4260X230-\$5640
- (B) ISS Grade II SC 1320B \$3425X190-\$4755

- (C) ISS Grade III SC 1322B \$2680X165-\$4165
- (D) ISS Grade IV SC 1350B \$2400X120-\$3600
- (E) ISS Grade V SC 2180B \$1900X110-\$3110
- (F) ISS Grade VI SC 2275B \$1310X90-\$1580; \$1730X100-\$2630
- (G) ISS Grade VIA SC 3104B \$1430X80-\$2230
- (H) ISS Grade VII SC 3155B \$1220X70-\$1850
- (I) ISS Grade VIII SC 3290B \$880X50-\$1030; \$1100X50-\$1500

6 MANAGEMENT SUPPORT SCHEME 2008 (MSS 2008)

- (A) MSS Grade I SC 1510C \$5100-\$6160/\$6161-\$6690
- (B) MSS Grade II SC 1520C \$4200-\$5230/\$5231-\$5750
- (C) MSS Grade III SC 1530C \$3390-\$4590/\$4591-\$5190
- (D) MSS Grade IV SC 1540C \$2590-\$4280
- (E) MSS Grade V SC 2550C \$2112-\$3400
- (F) MSS Grade VI SC 2560C \$1528-\$2790
- (G) MSS Grade VIA SC 3561C \$1829-\$2416

- (H) MSS Grade VII SC 3570C \$1250-\$2070
- (I) MSS Grade VIII SC 3580C \$1062-\$1700

7 MANAGEMENT SUPPORT SCHEME (MSS)

- (A) MSS Grade I SC 1310C \$4260X230-\$5640
- (B) MSS Grade II SC 1320C \$3425X190-\$4755
- (C) MSS Grade III SC 1322C \$2680X165-\$4165
- (D) MSS Grade IV SC 1364C \$1980X110-\$3410
- (E) MSS Grade V SC 2230C \$1630X100-\$2730
- (F) MSS Grade VI SC 2430C \$1130X90-\$2210
- (G) MSS Grade VIA SC3116C \$1475x75-\$2000
- (H) MSS Grade VII SC3210C \$950x50- \$1250; \$1300x55-\$1685
- (I) MSS Grade VIII SC3294C \$780x40-\$1020; \$1080x45-\$1350

8 MANAGEMENT SUPPORT SCHEME (MSS) (CPW)

- (A) MSS Grade V (W) SC 2919C \$1260x60-\$1440; \$1575x80-\$2215
- (B) MSS Grade VI (W) SC 2929C \$805x60-\$1165; \$1300x60-\$1780

- (C) MSS Grade VIA (W) SC 3914C \$1220x50-\$1570
- (D) MSS Grade VII (W) SC 3924C \$540x30-\$630; \$700x45-\$1330

9 SECURITY SCHEME

- (A) Security Officer SC 2218 \$2250X100-\$2950
- (B) Assistant Security Officer SC 3116 \$1475X75-\$2000
- (C) Security Guard (Sergeant) SC 3216 \$1130X60-\$1670
- (D) Security Guard (Corporal) SC 3300 \$850X50-\$1300
- (E) Security Guard SC 4070 \$820X40-\$1140

10 OPERATIONS SUPPORT SCHEME (OSS)

- (A) OSS Grade I SC 3270 \$1075X50-\$1525
- (B) OSS Grade II SC 3305 \$935X40-\$1295
- (C) OSS Grade III SC 4090 \$840X35-\$1120
- (D) OSS Grade IV SC 4140 \$740X30-\$980
- (E) OSS Grade V SC 4280 \$560X30-\$740

LIST OF INFECTIOUS DISEASES

- 1. Chickenpox
- 2. Cholera
- 3. Dengue
- 4. Dengue Haemorrhagic Fever
- 5. Diphtheria
- 6. Encephalitis
- 7. Highly Pathogenic Avian Influenza (Avian Flu)
- 8. Leprosy
- 9. Malaria
- 10. Measles
- 11. Mumps
- 12. Paratyphoid
- 13. Plague
- 14. Poliomyelitis
- 15. Rubella
- 16. Severe Acute Respiratory Syndrome (SARS)
- 17. Tuberculosis
- 18. Typhoid
- 19. Viral Hepatitis
- 20. Yellow Fever

GRANT OF BONUSES ON PASSING APPROVED EXAMINATIONS

Examination					
(1)	The	Association of Chartered Certified Accountants (ACCA)			
	(i)	ACCA Professional Part 1 & 2	\$150/-		
	(ii)	ACCA Professional Part 3	\$250/-		
(2)	Cha	tered Institute of Cost and Management Accountants			
	(i)	Part 1, 2 and 3	\$150/-		
	(ii)	Part 4 and 5	\$250/-		
(3)		I Diploma in Accounting, Auditing or Cost Accounting serving confirmed officer in Division III or IV)	\$200/-		
(4)		ree in Quantity Surveying, Building state Management (Singapore or UK)	\$250/-		

PRE-1973 LEAVE SCHEME

- 1 An employee who has opted for the Pre-1973 Leave Scheme shall be eligible for -
 - (a) the Pre-1973 Vacation Leave; and
 - (b) the Pre-1973 Sick Leave, Extended Sick Leave and Prolonged Illness Leave.

2 Vacation Leave

2.1 The rate of vacation leave under the Pre-1973 Leave Scheme is as follows:

	Days Per Calendar Year
Completed Length of Service	Div I
< 15 years' service	33
>= 15 years' service or on attaining 40	39
years of age with 3½ years' service as	
Div I officer	

	Days Per Calendar Year		
Completed Length of Service	Div II	Div III	Div IV
Less than 10 years' service	28	24	21
On completion of 10 years' service	33	28	24

- 2.2 For the purpose of determining an employee's leave eligibility under the Pre-1973 Leave Scheme, his period of service is computed from the date of his first appointment to the permanent establishment. Temporary service may be included in this computation.
- 2.3 When an employee is on vacation leave, the following days shall not be recorded as leave:
 - 2.3.1 A scheduled rest day (which would be Sunday for an employee deployed on a six-day, Monday to Saturday roster) or public holiday occurring immediately prior to commencement of the period of leave.
 - 2.3.2 A scheduled rest day or public holiday occurring immediately after the expiry of the period of leave.

- 2.3.3 A scheduled rest day or public holiday occurring within the period of leave if the period of leave, excluding the days described in sub-paragraphs 2.3.1 and 2.3.2, is not more than 14 continuous days.
- 2.4 Leave up to one year's eligibility may be accumulated and carried forward to the following year. Leave in excess of one year's eligibility shall not be allowed to be carried forward but shall be forfeited.
- 2.5 An employee can apply for half-day leave in accordance with the HDB Circular issued from time to time.

3 Sick Leave

3.1 An employee may be granted sick leave on full-pay according to the period prescribed in a medical certificate, up to an aggregate of 90 days (inclusive of maternity leave, where applicable) in each calendar year, or a continuous period of 90 days (inclusive of maternity leave, if applicable) at any one time. However, in the case of a female employee who is not eligible for paid leave for maternity purpose, she shall not be granted sick leave on full-pay if she is certified unfit for duty within the 8 weeks immediately succeeding a delivery, unless it can be shown to the satisfaction of the HDB, that her unfitness is not directly attributable to, or as a result of the delivery.

4 Extended Sick Leave

4.1 Where an employee has utilised all his sick leave eligibility and is certified to be medically unfit for duty, he may be given an extension of sick leave on full-pay according to his eligibility at the date of application. The limit of such extension of sick leave is as set out below less the period of extension granted to him previously:

Length of Service	Maximum Extension	
Less than 1 year	Nil	
1 year and above	1 month	
5 years and above	2 months	
10 years and above	3 months	
15 years and above	4 months	
20 years and above	5 months	
25 years and above	6 months	
31 years and above	7 months	

4.2 An officer in Div I, II, III or IV who suffers from long-term illnesses other than tuberculosis, leprosy and mental illness will be granted further extended sick leave, when he has used up all his ordinary sick leave, vacation leave, deferred leave and extended sick leave, if recommended by a Medical Board. Further extended sick leave is limited to one-twenty fourth of each month of completed service. For example, an affected officer whose length of service is 10 years may be granted further extended sick leave subject to a maximum of 5 months [1/24 x 120 months (10 years)]. The scheme is only applicable to officers in Div I, II, III and IV.

5 Prolonged Illness Leave

5.1 An officer suffering from tuberculosis, leprosy or mental illness will be eligible for sick leave on full-pay up to a maximum of 180 days, after which he may be granted further sick leave on full-pay as recommended by a Medical Board. The total period of full-pay sick leave cannot exceed 2 years.

1973 LEAVE SCHEME

- 1 An employee who has opted for the 1973 Leave Scheme shall be eligible for -
 - (a) the 1973 Vacation Leave;
 - (b) a Leave Allowance;
 - (c) Make-Up Vacation Leave; and
 - (d) the 1973 Sick Leave, Extended Sick Leave and Prolonged Illness Leave.

2 Vacation Leave

2.1 The rate of vacation leave under the 1973 Leave Scheme is as follows:

Completed Length of Service	Days Per Calendar Year	
Less than 10 years' service	14 working days	
On completion of 10 years' service	21 working days	

- 2.2 For the purpose of determining an employee's leave eligibility under the 1973 Leave Scheme, his period of service is computed from the date of his first appointment to permanent establishment. Temporary service may be included in this computation.
- 2.3 Leave up to one year's eligibility may be accumulated and carried forward to the following year. Leave in excess of one year's eligibility shall not be allowed to be carried forward but shall be forfeited.
- 2.4 An employee can apply for half-day leave in accordance with the HDB Circular issued from time to time.

3 Leave Allowance

- 3.1 An employee who has opted for the 1973 Leave Scheme shall be paid a leave allowance which is a fixed non-pensionable amount, to be treated as a separate and distinct item from the employee's salary and salary scale.
- 3.2 The leave allowance payable is determined in accordance with Annexes A and B to this Schedule.

- 3.3 The leave allowance shall remain unchanged and fixed irrespective of any further salary revisions including revision of salary scales unless there is a subsequent change in appointment from a grade in one category to a grade in another category.
- 3.4 Leave allowance is not payable during the following periods:
 - (a) half-pay leave;
 - (b) no-pay leave;
 - (c) no-pay study leave;
 - (d) period of absence from duty whilst on a scholarship, fellowship or training course during which the employee is not in receipt of full-pay;
 - (e) period of interdiction from duty (if the disciplinary proceedings do not result in dismissal or any other punishment, leave allowance may be restored).

4 Make-Up Vacation Leave

- 4.1 An employee who has opted for the 1973 Leave Scheme, on expiry of his vacation leave eligibility may be allowed, subject to exigencies of the service, to take make-up vacation leave up to the difference between his current leave eligibility and the limits provided under the Pre-1973 Leave Scheme.
- 4.2 Where the vacation leave eligibility of an employee for a year is to be calculated on a pro-rated basis, his eligibility for make-up vacation leave should similarly be pro-rated. Excess make-up vacation leave taken by an employee shall be converted to no-pay leave.
- 4.3 Make-up vacation leave cannot be accumulated and shall lapse if not taken by the end of a calendar year.
- 4.4 A scheduled rest day or public holiday occurring within a period of make-up vacation leave shall be recorded as make-up vacation leave if such leave exceeds 14 continuous days.
- 4.5 An employee taking make-up vacation leave shall be required to pay at a rate based on his current leave allowance in accordance with the schedule shown below:

	Div I		Div II		Div III		Div IV
Leave	Daily-rate of	Leave	Daily-rate of	Leave	Daily-rate of	Leave	Daily-rate
Allce	Make-up	Allce	Make-up	Allce	Make-up	Allce	of Make-up
	Vacation		Vacation		Vacation		Vacation
	Leave		Leave		Leave		Leave
		20	10	20	12	15	10
		35	15	30	15	25	15
		50	25	40	20	35	20
75	30	65	30	55	30		
90	35	75	35				
125	50	95	45				
150	60	120	60				
170	70						
185	75						
200	80						
210	85						
220	90						
240	95						
270	110						
300	120						

Schedule of Leave Allowance and Cost of Make-Up Vacation Leave

5 Sick Leave

- 5.1 An employee may be granted sick leave on full-pay according to the period prescribed in a medical certificate up to an aggregate of 30 days in any calendar year, or 60 days if hospitalised in any approved hospitals, provided that -
 - (a) a female employee who is not eligible for maternity leave and is certified unfit for duty within the 8 weeks immediately succeeding a delivery, shall not be granted sick leave on full-pay unless it can be shown to the satisfaction of the HDB that her unfitness is not directly attributable to, or result of the delivery;
 - (b) a married female employee who has utilised her maternity leave eligibility shall only be eligible for sick leave on full-pay up to an aggregate of 30 days in that calendar year, irrespective of whether or not there is hospitalisation;
 - (c) if an employee is hospitalised in an approved hospital for less than 30 days in any calendar year, his eligibility for full-pay sick leave in that calendar year shall not exceed in the aggregate 30 days plus the number of days on which he is hospitalised in the approved hospital; and

(d) if an employee is certified by a Government medical officer (including a Government specialist) or the HDB's panel of doctor to be ill enough to need to be hospitalised but is not hospitalised in a hospital due to circumstances beyond his control, the employee shall be deemed to be hospitalised for the purpose of this paragraph.

6 Extended Sick Leave

6.1 Where an employee has utilised all his sick leave eligibility and is still medically certified unfit for duty he may be granted an extension of sick leave on full-pay according to his eligibility under this paragraph at the date of application. The limit of such extension of sick leave is as set out below less the period of extension granted to him previously:

Length of Service	Maximum Extension	
Less than 1 year	Nil	
1 year and above	10 days	
5 years and above	20 days	
10 years and above	1½ months	
15 years and above	2 months	
20 years and above	3 months	
25 years and above	4 months	
31 years and above	5 months	

6.2 An officer in Div I, II, III or IV who suffers from long-term illnesses other than tuberculosis, leprosy and mental illness will be granted further extended sick leave, when he has used up all his ordinary sick leave, vacation leave, deferred leave and extended sick leave, if recommended by a Medical Board. Further extended sick leave is limited to one-twenty fourth of each month of completed service. For example, an affected officer whose length of service is 10 years may be granted further extended sick leave subject to a maximum of 5 months [1/24 x 120 months (10 years)]. The scheme is only applicable to officers in Div I, II, III and IV.

7 Prolonged Illness Leave

7.1 An officer suffering from tuberculosis, leprosy or mental illness will be eligible for sick leave on full-pay up to a maximum of 180 days, after which he may be granted further sick leave on full-pay as recommended by a Medical Board. The total period of full-pay sick leave cannot exceed 2 years.

METHOD OF DETERMINING LEAVE ALLOWANCE OF EMPLOYEES APPOINTED BEFORE 1st NOV 77 AND WHO HAD OPTED FOR THE 1973 REDUCED LEAVE SCHEME

An employee who was in service prior to 1st Nov 77 will have his allowance determined in accordance with the schedule below based on his category status and substantive salary as at 31st Dec 72 or date of first appointment (or date of promotion to a grade in a higher category), whichever is the latest. Where the salary scale of a grade has been revised on or after 1st Jan 73 without a change in category status, the leave allowance will be determined in accordance with the salary scale pertaining to the grade as at 31st Dec 72.

Salary Range			Allowance Per Month in \$			
			Div I	Div II	Div III	Div IV
0	-	210		20	20	15
211	-	374		35	30	25
375	-	559		50	40	35
560	-	749	75	65	55	
750	-	899	90	75		
900	-	1049	125	95		
1050	-	1449	150	120		
1450	-	1699	170			
1700	-	1850	185			
1851	-	1920	200			
1921	-	2070	210			
2071	-	2170	220			
2171	-	2350	240			
2351	-	2700	270			
2701	-	3000	300			

SCHEDULE OF LEAVE ALLOWANCE APPLICABLE TO OFFICERS APPOINTED PRIOR TO 1st NOV 77

Annex B

METHOD OF DETERMINING LEAVE ALLOWANCE OF EMPLOYEES APPOINTED ON OR AFTER 1st NOV 77 AND WHO HAD OPTED FOR THE 1973 REDUCED LEAVE SCHEME

An employee who was appointed to the service on or after 1st Nov 77 will have his allowance determined in accordance with the schedule below based on his category status as at date of first appointment or date of promotion to a grade in a higher category, whichever is the later. Where the salary scale of a grade has been revised on or after 1st Jan 73 without a change in category status, the leave allowance will be determined in accordance with the salary scale of the grade as at 31st Dec 72 and as consolidated on 1st Nov 77.

Salary Dange	Allo	wance Per N	Nonth in \$	
Salary Range	Div I, 2100	Div II	Div III	Div IV
0 320		20	20	15
321 514		35	30	25
515 734		50	40	35
735 - 984	75	65	55	
985 - 1184	90	75		
1185 - 1364	125	95		
1365 - 1899	150	120		
1900 - 2224	170			
2225 - 3604	185			
3605 - 3964	200			
3965)				
4325)	210			
5050 - 5770	220			
6490	240			
7930	270			
9370	300			

LEAVE ALLOWANCES FOR EMPLOYEES APPOINTED BETWEEN 1st NOV 77 AND 30th JUN 79 WHO HAD OPTED FOR THE 1973 LEAVE SCHEME

1979 LEAVE SCHEME

- 1 An employee who joined service on or after 1st Jul 79, shall be eligible for -
 - (a) the 1979 Vacation Leave;
 - (b) 1979 Sick Leave, Extended Sick Leave; and
 - (c) Prolonged Illness Leave.

2 Vacation Leave

2.1 The rate of vacation leave under the 1979 Leave Scheme is as follows:

	Rate of Vacation Leave		
Completed Length of Service	Division I and II	Division III and IV	
Less than 10 years' service	21 working days per calendar year	14 working days per calendar year	
On completion of 10 years' service	28 working days per calendar year	21 working days per calendar year	

- 2.2 For the purpose of determining an employee's leave eligibility under the 1979 Leave Scheme, his period of service shall be computed from the date of his first appointment to the permanent establishment. Temporary service may be included in this computation.
- 2.3 Leave of up to one year's eligibility may be accumulated and carried forward to the following year. Any leave in excess of one year's eligibility shall not be allowed to be carried forward but shall be forfeited.
- 2.4 An employee can apply for half-day leave in accordance with the HDB Circular issued from time to time.

3 Sick Leave

3.1 An employee may be granted sick leave on full-pay according to the period prescribed in a medical certificate up to an aggregate of 30 days in each calendar year, or 60 days, if hospitalised in an approved hospital provided that -

- (a) a female employee who is not eligible for maternity leave and is certified unfit for duty within the 8 weeks immediately succeeding a delivery, shall not be granted sick leave on full-pay unless it can be shown to the satisfaction of the HDB that her unfitness is not directly attributable to, or the result of the delivery;
- (b) a married female employee who has utilised her maternity leave eligibility shall only be eligible for sick leave on full-pay up to an aggregate of 30 days in that calendar year irrespective of whether or not there is hospitalisation;
- (c) if an employee is hospitalised in an approved hospital for less than 30 days in any calendar year, his eligibility for full-pay sick leave in that calendar year shall not exceed in the aggregate 30 days plus the number of days on which he is hospitalised in the approved hospital; and
- (d) if an employee is certified by a Government medical officer (including a Government specialist) or the HDB's panel of doctor to be ill enough to need to be hospitalised but is not hospitalised in a hospital due to circumstances beyond his control, the employee shall be deemed to be hospitalised for the purpose of this paragraph.

4 Extended Sick Leave

4.1 Where an employee has utilised all his sick leave eligibility and is still medically certified unfit for duty, he may be given an extension of sick leave on full-pay according to his eligibility under this paragraph at the date of application. The limit of such extension of sick leave is as set out below less the period of extension granted to him previously:

Length of Service	Maximum Extension	
Less than 1 year	Nil	
1 year and above	10 days	
5 years and above	20 days	
10 years and above	1½ months	
15 years and above	2 months	
20 years and above	3 months	
25 years and above	4 months	
31 years and above	5 months	

4.2 An officer in Div I, II, III or IV who suffers from long-term illnesses other than tuberculosis, leprosy and mental illness will be granted further extended sick leave, when he has used up all his ordinary sick leave, vacation leave, deferred leave and extended sick leave, if recommended by a Medical Board. Further extended sick leave is limited to one-twenty fourth of each month of completed service. For example, an affected officer whose length of service is 10 years may be granted further extended sick leave subject to a maximum of 5 months [1/24 x 120 months (10 years)]. The scheme is only applicable to officers in Div I, II, III and IV.

5 Prolonged Illness Leave

5.1 An officer suffering from tuberculosis, leprosy or mental illness will be eligible for sick leave on full-pay up to a maximum of 180 days, after which he may be granted further sick leave on full-pay as recommended by a Medical Board. The total period of full-pay sick leave cannot exceed 2 years.

2004 LEAVE SCHEME

- 1 An employee who joined service on or after 1st Nov 2004, shall be eligible for -
 - (a) the 2004 Vacation Leave;
 - (b) 2004 Sick Leave, Extended Sick Leave; and
 - (c) Prolonged Illness Leave.

2 Vacation Leave

2.1 The rate of vacation leave under the 2004 Leave Scheme is as follows:

Rate of Vacation Leave					
Completed Length of Service	Division I and II	Division III and IV			
Less than 10 years' service	18 working days per calendar year	14 working days per calendar year			
On completion of 10 years' service	21 working days per calendar year	18 working days per calendar year			

- 2.2 For the purpose of determining an employee's leave eligibility under the 2004 Leave Scheme, his period of service shall be computed from the date of his first appointment to the permanent establishment. Temporary service may be included in this computation.
- 2.3 Leave of up to one year's eligibility may be accumulated and carried forward to the following year. Any leave in excess of one year's eligibility shall not be allowed to be carried forward but shall be forfeited.
- 2.4 An employee can apply for half-day leave in accordance with the HDB Circular issued from time to time.

3 Sick Leave

3.1 An employee may be granted sick leave on full-pay according to the period prescribed in a medical certificate up to an aggregate of 14 days in each calendar year, or 60 days, if hospitalised in an approved hospital provided that -

- (a) a female employee who is not eligible for maternity leave and is certified unfit for duty within the 8 weeks immediately succeeding a delivery, shall not be granted sick leave on full-pay unless it can be shown to the satisfaction of the HDB that her unfitness is not directly attributable to, or the result of the delivery;
- (b) a married female employee who has utilised her maternity leave eligibility shall only be eligible for sick leave on full-pay up to an aggregate of 14 days if no hospitalisation, or 60 days with hospitalisation in the calendar year;
- (c) if an employee is hospitalised in an approved hospital for less than 46 days in any calendar year, his eligibility for full-pay sick leave in that calendar year shall not exceed in the aggregate 14 days plus the number of days on which he is hospitalised in the approved hospital; and
- (d) if an employee is certified by a Government medical officer (including a Government specialist) or the HDB's panel of doctor to be ill enough to need to be hospitalised but is not hospitalised in a hospital due to circumstances beyond his control, the employee shall be deemed to be hospitalised for the purpose of this paragraph.

4 Extended Sick Leave

4.1 Where an employee has utilised all his sick leave eligibility and is still medically certified unfit for duty, he may be given an extension of sick leave on full-pay according to his eligibility under this paragraph at the date of application. The limit of such extension of sick leave is as set out below less the period of extension granted to him previously:

Length of Service	Maximum Extension
Less than 1 year	Nil
1 year and above	10 days
5 years and above	20 days
10 years and above	1½ months
15 years and above	2 months
20 years and above	3 months
25 years and above	4 months
31 years and above	5 months

4.2 An officer in Div I, II , III or IV who suffers from long-term illnesses other than tuberculosis, leprosy and mental illness will be granted further extended sick leave, when he has used up all his ordinary sick leave, vacation leave, deferred leave and extended sick leave, if recommended by a Medical Board. Further extended sick leave is limited to one-twenty fourth of each month of completed service. For example, an affected officer whose length of service is 10 years may be granted further extended sick leave subject to a maximum of 5 months [1/24 x 120 months (10 years)]. The scheme is applicable to officers in Div I, II, III and IV.

5 Prolonged Illness Leave

5.1 An officer suffering from tuberculosis, leprosy or mental illness will be eligible for sick leave on full-pay up to a maximum of 180 days, after which he may be granted further sick leave on full-pay as recommended by a Medical Board. The total period of full-pay sick leave cannot exceed 2 years.

COMPREHENSIVE CO-PAYMENT (CCS) SCHEME

1 OUTPATIENT TREATMENT

- (1) The HDB will subsidise outpatient expenses incurred at the HDB's appointed panel of clinics, Polyclinics, specialist outpatient clinics (SOCs) and Accident & Emergency (A&E) departments in Government / restructured hospitals, the Singapore National Eye Centre (SNEC) and National Skin Centre (NSC). The employee co-pays at the following rates:
 - (a) employee 15% of bill;
 - (b) employee's dependants 40% of bill subject to a maximum of HDB's subsidy of \$10 per visit for treatment at the HDB's panel of clinics.
- (2) An employee or his dependant may also seek treatment at private clinics (specialist or non-specialist). The same co-payment rates will apply:
 - (a) employee 15% of bill;
 - (b) employee's dependants 40% of bill,

subject to a maximum of HDB's subsidy of \$10 per visit.

(3) There will be no subsidy for first consultation fee for SOC, SNEC and NSC visit without referral from a Government doctor or any private doctor.

2 HOSPITALISATION

- (1) The employee co-pays on all items covered by the CCS Scheme, when he or his dependants are warded in a Government or restructured hospital according to their eligibility. The co-payment rates are:
 - (a) employee 15% of bill;
 - (b) employee's dependants 40% of bill.
- (2) When warded in National University Hospital (NUH), the employee co-pays for himself or his dependants -

- (a) 15% and 40% respectively, of the ward charges at his class ward eligibility, based on Singapore General Hospital (SGH) rates for similar wards. He will pay the full difference between NUH and SGH ward fees; and
- (b) 15% and 40% of other fees as charged by NUH.
- (3) An employee or his dependant warded in a private hospital will be reimbursed -
 - (a) 85% and 60% respectively, of the ward charges at his class ward eligibility based on SGH rates for similar wards, or the private hospital's daily ward fee, whichever is lower;
 - (b) daily treatment fee at a private hospital is defined as the sum total of pharmaceutical items/medicine, medical/ surgical supplies and doctor's attendance fee. The reimbursement for daily treatment fee is granted according to the number of days that the patient is hospitalised. Employees and their dependants will be reimbursed 85% and 60% respectively of the daily treatment fee according to SGH rates for daily treatment fee or the private hospital's sum total for the abovementioned items, whichever is lower;
 - (c) 85% and 60% respectively of all other charges e.g. x-ray, lab test and operation fee etc, if reimbursable, according to Ministry of Health's Scheme of Charges.
- (4) The class of ward an employee and his dependants are eligible for is as follows:

Divisional Status	Ward Class
1	А
	B1, B2+
	B2
IV	С

(5) The co-payment rates will be higher if the employee or his dependant upgrades to a higher class of ward than he is eligible for. The co-payment rates for ward upgrading are as shown in Table 1 to this Schedule.

CO-PAYMENT RATES FOR WARD UPGRADING

- 1 The following higher co-payment rates will apply to an employee or his dependant who is admitted to a class of ward which is higher than the employee's eligibility in the following circumstances:
 - (a) an employee or his dependant requests to be admitted to a higher class ward; or
 - (b) an employee or his dependant agrees by signing a Letter of Consent to be admitted to a higher class ward due to inavailability of beds in the ward of his eligibility at the time of admission.

If an employee or his dependant does not consent to be admitted to a class of ward higher than his eligibility because of shortage of beds in the ward of his eligibility, he may be admitted to a class of ward lower than his eligibility. He shall co-pay at 15% (for himself) or 40% (for his dependants) of the total charges of the ward occupied. If a lower class ward is not available, he shall be admitted to a higher class ward temporarily and transferred to the ward of his eligibility as soon as a bed is available. In such a situation, he shall be charged based on his ward eligibility and he shall co-pay at the normal co-payment rate.

Ward Class		Co-Payment Rates (%)		
Employee's Eligibility	Admitted To	Employee	Dependant	
С	B2	50	65	
С	B2+	65	75	
С	B1	80	85	
С	А	85	90	
B2	B2+	40	60	
B2	B1	65	75	
B2	A	70	80	
B1	A	35	55	

- 2 An employee's wife who is herself in the service of the HDB and who wishes to be admitted to a higher class of ward on the strength of her husband's eligibility, will have to pay the same ward charges as a dependant.
- 3 All hospital expenses of employees injured while at work will be paid in full by the HDB.

MEDISAVE-CUM-SUBSIDISED OUTPATIENT (MSO) SCHEME

1 OUTPATIENT TREATMENT

- (1) The HDB will subsidise outpatient expenses incurred at the HDB's appointed panel of clinics, Polyclinics, specialist outpatient clinics (SOCs) and Accident & Emergency (A&E) departments in Government / restructured hospitals, the Singapore National Eye Centre (SNEC) and National Skin Centre (NSC). The employee co-pays at the following rates:
 - (a) employee -15% of bill;
 - (b) employee's dependant 40% of bill subject to a maximum of HDB's subsidy of \$10 per visit for treatment at the HDB's panel of clinics.
- (2) An employee or his dependant may also seek treatment at private clinics (specialist or non-specialist). The same co-payment rates will apply:
 - (a) employee 15% of bill;
 - (b) employee's dependants 40% of bill,

subject to a maximum of HDB's subsidy of \$10 per visit.

- (3) There will be no subsidy for first consultation fee for SOC, SNEC and NSC visit without referral from a Government doctor or any private doctor.
- (4) The maximum outpatient subsidy for each employee's medical expenses inclusive of his dependant(s)' is \$350 per calendar year.

2 ADDITIONAL MEDISAVE CONTRIBUTION

(1) The HDB will pay an additional Medisave contribution of 1% based on the employee's total monthly salary.

(2) This additional contribution will be in lieu of the hospitalisation benefit.

CO-PAYMENT ON WARD (CPW) SCHEME

1 OUTPATIENT TREATMENT

- (1) An employee and his dependants will be reimbursed in full, subject to the production of receipts, the fees incurred for medical treatment at a Government hospital or clinic if they attend as outpatients. The medical treatment includes medicine, medical attendance and such medical assistance as the medical authority has at its disposal.
- (2) An employee may also receive free outpatient medical treatment from a panel of private doctors. The panel of private doctors is appointed by the HDB and is subject to review, whenever appropriate. Where an employee seeks outpatient treatment at a private clinic which is not on the HDB's private panel of doctors, the employee will be reimbursed the actual medical cost, subject to a maximum of \$10 and the production of receipt.
- (3) Where the dependant of an employee seeks outpatient treatment at a private clinic (including those on the HDB's private panel of doctors), the employee will be reimbursed the actual medical cost subject to a maximum of \$10 and the production of receipt.
- (4) An employee or his dependants who seek specialist consultation and treatment shall be reimbursed as follows:

Hospital / Clinic	Consultation		Treatment	
Hospital / Clinic	First	Subsequent	First	Subsequent
Government Hospitals	Full	Full	Full	Full
Restructured Hospitals and National	\$35	Full	Full	Full
University Hospital				
National Skin Centre	\$35	Full	Full	Full
Singapore National Eye Centre	\$35	Full	Full	Full
Private Specialist Clinic	\$35	\$12	Equiva	alent rates as in
For staff referred by a Government			the Mir	nistry of Health's
medical officer, a medical officer from			Scher	ne of Charges.
a Government restructured hospital or				
panel doctor				
Private Specialist Clinic				
For staff with no abovementioned	\$10			
referral and dependants				

2 HOSPITALISATION

The HDB will meet the hospital charges detailed in "The Scheme of Charges for Government Medical Services, 1990", which may be revised from time to time.

3 WARD ACCOMMODATION

(1) An employee and his dependants will be eligible for the following ward accommodation in a Government hospital/Government re-structured hospital :

Class in Governm <u>Re-structured Ho</u>		Employee appointed in
Class A Class A1 Class A2)))	Division I
Class B1 Class B2+))	Division II
Class B2		Division III
Class C		Division IV

- (2) Where an employee or his dependant is accommodated at the request of the employee in a class which is higher than that for which the employee is eligible, the HDB shall bear the amount appropriate to the employee's eligibility, ie, in respect of ward and meal fees and up to the maximum amount of other charges, and the employee shall be called upon to pay the rest of the charges. If the accommodation is decided by the hospital authorities, the question of whether the whole or a part of the extra charge shall be paid by the employee will be considered on the circumstances of each case.
- (3) Where an employee or his dependant is accommodated in a class lower than that for which he is eligible, the employee shall be called upon to pay the rates of ward and meal fees applicable to the lower class of accommodation as though the employee was eligible for that class of accommodation.

(4) Where an employee or his dependant is accommodated in a private hospital, the employee will be reimbursed the percentage of the ward and meal fees appropriate to the employee's eligibility at Singapore General Hospital rates. Where the percentage of the ward and meal charges to be borne by the employee is lower than Singapore General Hospital rates appropriate to the employee's eligibility, the lower amount shall be applied for reimbursement purpose. Conversely, any excess over Singapore General Hospital rates will be met by the employee.

4 WARD CHARGES

(1) When an employee or his dependant is warded in a hospital, he shall be called upon to pay the following ward charges:

PAYABLE BY THE EMPLOYEE	
Daily ward and meal fees for	Daily ward and meal fees for the
the employee	dependant
20% of rate paid by general public	50% of rate paid by general public

(a) Government / Restructured Hospitals:

The ward charges payable by employees for themselves and their dependants will be at the prevailing rates as stipulated by the HDB from time to time in accordance with the Civil Service practice.

(b) Private Hospitals:

The ward charges that shall be reimbursed to employees for themselves and their dependants shall be at the rates applicable to Singapore General Hospital.

- (2) An employee's wife who is herself in the service of the HDB and who wishes to be admitted to a higher class of ward on the strength of her husband's eligibility, will have to pay the same ward charges as a dependent.
- (3) All hospital expenses of employees injured while at work will be paid in full by the HDB.