

# Specially for

## OUR STAFF HANDBOOK

## CONTENT

### Section 1: Working Conditions

1. Working Hours
2. Probation and Confirmation
3. Termination of Service and Resignation
4. Public Holidays
5. May Day
6. Lunch Break
7. Attendance
8. Telecommuting

### Section 2: Conduct and Discipline

1. Execution of Duties
2. Professional Decorum
3. Absence Without Authority
4. Dress Code
5. Loss of/or Damage to Property and Vandalism
6. Use of Information Technology
7. Confidentiality of Official Documents and Information
8. Financial Embarrassment
9. Declaration of Gifts Received
10. Outside Employment
11. Grievance Procedure
12. Procedure for Dismissal
13. Dismissal

### Section 3: Remuneration

1. Pay Day
2. Annual Wage Supplement
3. Variable Bonus
4. Performance Bonus
5. Variable Increment
6. Industrial Relations Allowance
7. Overtime & Rest Day & Public Holiday Pay
8. Salary Grades

### Section 4: Benefits

1. Medical Benefits
2. Health Screening
3. Flexible Benefit
4. Transport Claims
5. Fixed Transport Reimbursement
6. Handphone Allowance
7. Mobile Broadband Access Allowance
8. Mobile Voice / Data Plan Allowance
9. Counter Service Incentive
10. Maternity Benefit
11. Travel Insurance
12. Work Injury Compensation
13. Group Personal Accident
14. Death Compensation
15. Long Service Awards
16. Membership to NTUC Thrift & Loan
17. OCC Union Corporate Golfing & Social Membership Card / ACC Union Corporate Membership Card
18. Computer Loan
19. Welfare Benefits

### Section 5: Leave

1. Annual Leave
2. Half Day Annual Leave
3. Annual Leave on Resignation
4. Annual Leave on Termination / Dismissal
5. Annual Leave on Retirement
6. Medical Leave
7. Long Term Illness Leave
8. No Pay Leave
9. Medical Boarding Out
10. Marriage Leave
11. Maternity Leave
12. Paternity Leave
13. Family Care Leave  
(Childcare + Eldercare)
14. Unpaid Infant Care Leave
15. Adoption Leave
16. Unrecorded Leave
17. Compassionate Leave

### Section 6: Learning and Development

1. Learning and Development
2. Individual Learning Plan
3. Skill-based Upgrading
4. Study Loan

### Section 7: Re-employment Policy

1. Retirement
2. Re-employment After Retirement

## **SECTION 1: WORKING CONDITIONS**

1. Working Hours
2. Probation and Confirmation
3. Termination of Service and Resignation
4. Public Holidays
5. May Day
6. Lunch Break
7. Attendance
8. Telecommuting

## **1. WORKING HOURS**

- 1.1 Staff can be on any of the following working schedules, subject to operational needs and approval of the Heads of Departments / Executive Secretaries of Industrial Unions:

### Mondays – Fridays

- (a) 8 am to 5.30 pm
  - (b) 8.30 am to 6 pm
  - (c) 9 am to 6.30 pm
  - (d) 9.30 am to 7 pm
- 1.2 Heads of Departments / Executive Secretaries of Industrial Unions are given the option to exercise flexible hours of operations within their Departments/Unions. The Human Resource Department must be kept informed of such operations.
- 1.3 Staff who are posted to external organisations may be subject to different working hours and they will be informed accordingly.

## **2. PROBATION AND CONFIRMATION**

- 2.1 The probation period differs for staff appointed at the different salary grades, unless otherwise stated:

<u>Salary Grade</u>	<u>Probation period</u>
Grade N1 to N3	3 months
Grade N4 and above	6 months

- 2.2 The Head of Department / Executive Secretary of Industrial Union, in consultation with the respective Reporting Officer, will assess the staff's performance during the probation period and determine his suitability for confirmation. The probationary period may be extended upon recommendation by the Reporting Officer and Head of Department / Executive Secretary of Industrial Union.

## **3. TERMINATION OF SERVICE AND RESIGNATION**

- 3.1 The employment of staff who are on probation may at any time be terminated by either party before the expiry of the probation period without any reasons being given, by giving written notice to the other party.
- 3.2 The employment of staff who are confirmed in service may at any time be terminated by either party by giving written notice to the other party.
- 3.3 The notice period depends on the staff's salary grade and confirmation status:

<b>Before Confirmation</b>		<b>After Confirmation</b>	
<b>Salary Grade</b>	<b>Notice Period</b>	<b>Salary Grade</b>	<b>Notice Period</b>
Grade N1 to N3	48 hours	Grade N1 to N10	1 month
Grade N4 & above	2 weeks	Grade N11 & above	3 months

- 3.4 Either party may substitute the notice requirement by paying in-lieu of notice, a sum of money equal to the salary for the period not served. The formula for computing notice pay is as below:

No. of Working Days NOT served in Month of Resignation

Total No. of Working Days in Month of Resignation                      X                      Monthly Salary

- 3.5 Subject to exigencies of service and the approval of the Reporting Officer, staff may either apply for annual leave during the period of notice or encash the leave balance.
- 3.6 Upon leaving the employment of NTUC-ARU, staff are to ensure that they conduct a proper clearance with the Human Resource Department and that all items and monies that have been loaned to them by NTUC-ARU have been returned and/or restituted.
- 3.7 Staff who did not serve a full month due to resignation will receive a pro-rated salary for the last month of service. The formula for pro-rating salary is as below:

No. of Working Days worked in Month of Resignation

Total No. of Working Days in Month of Resignation                      X                      Monthly Salary

#### **4. PUBLIC HOLIDAYS**

- 4.1 We recognise all gazetted public holidays in Singapore.
- 4.2 Where a public holiday falls on a staff's rest day (i.e. Sunday), the following Monday shall be considered a paid holiday.
- 4.3 Where a public holiday falls on a non-working day, staff shall be given a day off as substitution for that holiday. The day off shall be added to the staff's annual leave balance.

#### **5. MAY DAY**

- 5.1 May Day is a day of significance for the Labour Movement and workers. As staff of NTUC-ARU, we are committed to devote time and efforts to celebrate this important occasion with the workers without seeking financial compensation and time-off.

#### **6. LUNCH BREAK**

- 6.1 Staff will be given a lunch break of 1 hour between 12 pm and 2 pm.
- 6.2 Staff may be asked to take lunch breaks outside the hours specified at paragraph 6.1 due to operational needs.

## **7. ATTENDANCE**

- 7.1 To ensure smooth and efficient operations, it is important that a staff reports for duty at the stipulated working hours. The Head of Department / Executive Secretary of Industrial Union will provide him with attendance guidelines for his department.
- 7.2 If a staff is unable to report for duty, he should inform his Reporting Officer in advance. In the event that he cannot reach his Reporting Officer, he should inform a colleague in his department or union that he is unable to report for duty.
- 7.3 If a staff fails to report for duty for more than 2 consecutive working days without informing his Reporting Officer (unless medically incapacitated), he will be considered to have vacated office and his employment with NTUC-ARU shall cease automatically.

## **8. TELECOMMUTING**

- 8.1 Staff can apply for telecommuting to enable them to balance their personal commitments with work responsibilities. All applications will be assessed on a case-by-case and need basis and have to be approved by the Head of Department / Executive Secretary of the Industrial Union.
- 8.2 Staff who are telecommuting shall be expected to complete all work assignments as pre-set by the Head of Department / Executive Secretary of Industrial Union, as if they are working in the office. In addition, they are required to remain contactable at all times.

## **SECTION 2 : CONDUCT AND DISCIPLINE**

1. Execution of Duties
2. Professional Decorum
3. Absence Without Authority
4. Dress Code
5. Loss of/or Damage to Property and Vandalism
6. Use of Information Technology
7. Confidentiality of Official Documents and Information
8. Financial Embarrassment
9. Declaration of Gifts Received
10. Outside Employment
11. Grievance Procedure
12. Procedure for Dismissal
13. Dismissal

## **1. EXECUTION OF DUTIES**

- 1.1 All staff shall at all times faithfully and diligently carry out his duties to the best of his ability and comply with the instructions of his Head of Department / Executive Secretary of Industrial Union, or any other person duly authorized to give oral or written instructions.

## **2. PROFESSIONAL DECORUM**

- 2.1 All staff shall at all times during the course of his duties treat all members of the public, union officials and members with whom he comes into contact with courtesy. He shall conduct himself in a manner which keeps up with the dignity, prestige and status of NTUC-ARU.
- 2.2 Any act of misconduct on the part of a member of the public, or a union official or member shall not be taken as an excuse for discourtesy on the part of the staff.
- 2.3 All staff shall observe proper decorum in their communication to the external public at large and to all forms of media. At no time shall the staff cause disrepute or damage to NTUC's interest, image and credibility.
- 2.4 A staff shall not consume liquor or alcoholic drinks during official working hours. He shall conduct himself in a manner that does not interfere with the proper performance of his own duties or that of other staff.

## **3. ABSENCE WITHOUT AUTHORITY**

- 3.1 A staff may not be absent from any duty without authority or reasonable cause.
- 3.2 A staff must inform his Reporting Officer of his whereabouts if he leaves his place of work during office hours.

## **4. DRESS CODE**

- 4.1 All staff must be aware that they are representatives of NTUC in the eyes of the public. Therefore, staff are required to dress in a manner that will project a professional image for NTUC-ARU.
- 4.2 Office attire must be worn on Mondays to Thursdays. Office attire for female staff may be a skirt suit, pant suit, blouse and skirt, or dress. Office attire for male staff shall be long/short sleeved shirts with tailored pants.
- 4.3 On Fridays, staff are allowed to "dress down", but the attire must be smart casual. By smart casual, we mean:



#### Allowed

- Polo T-shirt with collar
- Jeans (non-faded, no tears/slits)
- Sport shoes

#### Not Allowed

- T-shirt without collar
- T-shirt with slogans and loud prints
- Spaghetti tops, singlet tops, unless they are worn under jackets/sweaters
- Shorts, Bermudas, culottes, micro-mini skirts
- Sandals (flip-flops), slippers
- Any clothing that is outlandish or flashy that is inappropriate for an office environment

- 4.4 If a staff has to attend meetings with external parties on a Friday, he has to revert to normal office attire (same as worn for Monday to Thursday).
- 4.5 Staff have to maintain a suitable hairstyle for the office environment. Unduly long and unkempt hairstyles must be avoided. Coloured/tinted hair must only be in shades of brown.

### **5. LOSS OF/OR DAMAGE TO PROPERTY AND VANDALISM**

- 5.1 All staff shall take all possible care to prevent loss of or damage to any property of NTUC-ARU while such property is under his charge or control.
- 5.2 Where such property is lost or damaged whilst in the charge or control of the staff, and the insurance policy taken does not cover such kind of losses or damages, he is required to retribute 60% of the net book value of the said property.
- 5.3 Where the insurance policy covers such loss of property, the staff would not be required to retribute 60% of the net book value of the property provided the insurance claimed is enough to cover the cost of the net book value of the said property. If the insurance claimed is not enough to cover the net book value of the said property, he would have to retribute the difference after offsetting the insurance claimed from the net book value.

### **6. USE OF INFORMATION TECHNOLOGY**

- 6.1 All staff shall take proper care of their computers and data residing in it.
- 6.2 All staff shall not install illegal or unauthorized software in their computers.
- 6.3 All staff are responsible for the custodian and transmission of their emails.
- 6.4 All staff shall not use Internet to access inappropriate sites or violate copyright laws.
- 6.5 All staff shall keep their password secret and not share it with others.

## **7. CONFIDENTIALITY OF OFFICIAL DOCUMENTS AND INFORMATION**

- 7.1 A staff shall treat all official documents and information acquired in the course of his official duties with confidentiality.
- 7.2 A staff must not, during his service, copy, extract or translate official documents and information for unauthorized use or allow others to do so.
- 7.3 A staff must also not directly or indirectly disclose, publish or communicate official documents and information to the public media or to any other person in any form whatsoever, except in the course of his official duties or with written permission from the Head of Department / Executive Secretary of Industrial Union.

## **8. FINANCIAL EMBARRASSMENT**

- 8.1 Any staff who is financially embarrassed renders himself liable to disciplinary proceedings which may lead to his dismissal from service.
- 8.2 A staff will be deemed to be financially embarrassed if:
  - (a) he is a judgment debtor or an undischarged bankrupt;
  - (b) he signs a promissory note or an acknowledgement of indebtedness in any form either as principal or surety;
  - (c) at any time the total of his unsecured debts and liabilities exceeds the total gross amount of his emoluments for three months.
- 8.3 Any staff whose unsecured debts and liabilities have exceeded three months' emoluments or against whom proceedings are being instituted with a view to bankruptcy must immediately notify his Head of Department / Executive Secretary of Industrial Union.

## **9. DECLARATION OF GIFTS RECEIVED**

- 9.1 Every staff shall firmly decline all offers of gifts or presents or any token of value at any time from the public or any company. The receipt and offer of gratification or gifts as inducement or reward for services rendered or to be rendered by a staff is an offence which shall warrant disciplinary action.
- 9.2 If the circumstances are such that it is impracticable for any staff to refuse such gift or present or token of value (e.g. gifts received through the post, or if no prior notice of the intention to offer a gift was given, or it would be discourteous to return the gift), it may be formally accepted and handed immediately to the Head of Department / Executive Secretary of Industrial Union. The circumstances of its receipt should be reported to the HOD/ES in writing.
- 9.3 The Head of Department / Executive Secretary of Industrial Union will report the matter to the Administration Department and hand over the gift for valuation.

## **10. OUTSIDE EMPLOYMENT**

- 10.1 No staff shall, unless with the approval of the NTUC-ARU management,
- (a) engage in any trade or business privately;
  - (b) take part directly or indirectly, in the management or proceedings of any commercial or other undertakings;
  - (c) undertake directly or indirectly, for payment, any work (including part-time work) for any other employer;
  - (d) furnish any report or provide any consultation as an expert whether for payment or gratuitously;
  - (e) act as an executor, administrator or receiver;
  - (f) deliver lectures in external organisations/commercial institutions;
  - (g) be represented on the Boards/Companies as its Director/Member;
  - (h) receive any allowances/payments for work done in connection with NTUC-ARU, other than the fixed monthly salary, for example, lecturing at the Ong Teng Cheong Labour Leadership Institute.
- 10.2 Any staff who wishes to engage in any activities as described in paragraph 10.1 must submit application in writing to the Human Resource Department to seek permission.
- 10.3 NTUC-ARU reserves the right to withdraw any permission granted to staff for the performance of such work as described in paragraph 10.1.

## **11. GRIEVANCE PROCEDURE**

- 11.1 A staff having a grievance may, within 3 working days of its arising, lodge a complaint to his Reporting Officer who shall report the matter to the Head of Department / Executive Secretary of Industrial Union.
- 11.2 The HOD/ES shall give his decision on the matter within 3 working days from the date the complaint was referred to him.
- 11.3 If the staff concerned feels aggrieved, he may inform SUN who shall present the grievances to the Human Resource Department. SUN and Human Resource Department shall discuss and resolve the matter as soon as possible.
- 11.4 In the event of any complaint against SUN or NTUC-ARU for alleged violation of this Agreement, either party may give written notice to the other party, requesting a meeting at the first available opportunity to resolve the issue.

## **12. PROCEDURE FOR DISMISSAL**

- 12.1 When NTUC-ARU receives a report from the Investigation Officer or Head of Department / Executive Secretary of Industrial Union that a staff has committed an offence or misconduct which is serious enough to warrant termination of service or dismissal, the following procedures shall be adopted:

- (a) The staff shall be informed by the Human Resource Department in writing of the offence or misconduct alleged against him which shall be reduced to the form of a definite charge(s) and he shall be given not less than 7 working days within which to exculpate himself in writing.
- (b) If the staff denies the charge(s) or submits an exculpatory statement which is not satisfactory, the Human Resource Department shall appoint an Employee Disciplinary Committee to inquire into the matter and to submit a report.
- (c) If the staff admits the charge(s) or fails to furnish an exculpatory statement within the time prescribed by sub-paragraph (a) above, the Human Resource Department may dispense with the appointment of an Employee Disciplinary Committee under sub-paragraph (b) and decide on the case, based on the facts which are available.

### **13. DISMISSAL**

13.1 A staff who is dismissed for misconduct, neglect of duty or on other disciplinary grounds may be paid salary and monies for which he is eligible up to the day immediately before the effective date of his dismissal after the following have been settled:

- (a) any debt/loans due to NTUC-ARU;
- (b) any leave pay which he has to refund to NTUC-ARU because of leave taken in excess of normal eligibility;
- (c) Income Tax liability (for foreigners only);
- (d) pro-rated flexible benefits claim;
- (e) all items belonging to NTUC-ARU have been returned and/or restituted.

## **SECTION 3 : REMUNERATION**

1. Pay Day
2. Annual Wage Supplement
3. Variable Bonus
4. Performance Bonus
5. Variable Increment
6. Industrial Relations Allowance
7. Overtime & Rest Day & Public Holiday Pay
8. Salary Grades

## **1. PAY DAY**

- 1.1 Staff will receive the full month salary on the 23<sup>rd</sup> of each month. It will be credited to the bank account specified by staff.
- 1.2 Staff can access the electronic pay slip at the Infoshare / My Applications / Employee Self Service.
- 1.3 NTUC-ARU adopts the Flexi-Wage system as recommended by the National Wages Council. Therefore, a Monthly Variable Component (MVC) of 10% (for staff at Grade N1 to N12) or 15% (for staff at Superscale Grades) is built into the monthly salary. During an economic downturn, NTUC-ARU may reduce the MVC partially or in full.

## **2. ANNUAL WAGE SUPPLEMENT (AWS)**

- 2.1 A staff who completes a full year's service will receive a AWS of 1 month's gross salary in December of the year, if he remains in service until 31 January of the following year. The AWS will be pro-rated if the service is less than 1 year.

## **3. VARIABLE BONUS**

- 3.1 Depending on the prevailing economic situation and labour conditions in the market, variable bonus may be paid in July and December of the year. The quantum of the bonus varies from year to year.
- 3.2 The mid-year bonus will be pro-rated for staff with less than 6 months' continuous service from January to June of the year. It will be calculated based on the staff's salary as at 30 June. The staff needs to remain in service until 31 July of the year in order to be eligible for the mid-year bonus.
- 3.3 The year-end bonus will be pro-rated for staff with less than 1 year's continuous service from January to December of the year. It will be calculated based on the staff's salary as at 31 December. The staff needs to remain in service until 31 January of the following year in order to be eligible for the year-end bonus.

## **4. PERFORMANCE BONUS (PB)**

- 4.1 Performance Bonus is given to reward staff's contributions for the period of January to December each year (qualifying period). It will be paid in March for work done in the preceding year. Staff must remain in service as at 31 March to be eligible for PB.
- 4.2 The PB quantum depends on the staff's endorsed performance rating and salary grade.
- 4.3 Staff with less than 1 year of service from January to December of the preceding year will receive PB that will be pro-rated according to their tenure during the qualifying period.

### Worked Example

Staff joined NTUC-ARU on 1 Sep 2009.

His gross monthly salary as at 31 Dec 2009 is \$3,000.

He is rated 'C'.

PB quantum for 'C' rating is 1.5 months.

Pro-rated PB in Mar 2010 =  $122/365 \times 1.5 \times \$3,000 = \$1,500$

## 5. VARIABLE INCREMENT (VI)

- 5.1 Variable Increment recognises staff's job size, competency and market value.
- 5.2 Staff who are in service as at 31 March will receive a VI on 1 April each year, if their performance and conduct meet expectations. VI is paid for service rendered for the period April to March of the following year (qualifying period).
- 5.3 The VI quantum depends on the staff's endorsed performance rating and salary grade.
- 5.4 Staff with less than 1 year continuous service for the stipulated period will receive a VI that will be pro-rated according to their tenure during the qualifying period.

### Worked Example

Staff joined NTUC-ARU on 1 Sep 2009.

His gross monthly salary is \$3,000.

He is rated 'C'.

VI quantum for 'C' rating is \$100.

	1 April 2010	1 April 2011
Qualifying Period	Pro-rated VI for the period of 1 Sep 2009 to 31 Mar 2010	Full VI for the period of 1 Apr 2010 to 31 Mar 2011
VI quantum	$212/365 \times \$100 = \$59$	\$100

## 6. INDUSTRIAL RELATIONS (IR) ALLOWANCE

- 6.1 The monthly IR Allowance is payable to staff involved in union-based IR work to recognize the irregular working hours that IR work entails, as well as to compensate for expenses incurred to build relationships with workers, union members, union leaders and management partners
- 6.2 The quantum of the allowance depends on:
  - (a) Staff's salary grade (see Table below); and
  - (b) Time involvement in union-based IR work. Staff who spend **less than 50% of the time in union-based IR work are eligible for half the monthly allowance**. Those who spend **50% or more of the time in union-based IR work are eligible for the full allowance**. Staff who are holding the appointment of Executive Secretary in the Industrial Unions are eligible for the full allowance.

Salary Grade	Monthly IR Allowance
Grade N3	\$200
Grade N4	\$240
Grade N5	\$280
Grade N6	\$330
Grade N7	\$370
Grade N8	\$430
Grade N9	\$490
Grade N10	\$570
Grade N11	\$660
Grade N12	\$760
Superscale 4 to 5	\$900
Superscale 1 to 3	\$1,150

- 6.3 Staff who are on probation are not eligible for IR allowance. Upon confirmation, a staff who becomes eligible for IR allowance will receive an amount that is pro-rated according to the number of working days served in that month.
- 6.4 When a staff relinquishes the appointment in IR during the month, the IR allowance will also be pro-rated according to the number of working days served in that month.
- 6.5 For resignations and long period of no pay leave where a staff goes through the exit process, the IR allowance will cease on the effective date of resignation or no pay leave.

## 7. OVERTIME & REST DAY & PUBLIC HOLIDAY PAY

- 7.1 Working hours and payment for Overtime, Rest Day and Public Holiday shall be regulated in accordance with the Employment Act.
- 7.2 A staff whose salary does not exceed \$2,000 a month (exclude bonus payments and any allowances) shall be paid at the following rates if he is required to work more than 44 hours in a week:

<b>Monday – Saturday</b>	1.5 x Hourly rate of pay	
<b>Sunday (Rest Day)</b>	Up to 4 hours	1 day's basic rate of pay
	More than 4 hours up to 8.5 hours	2 days' basic rate of pay
	Exceed 8.5 hours	2 days' basic rate of pay, and 1.5 X for every hour above 8.5 hours
<b>Public Holiday</b>	1 day's basic rate of pay (in addition to the gross rate of pay already included in monthly salary)	

- 7.3 All overtime work must have prior approval from the respective Head of Department / Executive Secretary of Industrial Union.

## 8. SALARY GRADES

- 8.1 The current salary grades are attached in Appendix I.



## **SECTION 4 : BENEFITS**

1. Medical Benefits
2. Health Screening
3. Flexible Benefit
4. Transport Claims
5. Fixed Transport Reimbursement
6. Handphone Allowance
7. Mobile Broadband Access Allowance
8. Mobile Voice / Data Plan Allowance
9. Counter Service Incentive
10. Maternity Benefit
11. Travel Insurance
12. Work Injury Compensation
13. Group Personal Accident
14. Death Compensation
15. Long Service Awards
16. Membership to NTUC Thrift & Loan
17. OCC Union Corporate Golfing & Social Membership Card / ACC Union Corporate Membership Card
18. Computer Loan
19. Welfare Benefits

## 1. MEDICAL BENEFITS

- 1.1 Staff will be covered under the NTUC-ARU's MediCare Plan which comprises 3 components:

- (a) Inpatient (Hospitalisation) Care
- (b) Outpatient Specialist Care
- (c) Outpatient Primary Care

### Inpatient (Hospitalisation) Care

- 1.2 Staff will be insured with both the **Enhanced Incomeshield (EIS)** and **Incomeshield Assist Rider (IAR)**. EIS provides continuous medical coverage for staff even after they leave the employment of NTUC-ARU without the need for fresh underwriting.
- 1.3 If the underwriter requires a staff to go for additional health screenings prior to enrolment under EIS, the cost for the additional screenings will be borne by NTUC-ARU.
- 1.4 Staff will be covered by the following plans:

Salary Grade	EIS & IAR (Type of Plan)
Superscale Grade N6 to N12 Grade N4 and N5^	Advantage
Grade N4 and N5	Basic
Grade N1 to N3 Office Attendant	Enhanced C

^Staff who joined NTUC-ARU before 1 Jun 2008.

### Premium for EIS

- 1.5 The annual premium for the EIS plan will be deducted from the staff's Medisave account. NTUC-ARU will make a monthly contribution that is equal to 1/12 of the annual premium to the staff's Medisave account, after deducting the premium for Basic Medishield. This is because coverage under Basic Medishield is mandatory under law for all CPF account holders and the premium is borne by the individual CPF account holder.

### Example

Annual premium for EIS = \$95.

Annual premium for Basic Medishield = \$30.

NTUC-ARU will contribute \$6 per month to the staff's Medisave account.

$[(\$95 - \$30)/12]$  rounded up to nearest dollar as per Medisave requirement].

- 1.6 If the underwriter imposes a loading of premium on the staff for whatever reasons (may be for higher medical risk), the staff will bear the cost of the additional premium.
- 1.7 NTUC-ARU's contribution to the staff's Medisave for EIS premium is over and above the monthly employer's CPF contribution in respect of the staff's gross salary.

Premium for Incomeshield Assist Rider (IAR)

- 1.8 As the annual premium for the Incomeshield Assist Rider must be paid through cash / cheque / GIRO by the staff, NTUC-ARU will pay the staff an amount equal to 1/12 of the annual premium into his monthly salary. This payment is subject to CPF contributions and income tax.

Example

Annual premium for IAR = \$100.

NTUC-ARU will pay \$8.34 per month to the staff's salary (\$100/12).

- 1.9 Taking into consideration future inflation on healthcare expenditure and insurance premiums, NTUC-ARU will bear the increase on the amount to be contributed to both the staff's Medisave and salary accounts up to 5% per year cumulatively. Any increases beyond the 5% cumulative increase due to changes in the annual premium will be co-paid equally between NTUC-ARU and the staff.
- 1.10 Based on the premiums for Basic Medishield, EIS and IAR Advantage plans (less than 31 years old) as at June 2008, NTUC-ARU contributes a total of \$165 to the staff's Medisave and salary accounts. If the premium(s) increase(s) such that NTUC-ARU has to contribute \$170 in June 2009, NTUC-ARU will pay the increased amount in full. However if the premium(s) increase(s) such that NTUC-ARU has to contribute \$180 in June 2009, NTUC-ARU will bear up to \$173. The balance \$7 will be co-paid equally between NTUC-ARU and the staff. Hence the staff will pay \$3.50 (\$7/2). Please refer to Appendix II for the amount that NTUC-ARU will contribute to the staff's Medisave and salary accounts per year.

Change of plans from EIS and IAR Advantage plan

- 1.11 A staff who is eligible for coverage under the EIS and IAR Advantage plan has the option to downgrade to either the Basic or the Enhanced C plan or upgrade to the Preferred plan. NTUC-ARU will contribute to the staff's Medisave and salary accounts based on the plan that commensurate with his salary grade as indicated at paragraph 1.4.

Alternative Medical Insurance Plans

- 1.12 In the true spirit of promoting portability, a staff is allowed to continue with his existing medical insurance plans with other insurers, on the basis that the plan provides comparable coverage to NTUC Income's provisions.
- 1.12.1 NTUC-ARU will make a monthly contribution to the staff's Medisave and/or salary account based on what would otherwise be paid for him under the respective EIS and Assist Rider plans.

Example

Staff is 29 years old at Grade N6.

Covered under MyShield and MyShield Plus plans from Aviva.

Eligibility under Grade N6 = Advantage plan.

NTUC-ARU will contribute:

- (a) \$6 [(\$95 - \$33)/12] per month to his Medisave account for the EIS plan;
- (b) \$8.34 (\$100/12) per month to his salary account for the IAR plan.

- 1.12.2 In the example shown in the table below, the staff will have to bear the excess of the annual premium himself i.e. \$9.39 (\$104.39 - \$95) per year via his Medisave account, being the difference in cost between EIS Advantage Plan and Aviva MyShield Plan 2. However, the staff will enjoy a cost savings of \$63.31 (\$100 - \$36.69) per year via his salary account, being the difference in cost between IAR Advantage Plan and Aviva MyShield Plus Plan 2.

	NTUC Enhanced Incomeshield Advantage Plan	NTUC Incomeshield Assist Rider Advantage Plan	Aviva MyShield Plan	Aviva MyShield Plus Plan
Annual premium for staff < 31 years old	\$95	\$100	\$104.39	\$36.69

- 1.12.3 Any increases in the premium charged by other insurers will be subject to the guidelines as indicated in paragraph 1.9.

- 1.13 Details of the EIS and IAR plans can be found at <http://www.income.com.sg/insurance/enhancedshield>.

#### **Group Hospital & Surgical Plan (GHS)**

- 1.14 Staff will be covered with the Group Hospital and Surgical plan in the interim before the EIS and IAR plans take effect. The premium for the GHS will be fully paid by NTUC-ARU.
- 1.15 Staff will be covered by the following plans:

Salary Grade	Group Hospital & Surgical Plan
Superscale Grade N6 to N12 Grade N4 and N5^	Plan 1
Grade N4 and N5	Plan 2
Grade N1 to N3 Office Attendant	Plan 3

^ Staff who joined NTUC-ARU before 1 Jun 2008.

See Appendix III for details of the plans.

### **Outpatient Specialist Care**

- 1.16 Staff will be insured with NTUC Income's i-Medicare (Specialist) plan for outpatient specialist treatment where they can be referred by any polyclinic or registered General Practitioner (GP) to a panel of specialists approved by NTUC Income. Please refer to the panel of specialists at <http://www.income.com.sg/insurance/i-Medicare/specialist.asp>.
- 1.17 Staff will be reimbursed for the expenses incurred less a co-payment of \$15 per visit. To claim for the reimbursement, staff need to complete the claim form found in the HR webpage in Infoshare:  
[http://ntucspweb1/Dept/FormsARU/Medical%20Claim%20Form%20\(1%20Dec%2009\).pdf](http://ntucspweb1/Dept/FormsARU/Medical%20Claim%20Form%20(1%20Dec%2009).pdf), attach the receipts and referral letter from the polyclinic or registered GP and submit to NTUC Income.

### **Outpatient Primary Care**

- 1.18 Staff can claim for expenses incurred on outpatient treatment from any polyclinic, registered general practitioner or registered TCM practitioner. Please refer to the list of registered TCM practitioners at <http://www.tcmpb.gov.sg/tcm/searchtcmp.do>. This is one of the items that staff can claim under Flexible Benefit, subject to the maximum limit per calendar year.

## **2. HEALTH SCREENING**

- 2.1 Confirmed staff are encouraged to go for a full health screening once every 2 years. Staff have the flexibility of choosing health screening packages at MHC Healthcare or any clinic/hospital.
- 2.2 NTUC-ARU will co-pay 80% of the health screening cost, subject to the following cap:

<u>Age of Staff</u>	<u>Co-payment by NTUC-ARU</u>
Less than 40 years old	Up to \$300
40 years old & above	Up to \$400

- 2.3 For any amount exceeding the cap reimbursed by NTUC-ARU, staff can claim the balance from their Flexible Benefit.
- 2.4 Staff shall bear the costs of any extra/optional tests and follow-up consultations.
- 2.5 No official time-off will be given to staff to go for health screening.

### 3. FLEXIBLE BENEFIT

- 3.1 Staff can use their flexible benefit for the purposes which NTUC-ARU promotes and are specified below.

#### Health

- (a) Expenses incurred by self, parents, spouse and children for outpatient treatment at any medical clinic (including registered TCM clinic)
- (b) Purchase of medical insurance for self, parents, spouse and children
- (c) Purchase of life insurance for self, parents, spouse and children
- (d) Dental care
- (e) Optical care (spectacles, contact lenses etc)

#### Wellness

- (a) Health screening for self, parents, spouse and children
- (b) Fitness club subscription, sports training fees and sports equipment purchases (excluding sports attire and accessories)

#### Self-Improvement

- (a) Personal development or skill upgrading courses
- (b) Subscription to professional magazines (excluding entertainment magazines)

#### Leisure

- (a) Chalet & hotel accommodation (staycation holiday) in Singapore
- (b) Entrance fees to places of interest (tourist attractions) in Singapore
- (c) Vacation outside Singapore (hotel, holiday tours)

#### Union Membership

Subscription fee for SUN union membership

- 3.2 Staff are eligible for flexible benefit per calendar year of service as shown below:

Completed Service	Flexible Benefit
Less than 10 years of service	\$850
10 years of service or more	\$950*

\*Flexible benefit will be increased in the calendar year within which the staff completes 10 years of service

- 3.3 The amount is pro-rated according to the number of days served in a calendar year for staff who join or leave the employment of NTUC-ARU during the year.
- 3.4 Staff can make their claims through the HRIS and retain the original receipts for 6 months from the date of the electronic submission. The receipts must be submitted to the Human Resource Department upon request.
- 3.5 Any amount that is not used by 31 December of the year will be transferred to the staff's Medisave account.

#### 4. TRANSPORT CLAIMS

4.1 Staff may claim actual transport reimbursement for all modes of transport when on official journeys.

4.2 The rates of transport reimbursement are as below:

Mode of Transport	Rates of Transport Reimbursement
For motor-car	60 cents per km
For motor-cycle/scooter	15 cents per km
For Bus / MRT / Taxi	As per actual fare

4.3 Staff should plan his official journeys properly so as to keep them to the minimum necessary for the efficient performance of their duties. Staff are also encouraged to take the most time-efficient mode of transport (which may be bus, MRT, taxi or private car) when planning their official journeys.

4.4 Staff who are required to work beyond 9 pm will be reimbursed for the journey home.

##### Examples

(a) Staff takes MRT daily. Home journey after 9pm is by taxi.  
Reimbursement = taxi fare – MRT fare

(b) Staff takes MRT daily. Home journey after 9pm is by own car.  
Reimbursement = Mileage – MRT fare

(c) Staff drives own car daily. Home journey after 9pm is by own car.  
Reimbursement = Nil

4.5 Staff who are required to travel to places that are inaccessible by bus or MRT from their homes and vice versa for official purposes can be allowed to travel by taxi. Staff will be reimbursed the taxi fare after deducting the usual daily transport expenses incurred between home and office.

4.6 For staff who travel on official journey on an ad-hoc basis, they may seek reimbursement based on the actual expenses incurred.

#### 5. FIXED TRANSPORT REIMBURSEMENT

5.1 The nature of certain jobs at NTUC-ARU requires staff to make official trips out of the office. After confirmation in service, where the Head of Department / Executive Secretary of Industrial Union assesses that the staff needs to travel frequently in the course of his work, he may be recommended for a fixed reimbursement amount of \$275 per month. Staff in receipt of Fixed Transport Reimbursement shall not be allowed to make any other transport claims.

- 5.2 The Fixed Transport Reimbursement will be pro-rated for staff who are away from work for more than 14 consecutive working days.
- 5.3 For resignations and long period of no-pay leave where a staff goes through the exit process, the Fixed Transport Reimbursement will cease on the effective date of resignation or no pay leave.

## **6. HANDPHONE ALLOWANCE**

- 6.1 The nature of certain jobs at NTUC-ARU requires staff to stay in constant contact via handphone. Where recommended by the Head of Department / Executive Secretary of Industrial Union, the staff may be granted handphone allowance. The rates are as below:

<b>Category of Staff</b>	<b>Handphone Allowance</b>
Centric Directors and above	\$80 per month
<p>Directors For departments without Directors, it will be the Acting Director or Deputy Director.</p> <p>Staff who need to provide essential services on a permanent basis e.g. key IT personnel</p> <p>Staff who are away from office and must stay in constant contact with their clients</p>	\$50 per month

- 6.2 Staff who are in receipt of handphone allowance shall remain contactable at all times. The handphone number shall be posted in the NTUC Directory and shall be contactable by all persons.
- 6.3 Staff are required to exercise due care and discretion in their handphone usage especially for overseas call. Only overseas calls made for official reasons will be reimbursed on actual usage where these costs exceed the monthly allowance.
- 6.4 For resignations and long period of no-pay leave where staff go through the exit process, the handphone allowance will cease on the effective date of resignation or no-pay leave.

## **7. MOBILE BROADBAND ACCESS ALLOWANCE**

- 7.1 The nature of certain jobs at NTUC-ARU requires staff to access the internet and email while they are off-site. Where recommended by the Head of Department / Executive Secretary of Industrial Union, a staff may be granted mobile broadband allowance of \$30 per month to subscribe to a mobile broadband service.



- 7.2 For resignations and long period of no-pay leave where a staff goes through the exit process, the broadband allowance will cease on the effective date of resignation or no pay leave.

## **8. MOBILE VOICE / DATA PLAN ALLOWANCE**

- 8.1 The nature of certain jobs at NTUC-ARU requires staff to stay in constant contact via handphone and also to access email on the go constantly. Where recommended by the Head of Department / Executive Secretary of Industrial Union, a staff may be granted a flat allowance of \$100 per month to subscribe to a combined phone / email plan. Staff who are in receipt of this allowance will not be eligible for the handphone and broadband allowances.
- 8.2 For resignations and long period of no pay leave where a staff goes through the exit process, the mobile voice / data plan allowance will cease on the effective date of resignation or no pay leave.

## **9. COUNTER SERVICE INCENTIVE**

- 9.1 The nature of certain jobs at NTUC-ARU requires staff to provide counter services. Where recommended by the Head of Department / Executive Secretary of Industrial Union, staff may be granted Counter Service Incentive, paid monthly or quarterly, subject to meeting the eligibility criteria.

### Monthly Counter Service Incentive (MCSI)

- 9.2 Staff who perform full-time counter duty of at least 75% of the time (i.e.  $\geq 128$  hours out of a total of 170 hours) per month will qualify for MCSI of \$100 per month.
- 9.3 MCSI will be pro-rated under the following circumstances:
- (a) Staff who are away from work for more than 14 consecutive working days.
  - (b) Staff who become eligible for MCSI or cease to be eligible for MCSI during the month due to a change in job role.
    - MCSI will be pro-rated according to the number of working days staff have performed counter duty in that month.
  - (c) Staff who have resigned or are on long periods of no-pay leave where they go through the exit process.
    - MCSI will cease on the effective date of resignation or no-pay leave.

### Quarterly Counter Service Incentive (QCSI)

Staff who perform counter duty on an ad-hoc basis may be paid QCSI, based on the counter duty hours performed cumulatively per qualifying quarter, as illustrated in the table below:

Counter Duty Hours performed cumulatively per qualifying quarter	QCSI Quantum
≥ 64 hours	\$50
≥ 128 hours	\$100
≥ 192 hours	\$150
≥ 256 hours	\$200
≥ 320 hours	\$250
≥ 384 hours	\$300

9.5 For QCSI, the 4 qualifying quarterly periods are:  
[January – March], [April – June], [July – September], [October – December].

9.6 Payment will be made in the following month's payroll after each qualifying quarter, that is, January, April, July, October payroll.

## 10. MATERNITY BENEFIT

10.1 Female staff are eligible for maternity benefit provided they have at least 90 days of continuous service at NTUC-ARU immediately preceding the day of childbirth.

10.2 Maternity benefit quantum is as follow:

Salary Grade	Maternity Benefit
Grade N1 to N3	\$800
Grade N4 to N5	\$1000
Grade N6 & above Grade N4 to N5^	\$1200

^Staff who joined NTUC-ARU before 1 June 2008.

10.3 The maternity benefit is intended as a subsidy for maternity / delivery costs related to childbirth. As the average bill size for maternity in B2/B1/A class ward in government restructured hospitals exceeds the maternity benefit quantum of \$800/\$1000/\$1200, no receipts will be required for the claim of maternity benefit.

## 11. TRAVEL INSURANCE

11.1 For overseas travel for official purposes, staff are covered by Personal Accident travel insurance for the full period spent for the following amount:

Grade N1 to N3	\$250,000
Grade N4 and above	\$500,000

11.2 In addition to the above travel insurance, a medical coverage of \$5,000 is included.

- 11.3 When more than 1 week of the period overseas is utilised by the staff for private purposes on leave of any description, the staff may be required to reimburse NTUC-ARU the cost of travel insurance for such period.

## **12. WORK INJURY COMPENSATION**

- 12.1 All eligible staff will be covered under the Work Injury Compensation Act (WICA).
- 12.2 The benefits payable to staff will be in accordance with the Work Injury Compensation Act.

## **13. GROUP PERSONAL ACCIDENT**

Staff will be covered under the Group Personal Accident plan as below:

Grade N1 to N3	-	\$150,000
Grade N4 and above	-	\$500,000

## **14. DEATH COMPENSATION**

- 14.1 Death compensation for confirmed staff will be 1 month gross salary for every year of service, subject to a minimum of \$2,000 and maximum of one year's salary.

## **15. LONG SERVICE AWARDS**

- 15.1 The awardees are selected based on dedicated service, work performance and professional conduct.
- 15.2 The cut-off date for the computation of the number of years of service will be the eve of ARU-SUN Annual Dinner & Dance of each year, wherein the award is given out to eligible staff.
- 15.3 The past service of re-employed staff will be recognized for the purpose of long service award.
- 15.4 The value of the award is as follows:

<b>Completed Service</b>	<b>Value of Award (Cash Voucher)</b>
5 years	\$250
10 years	\$500
15 years	\$800
20 years	\$1,000
25 years, 30 years, 35 years	\$1,500
40 years, 45 years	\$2,000

## **16. MEMBERSHIP TO NTUC THRIFT & LOAN**

- 16.1 Confirmed staff will be given a one-time start-up membership subscription of \$40.

## **17. USE OF:**

**(a) ORCHID COUNTRY CLUB UNION CORPORATE GOLFING & SOCIAL MEMBERSHIP CARD**

**(b) ARANDA COUNTRY CLUB UNION CORPORATE MEMBERSHIP CARD**

- 17.1 The following temporary passes are available for use by NTUC-ARU staff:

(a) OCC Union Corporate Golfing & Social Membership Card

(b) ACC Union Corporate Membership Card

- 17.2 The temporary pass can be signed out 7 days in advance for a usage of 3 days, on a first-come-first served basis from Membership Department, Customer Service Centre.

## **18. COMPUTER LOAN**

- 18.1 Confirmed staff can obtain an interest-free computer loan. The maximum loan amount will be 80% of the cost of the computer set or \$2,400, whichever is lower. A computer set may comprise related equipment that come with the set. The loan shall not be taken solely for the purchase of printers, scanners and other peripherals.

- 18.2 Loan repayment shall be for a maximum period of 2 years. Repayment will be made through monthly deduction from the staff's salary.

- 18.3 A staff is required to repay the balance of the outstanding loan upon resignation or termination of service with NTUC-ARU.

## **19. WELFARE BENEFITS**

- 19.1 All confirmed staff will receive these benefits which are co-shared between ARU and SUN:

<b>Occasion</b>	<b>SUN Member</b>	<b>Non-SUN Member</b>
Upon the birth of a child	\$200 cash	\$100 cash
Upon the staff's legal marriage (only 1 claim allowed during his service in NTUC-ARU)	\$500 cash	\$400 cash
Upon the staff's retirement at legislated retirement age	\$100 cash	\$50 cash
In the event when a staff is being hospitalised for 3 days or more (excluding maternity hospitalisation)	Fruit / Flower basket	Fruit / Flower basket
In the event of the death of a staff's immediate family, defined as the staff's: <ul style="list-style-type: none"><li>• spouse</li><li>• children</li><li>• parents</li><li>• parents-in-law</li></ul>	Funeral Grant of \$500 and a wreath	Funeral Grant of \$400 and a wreath

## SECTION 5 : LEAVE

1. Annual Leave
2. Half Day Annual Leave
3. Annual Leave on Resignation
4. Annual Leave on Termination / Dismissal
5. Annual Leave on Retirement
6. Medical Leave
7. Long Term Illness Leave
8. No Pay Leave
9. Medical Boarding Out
10. Marriage Leave
11. Maternity Leave
12. Paternity Leave
13. Family Care Leave (Childcare + Eldercare)
14. Unpaid Infant Care Leave
15. Adoption Leave
16. Unrecorded Leave
17. Compassionate Leave

## **1. ANNUAL LEAVE**

- 1.1 Staff are eligible for annual leave per calendar year of service as shown below:

	<b>Grade N1 to N3</b>	<b>Grade N4 &amp; above</b>
Less than 10 years of service	14 working days	18 working days
10 years of service or more	18 working days	21 working days

- 1.2 Staff who joined NTUC-ARU before 1 April 2005 will continue to enjoy their existing annual leave entitlement on a personal-to-holder basis.
- 1.3 Annual leave will be pro-rated according to the completed days of service if employment with NTUC-ARU is less than a calendar year.
- 1.4 Unused annual leave can be carried forward to the following year as accumulated leave. Any accumulated leave not consumed by the end of the following year will be forfeited.
- 1.5 All leave applications have to be submitted via the e-Leave System to the Reporting Officer for approval at least 2 working days in advance. Staff may only proceed for leave when approval has been obtained.
- 1.6 A staff who is granted medical leave whilst he is on annual leave may have the period of absence extended or reduced by the period which is prescribed in the medical certificate. Any extension of annual leave is subject to the approval of the Reporting Officer.

## **2. HALF DAY ANNUAL LEAVE**

- 2.1 Annual leave may be taken in half days, subject to the approval of the Reporting Officer. A staff who takes half day leave is required to work for 4 hours 15 minutes that day (a full day work is 8 hours 30 minutes).
- 2.2 Half day annual leave can be taken in blocks of 4 hours 15 minutes. The start and end times can be flexible.
- 2.3 Such leave will be debited against the staff's annual leave eligibility on the basis of two periods of half day leave equal to one day's annual leave.
- 2.4 Leave taken on the eves of major public holidays will be treated as full day annual leave.

## **3. ANNUAL LEAVE ON RESIGNATION**

- 3.1 A staff who has given written notice of resignation is eligible for the annual leave calculated up to the last day of service.
- 3.2 The staff will not be permitted to take his available annual leave during the period of notice unless with the approval of the Reporting Officer.

- 3.3 When a staff resigns, he will be required to refund all annual leave taken in excess of his earned entitlement. The formula for computing annual leave taken in excess is as below:

$$\left[ \frac{\text{Monthly Salary} \times 12 \text{ months}}{52 \text{ weeks} \times \text{No. of working days per week}} \right] \times \text{No. of annual leave taken in excess}$$

- 3.4 If a staff is unable to clear his annual leave balance due to exigencies of service, he will be allowed to encash them. The formula for leave encashment is as below:

$$\left[ \frac{\text{Monthly Salary} \times 12 \text{ months}}{52 \text{ weeks} \times \text{No. of working days per week}} \right] \times \text{No. of annual leave balance}$$

- 3.5 If a staff works for any other employer at any time during the period when the staff is on annual leave within the period of notice of resignation, NTUC-ARU has the right to withhold payment or claim the refund of payment for such annual leave or a portion thereof.

#### **4. ANNUAL LEAVE ON TERMINATION / DISMISSAL**

- 4.1 In case of termination of service by NTUC-ARU, any unconsumed annual leave, if not exhausted during the period of notice with the agreement of the staff, may be compensated by payment of salary.
- 4.2 Where a staff is summarily dismissed for misconduct, he will not be eligible for any salary payment for annual leave that is not yet consumed as at the day of dismissal.

#### **5. ANNUAL LEAVE ON RETIREMENT**

- 5.1 A staff who will be retiring from NTUC-ARU will be given permission to take all the annual leave due to him immediately before the date of retirement.

#### **6. MEDICAL LEAVE**

- 6.1 Staff shall be entitled to paid Outpatient Medical Leave not exceeding an aggregate of 14 working days in each calendar year on the production of a medical certificate from any registered medical/TCM practitioner. Please refer to the panel of registered TCM practitioners at <http://www.tcmpb.gov.sg/tcm/searchtcmp.do>.
- 6.2 In the event that a staff is being hospitalised, he shall be granted Hospitalisation Leave up to an aggregate 60 days in each calendar year less any Outpatient Medical Leave taken during the year.
- 6.3 For staff who did not complete probation and cease employment for whatever reason before confirmation, the number of days of Medical Leave he is entitled to will be pro-rated according to the length of completed service, as per Employment Act provisions:

<b>Number of Completed Months of Service</b>	<b>Outpatient Medical Leave (days)</b>	<b>Hospitalisation Leave (days)*</b>
Less than 3 months	0	0
3 months	5	15
4 months	8	30
5 months	11	45
6 months onwards	14	60

\* The total number of days of Hospitalisation Leave is up to an aggregate to the number of days indicated above less any Outpatient Medical Leave taken during the completed months of service.

- 6.4 When a staff is unable to report for work due to illness, he must ensure that:
- (a) his Reporting Officer is informed immediately of the commencement of his absence;
  - (b) he submits his Medical Leave application via the e-Leave System immediately upon his return to work. The Medical Leave application must be supported by a Medical Certificate issued by a registered medical / TCM practitioner.

## **7. LONG TERM ILLNESS LEAVE**

- 7.1 A confirmed staff who is certified by a registered medical doctor to be suffering from long term illnesses such as cancer, stroke, tuberculosis and hepatitis, shall on the recommendation of the medical doctor be entitled to long term sick leave as follows:
- (a) the first 6 months on full pay;
  - (b) the second 6 months on half pay;
  - (c) the third 6 months on no pay.
- 7.2 To be eligible for the long term illness leave, the staff needs to fulfill the following criteria:
- i. has at least 12 months of continuous service at NTUC-ARU; and
  - ii. has already exhausted all the annual and medical leave.
- 7.3 A staff who is eligible for the above benefit shall forfeit the stated benefits if he misconducts himself by:
- (a) not following the advice of the medical doctor; and/or
  - (b) being employed in any other organisation or business or gainfully self-employed while on long term illness leave.

## **8. NO PAY LEAVE**

- 8.1 A confirmed staff who has exhausted all his annual leave may apply for no pay leave. Approval is granted on a case-by-case basis.



- 8.2 All applications for no pay leave must be duly supported by the Head of Department / Executive Secretary of Industry Union and submitted to Director (Human Resource) for approval. Applications must be approved before the staff goes on no pay leave.
- 8.3 If the period of no pay leave stretches to 30 calendar days or more, all the weekends in that period will be treated as no pay leave.
- 8.4 The period of no pay leave will be excluded from the computation for the award of Annual Wage Supplement, Variable Bonuses, Performance Bonus and Variable Increment.

## **9. MEDICAL BOARDING OUT**

- 9.1 A confirmed staff who has fallen ill under circumstances in which paragraph 7 is inapplicable and has exhausted all his annual and medical leave may apply for no pay leave if there is a likelihood that he will recover from his illness. Approval is granted on a case-by-case basis.
- 9.2 In the event that the staff is not likely to recover from his illness after going through a medical review, NTUC-ARU will medically board out the staff, that is, termination of service on the ground of poor health. This also applies to staff who has exhausted Long Term Illness Leave.
- 9.3 A staff who is medically boarded out of service will be paid a compensation of 1 month's gross salary for every year of service, subject to a maximum of 12 months' gross salary.

## **10. MARRIAGE LEAVE**

- 10.1 A confirmed staff shall be eligible for up to a maximum of 7 working days of marriage leave. Such leave shall be consumed in full either on the occasion when the staff registers his legal marriage with the appropriate authority or upon his customary marriage. A staff may only claim marriage leave once during his service in NTUC-ARU.

## **11. MATERNITY LEAVE**

- 11.1 A female staff shall be eligible for 8 weeks of maternity leave in accordance with the Employment Act. If the female staff also satisfies the eligibility criteria under the Child Development Co-Savings Act (CDCA), she will be eligible for an additional 8 weeks (making a total of 16 weeks maternity leave).
- 11.2 The last 8 weeks of maternity leave can be taken flexibly over a period of 12 months from the date of the confinement, subject to mutual agreement between the staff and the Reporting Officer.
- 11.3 In order to be eligible for the additional 8 weeks maternity leave under the CDCA, the following criteria must be fulfilled:
  - (a) The child is a Singaporean;

- (b) The female staff is lawfully married to the child's father;
  - (c) The female staff has worked at NTUC-ARU for a continuous duration of at least 90 calendar days before the birth of her child.
- 11.4 A female staff who opts to take the 16 weeks of maternity leave in a stretch has the choice to take up to another 2 months of no pay leave immediately after the maternity leave. The no pay leave application has to be supported by the Head of Department / Executive Secretary of Industrial Union and approved by Director (Human Resource).
- 11.5 A female staff will still receive the maternity leave benefits if she is terminated without sufficient cause within the last 6 months of pregnancy or retrenched within the last 3 months of pregnancy. Please note that non-confirmation does not constitute dismissal without cause.

## **12. PATERNITY LEAVE**

- 12.1 All confirmed married male staff shall be eligible for 3 working days paternity leave for their first 4 living children.

## **13. FAMILY CARE LEAVE (CHILDCARE + ELDERCARE)**

- 13.1 Staff are eligible for up to 15 days of Family Care Leave per calendar year which comprises the following:
- (a) Childcare Leave (Unconditional)
  - (b) Childcare Leave (Conditional)
  - (c) Eldercare Leave (Conditional)
- 13.2 Family Care Leave will be pro-rated for:
- (a) staff with less than 12 months service in the calendar year;
  - (b) staff on part-time employment.

### **Childcare Leave (Unconditional)**

- 13.3 To be eligible for the Unconditional Childcare Leave, the following criteria set under the Child Development and Co-Savings Act (CDCA) have to be fulfilled:
- (a) The child is below 7 years of age (includes adopted and step children);
  - (b) The child is a Singaporean;
  - (c) The staff is lawfully married to the child's mother/father;
  - (d) The staff has worked at NTUC-ARU for a continuous duration of at least 3 calendar months.
- 13.4 The Unconditional Childcare Leave is 6 days per calendar year, regardless of the number of eligible children the staff has.

- 13.5 The number of days of Unconditional Childcare Leave will be pro-rated for staff with less than 12 months service in the calendar year (as below):

Number of Completed Months of Service	Unconditional Childcare Leave (days)
Less than 3	0
3	2
4	2
5	3
6	3
7	4
8	4
9	5
10	5
11	6
12	6

- 13.6 There will be no pro-ration in the year the child is born and in the year the child turns 7.

Example

The child is born on 1 Jun 2009. In 2009, the staff is entitled to 6 days of childcare leave. In 2016 when the child turns 7 years old, the staff is also entitled to 6 days of childcare leave. The staff can take the 6 days of leave anytime in the year 2016. It is not necessary to consume all 6 days before the child's 7<sup>th</sup> birthday on 1 June 2016.

**Childcare Leave (Conditional)**

- 13.7 To be eligible for the Conditional Childcare Leave, the following criteria have to be fulfilled:
- (a) The child is below 12 years old (includes adopted and step-children);
  - (b) The staff is required to show proof of medical certificate for the child;
  - (c) The staff must be confirmed in service.
- 13.8 The number of days of Conditional Childcare Leave is 5 days per child, capped at a total of 15 days per calendar year.
- 13.9 A staff with children exceeding 12 years old who have special needs or long term illness may request to be eligible for Conditional Childcare Leave. The request must be submitted to Director (Human Resource) for approval. The approval will only extend till the child reaches 18 years old.
- 13.10 Conditional Childcare Leave will not be pro-rated according to the birth date of the child. The leave can be taken anytime in the year that the child turns 12 or 18 (special needs).

**Eldercare Leave (Conditional)**

- 13.11 A staff shall be eligible for up to a maximum of 5 working days of Eldercare Leave per calendar year to accompany his parents / parents-in-law / grandparents / grandparents-in-law (regardless of age) for medical appointments and/or to care for them in the event of hospitalisation.

13.12 Staff must be confirmed in service to qualify for Eldercare Leave.

13.13 Application for Eldercare Leave must be supported by medical certificate or excuse chit issued by the clinic or hospital.

#### Application for Family Care Leave

13.14 All applications for Family Care Leave have to be submitted via the e-Leave System to the Reporting Officer for approval.

13.15 Staff are permitted to apply for half day Family Care Leave.

#### Combination of Family Care Leave

13.16 Staff can apply for a combination of Childcare Leave (Unconditional) and Childcare Leave (Conditional) and Eldercare Leave (Conditional), depending on the number of children he has and the age of his children. For ease of reference, please see the table below.

No. of children 7 years old & below	No. of children 7+ to 12 years old or 18 years old (Special Needs)	Childcare Leave (Unconditional)	Childcare Leave (with MC)	Eldercare Leave
0	0	Nil	Nil	5 days
1	0	6 days	0 days	5 days
0	1	Nil	5 days	5 days
2	0	6 days	4 days	5 days
1	1	6 days	4 days	5 days
0	2	Nil	10 days	5 days
3	0	6 days	9 days*	Nil*
2	1	6 days	9 days*	Nil*
1	2	6 days	9 days*	Nil*
0	>= 3	Nil	15 days*	Nil*

\* Staff can choose to under-utilize Childcare Leave (with MC) and exchange it for Eldercare Leave (max 5 days) instead.

## **14. UNPAID INFANT CARE LEAVE**

14.1 A staff is eligible for 6 days of unpaid infant care leave per year if he has a child under the age of 2.

14.2 To be eligible for the unpaid infant care leave, the following criteria have to be fulfilled:

- (a) The child is below 2 years old (includes adopted and step children);
- (b) The child is a Singaporean;
- (c) The staff is lawfully married to the child's father/mother;
- (d) The staff has worked at NTUC-ARU for a continuous duration of at least 3 calendar months.

- 14.3 If a female staff decides to take 2 months of no pay leave immediately after her maternity leave, this unpaid infant care leave will be included in the 2 months period.

## **15. ADOPTION LEAVE**

- 15.1 Female staff are eligible to take up to 4 weeks of leave to care for their adopted newborn aged 12 months and below. The adoption leave can be taken flexibly or in a continuous block within 12 months from the date of birth of the adopted child.
- 15.2 To be eligible for the adoption leave, the following criteria have to be fulfilled:
- (a) The adopted child is a Singapore citizen or becomes one within 6 months of the Adoption Order being granted;
  - (b) The female staff has worked at NTUC-ARU for a continuous duration of at least 90 calendar days before the start date of the Adoption Leave.
  - (c) The female staff has fewer than 4 other living children (excludes adopted and step children) at the point of application of adoption leave;
  - (d) The female staff is lawfully married.

## **16. UNRECORDED LEAVE**

Unrecorded leave can be used for the following activities. The total combined number of days shall not exceed 14 working days per year. All unrecorded leave will be assessed on a case-by-case basis and subject to the approval of the Head of Department / Executive Secretary of Industrial Union.

- 16.1 Study & Examination Leave  
Confirmed staff who attend development courses can apply for examination & study leave, subject to a maximum of 3 working days per paper. All applications for such leave must be supported by the necessary documentation (such as the examination schedule).
- 16.2 Leave for Trade Union Courses / Conferences / Seminars  
Staff who are elected union officials may apply for leave to attend trade union courses/conferences/seminars.
- 16.3 Leave for exercises organized by recognized organizations and supported by NTUC-ARU.

### Examples

- (a) Overseas missions by St John's Ambulance, Red Cross, Boy Scout, Girl Guides
- (b) Singapore Volunteers overseas programmes
- (c) Overseas youth programmes by Singapore International Foundation and Outward Bound School
- (d) International and regional cultural activities organized by People's Association

## **17. COMPASSIONATE LEAVE**

- 17.1 Confirmed staff may be granted compassionate leave on the occasion of the death of a close relative as defined below:
- (a) 3 consecutive working days at any one time on the occasion of the death of spouse, children or parents;
  - (b) 2 consecutive working days at any one time on the occasion of the death of parents-in-law, grandparents or siblings.
- 17.2 Application for compassionate leave should be submitted immediately upon the staff's return to work and must be supported by the death certificate of the deceased.

## **SECTION 6: LEARNING & DEVELOPMENT**

1. Learning and Development
2. Individual Learning Plan
3. Skill-based Upgrading
4. Study Loan

## 1. LEARNING AND DEVELOPMENT

1.1 NTUC-ARU is committed to investing in staff capabilities for current and future challenges.

1.2 Here, we focus on building and strengthening competencies that can further the cause of the Labour Movement. Competencies are Behaviors, Knowledge and Skills required for successful performance at work. We will develop staff in the following areas to help them succeed at work:

- (a) Core competencies
- (b) Functional competencies
- (c) Team Leadership
- (d) Personal Mastery

### 1.3 4D CORE COMPETENCY MODEL

#### 4D Core Competency Model



1.3.1 Our 4D Core Competencies of Do Well, Do Good, Do Together and Do More, are behavioural expectations that apply to all staff regardless of the department or role they are in. They define what it means for staff to succeed in their roles and help build capabilities for current and future challenges.

1.3.2 These 4D core competencies provide staff with the basis to speak to their Reporting Officers regarding their learning and development. They also form part of the annual performance appraisal for all staff.

1.3.3 There are 5 competency levels that are defined based on salary grades. Depending on the salary grade, each staff will have a set of competencies specified under the 4D Core Competency Model. Please refer to [here](#) for the 4D competencies that are specific to your salary grade.



## **1.4 FUNCTIONAL COMPETENCIES**

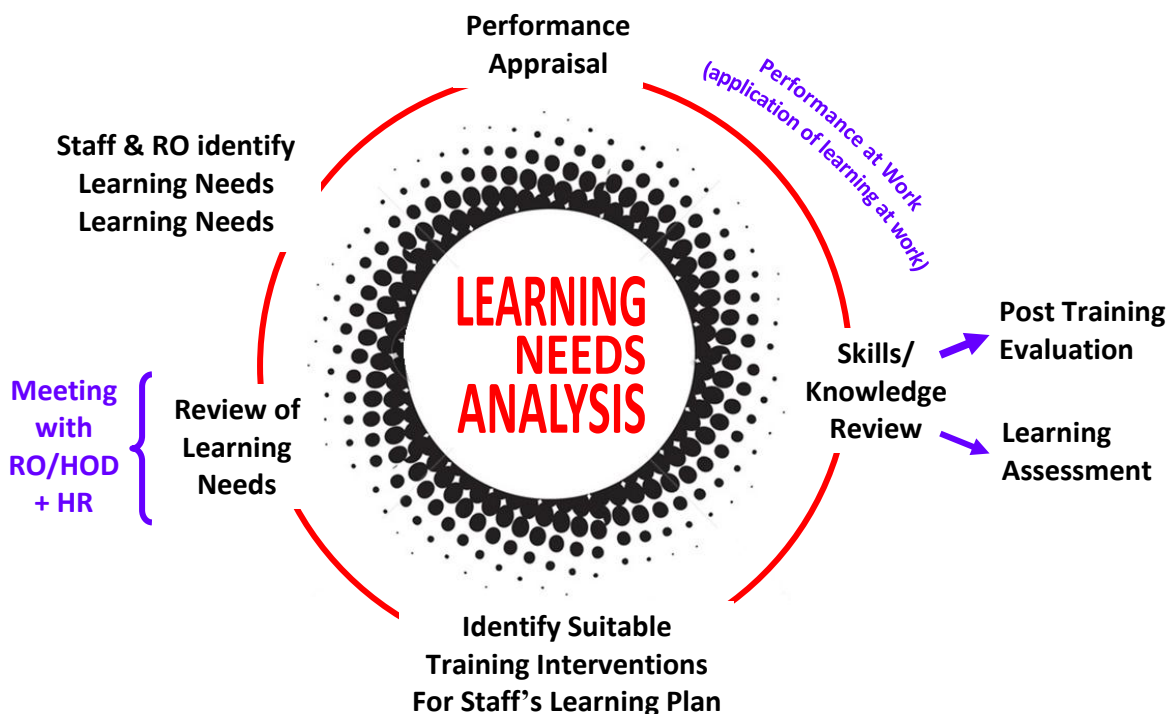
- 1.4.1 Functional competencies are the knowledge and skills that staff need to perform their work in their respective functions.

## **1.5 PERSONAL MASTERY AND TEAM LEADERSHIP**

- 1.5.1 Personal Mastery is an on-going effort to discover and improve one self. An important step is self-awareness - of one's personality, one's preferences, and others' perceptions. This will sharpen our team leadership skills in working with and leading others. With team leadership skills, each staff will be able to motivate himself and his team towards common goals.

## **2. INDIVIDUAL LEARNING PLAN**

- 2.1 Staff are encouraged to continuously upgrade their skills and take ownership of their personal development. They should regularly discuss with their Reporting Officers on their learning needs and career aspirations to develop a personalized learning plan for themselves.
- 2.2 Each year, staff can indicate their learning needs in their annual performance appraisal. These learning needs will be reviewed with the staff's Reporting Officer (RO) and Head of Department / Executive Secretary of Industrial Union.
- 2.3 NTUC-ARU is committed to the learning priorities of each staff. Relevant training programmes and learning interventions (e.g. job rotations, participation in organization wide projects) are available to staff. From time to time, staff will be nominated by Heads of Department / Executive Secretaries of Industrial Unions or the Human Resource Department for training programmes to further their capabilities and performance at work.
- 2.4 All confirmed staff are also eligible to apply for NTUC-ARU's sponsorship of relevant professional and development programmes, which are useful for their work in NTUC-ARU.



### 3. SKILL-BASED UPGRADING (CERTIFICATION PROGRAMMES LEADING TO HIGHER ACADEMIC QUALIFICATIONS)

- 3.1 In support of staff's continuous upgrading of skills, this scheme provides sponsorship for programmes leading to formal qualifications.
- 3.2 The sponsorship covers programmes, leading to a Basic Certificate, Certificate, Diploma, Advanced Diploma and Graduate Diploma that are held outside of office hours.
- 3.3 More details on Learning and Development, including the training calendar for staff, can be found in the HRD website at Infoshare. Click [here](#).

### 4. STUDY LOAN

- 4.1 A confirmed employee wishing to pursue formal qualifications on his own may apply to NTUC-ARU for sponsorship of the interest on Study Loan.
- 4.2 To qualify for sponsorship of the interest, the employee must:
  - (a) be an NTUC Union Member;
  - (b) have at least 2 years of service with NTUC-ARU at the time of sponsorship; and
  - (c) not have any adverse records in the last 3 years.
- 4.3 Depending on the loan quantum, NTUC-ARU shall advise the employee to apply to RHB Bank or OCBC Bank for a Study Loan. The onus is on the employee to satisfy the credit requirements of the bank to obtain approval of the Study Loan.

4.4 The loan quantum for the Study Loan shall be the lowest of the following 3 criteria:

- (a) Up to 8 times of monthly salary
- (b) Up to 90% of the total course fees
- (c) Up to \$30,000

The loan quantum may be reviewed from time to time.

4.5 NTUC-ARU shall bear the interest for the Study Loan up to a repayment period of 5 years.

4.6 The Study Loan is a contract between the employee and the bank. NTUC-ARU shall have no rights or obligations against, with or to the bank in respect of the Study Loan. The employee shall pay the monthly installment comprising the principal and interest directly to the bank and claim reimbursement of interest by submitting the bank statement on repayment to the Human Resource Department. The loan interest will be reimbursed into the employee's salary account upon verification of the bank statement.

4.7 Should the employee go on No Pay Leave during the loan period, NTUC-ARU will not bear the interest during the No Pay Leave.

4.8 Should the employee resign before the end of the repayment period, NTUC-ARU will cease to bear any remaining interest after the employee's last day of service.

4.9 Each employee is only eligible to apply for one Study Loan per calendar year.

## **SECTION 7 : RE-EMPLOYMENT POLICY**

1. Retirement
2. Re-employment After Retirement

## **1. RETIREMENT**

- 1.1 Every staff shall retire at the statutory retirement age in accordance with the provisions of the Retirement Age Act. However, a staff may be re-employed after retirement on a year-to-year basis.
- 1.2 A staff will be given 6 months' notice in advance to give them sufficient time to clear their annual leave before they retire.
- 1.3 For staff reaching the age of 60, appropriate adjustments in salary and benefits may be made in accordance with the provisions of the Retirement Age Act, after due consultation with SUN.

## **2. RE-EMPLOYMENT AFTER RETIREMENT**

- 2.1 NTUC-ARU undertakes to adopt the provisions and recommendations set out in the Tripartite Guidelines on the Re-employment of Older Employees. NTUC-ARU shall implement the following initiatives to ensure that older and mature workers have opportunities to remain economically productive and continue to contribute effectively at the workplace. The initiatives will be reviewed from time to time with reference to changes in the said Tripartite Guidelines.

### **Identifying Eligible Staff for Re-employment**

- 2.2 NTUC-ARU shall offer re-employment to retiring staff subject to their meeting these eligibility criteria:
  - (a) medically fit to continue working beyond the age of 62; and
  - (b) performance ratings for the last 3 years are at least 'C'.

### **Pre-Retirement & Re-Employment Planning**

- 2.3 NTUC-ARU shall provide pre-retirement planning for retiring staff at least 1 year before they are due for retirement. This includes discussing with retiring staff on:
  - (a) Possible re-employment prospects within NTUC-ARU should they qualify for re-employment;
  - (b) Training requirements if they need more skills and knowledge and/or if they are deployed to new job functions.
- 2.4 For staff who do not meet the re-employment eligibility criteria in paragraph 2.2, NTUC-ARU shall also inform them so that the said staff can make the necessary preparations to look for an alternative job outside NTUC-ARU. The staff shall be informed of his re-employment prospects at least 3 months prior to his retirement age.

- 2.5 Should any staff not meet the re-employment eligibility but who wishes to continue working beyond the retirement age, NTUC-ARU will offer outplacement assistance. In addition, NTUC-ARU will offer a one-off Employment Assistance Payment (EAP) to the eligible staff to help him tide over the period while looking for alternative employment outside NTUC-ARU. The quantum of EAP shall be in accordance with the Tripartite Guidelines on the Re-employment of Older Employees.

#### **Re-employment Work Arrangements**

- 2.6 Staff who meet re-employment eligibility criteria will be offered one of the following job arrangements, subject to operational needs and mutual agreement:
- (a) in the same job;
  - (b) with modifications to existing job;
  - (c) different job on re-negotiated terms;
  - (d) flexible work arrangement, such as part-time, job-sharing and other appropriate schemes.

Appropriate adjustments in salary and benefits, if any, will be based on reasonable factors in accordance with the provisions of the Retirement Age Act.

#### **Tenure of Re-employment Contract**

- 2.7 NTUC-ARU will offer all eligible retiring staff a renewable year-on-year contract at least till age 65, so long as the staff continues to meet the eligibility criteria for re-employment in paragraph 2.2.

#### **Terms of Re-employment Offer**

- 2.8 All eligible retiring staff shall be given a letter of offer at least 3 months in advance of retirement. In working out the offer of re-employment, NTUC-ARU will consider the following factors:
- (a) value of the job;
  - (b) job scope and responsibility;
  - (c) experience, competence and performance of the staff;
  - (d) type of work arrangement;
  - (e) the Minimum and Maximum of the salary range of the job being offered.
- 2.9 Training will continue to be provided to all re-employed staff as part of NTUC-ARU's commitment to continuous upgrading.
- 2.10 Appropriate adjustments to other benefits such as annual leave may be made.
- 2.11 NTUC-ARU will discuss the revised terms and conditions with the staff.

#### **Recognition of Contributions by Re-employed Staff**

- 2.12 Re-employed staff will have a formal performance appraisal so that they can be recognized for their contributions to the Labour Movement. NTUC-ARU will, where appropriate, continue to reward re-employed staff with performance bonuses, incentives or once-off bonuses, to motivate them to perform well.

**Grade Structure and Salary Ranges**

<b>Grade</b>	<b>Gross Salary Range</b>
N12	\$8,685 – \$10,430
N11	\$7,475 – \$9,200
N10	\$6,300 – \$7,980
N9	\$5,395 – \$6,965
N8	\$4,690 – \$6,105
N7	\$4,080 – \$5,310
N6	\$3,500 – \$4,725
N5	\$2,940 – \$4,120
N4	\$2,475 – \$3,465
N3	\$2,015 – \$2,955
N2	\$1,660 – \$2,415
N1	\$1,285 – \$1,945

## Appendix II

### Enhanced Incomeshield and Incomeshield Assist Rider [Top-up to Medisave and salary accounts]

	Age next birthday	1-Jun-08	1-Jun-09	1-Jun-10	1-Jun-11	1-Jun-12	1-Jun-13	1-Jun-14	1-Jun-15	1-Jun-16	1-Jun-17	1-Jun-18	1-Jun-19	1-Jun-20	1-Jun-21	1-Jun-22	1-Jun-23	1-Jun-24	1-Jun-25	1-Jun-26	1-Jun-27	1-Jun-28
ADVANTAGE	Up to 30	165	173	182	191	201	211	221	232	244	256	269	282	296	311	327	343	360	378	397	417	438
	31 - 40	206	216	227	238	250	263	276	290	304	320	336	352	370	388	408	428	450	472	496	521	547
	41 - 50	402	422	443	465	489	513	539	566	594	624	655	688	722	758	796	836	878	921	967	1,016	1,067
	51 - 60	563	591	621	652	684	719	754	792	832	873	917	963	1,011	1,062	1,115	1,170	1,229	1,290	1,355	1,423	1,494
	61 - 65	911	957	1,004	1,055	1,107	1,163	1,221	1,282	1,346	1,413	1,484	1,558	1,636	1,718	1,804	1,894	1,989	2,088	2,192	2,302	2,417
	66 - 70	1,315	1,381	1,450	1,522	1,598	1,678	1,762	1,850	1,943	2,040	2,142	2,249	2,362	2,480	2,604	2,734	2,870	3,014	3,165	3,323	3,489
BASIC (Singaporeans)	Up to 30	107	112	118	124	130	137	143	151	158	166	174	183	192	202	212	222	234	245	258	270	284
	31 - 40	133	140	147	154	162	170	178	187	197	206	217	227	239	251	263	276	290	305	320	336	353
	41 - 50	235	247	259	272	286	300	315	331	347	365	383	402	422	443	465	489	513	539	566	594	624
	51 - 60	314	330	346	363	382	401	421	442	464	487	511	537	564	592	622	653	685	720	756	793	833
	61 - 65	514	540	567	595	625	656	689	723	759	797	837	879	923	969	1,018	1,069	1,122	1,178	1,237	1,299	1,364
	66 - 70	733	770	808	849	891	936	982	1,031	1,083	1,137	1,194	1,254	1,316	1,382	1,451	1,524	1,600	1,680	1,764	1,852	1,945
BASIC (PRs)	Up to 30	113	119	125	131	137	144	151	159	167	175	184	193	203	213	224	235	247	259	272	286	300
	31 - 40	142	149	157	164	173	181	190	200	210	220	231	243	255	268	281	295	310	325	342	359	377
	41 - 50	252	265	278	292	306	322	338	355	372	391	410	431	453	475	499	524	550	578	606	637	669
	51 - 60	338	355	373	391	411	431	453	476	499	524	551	578	607	637	669	703	738	775	813	854	897
	61 - 65	562	590	620	651	683	717	753	791	830	872	915	961	1,009	1,060	1,113	1,168	1,227	1,288	1,353	1,420	1,491
	66 - 70	808	848	891	935	982	1,031	1,083	1,137	1,194	1,253	1,316	1,382	1,451	1,524	1,600	1,680	1,764	1,852	1,945	2,042	2,144
ENHANCED C	Up to 30	78	82	86	90	95	100	105	110	115	121	127	133	140	147	154	162	170	179	188	197	207
	31 - 40	94	99	104	109	114	120	126	132	139	146	153	161	169	177	186	195	205	215	226	238	249
	41 - 50	166	174	183	192	202	212	222	234	245	258	270	284	298	313	329	345	362	380	399	419	440
	51 - 60	211	222	233	244	256	269	283	297	312	327	344	361	379	398	418	439	461	484	508	533	560
	61 - 65	354	372	390	410	430	452	474	498	523	549	577	605	636	668	701	736	773	811	852	895	939
	66 - 70	519	545	572	601	631	662	696	730	767	805	845	888	932	979	1,028	1,079	1,133	1,190	1,249	1,311	1,377



## Appendix III

### GROUP HOSPITAL & SURGICAL PLANS ~ Schedule of Benefits ~

Benefits per Disability		Plan 1	Plan 2	Plan 3
1	Daily Room & Board (Max 120 days; includes ICU)	\$280	\$170	\$50
2	Intensive Care Unit (Max 30 days)	\$10,000	\$10,000	\$10,000
<b>Inpatient Benefit</b>				
3	Other Hospital Services	\$5,000	\$3,000	\$1,000
4	Surgical Benefit <sup>1</sup>	\$6,500	\$5,200	\$750
5	Daily In-hospital Consultation (Max 120 days)	\$60	\$50	\$30
<b>Outpatient Benefit (within 90 days)</b>				
6	Pre-hospitalisation Specialist Consultation	\$400	\$300	\$250
7	Pre-hospitalisation Diagnostic X-ray & Lab fees	\$400	\$300	\$250
8	Post-hospitalisation Treatment	\$500	\$500	\$500
9	Emergency outpatient treatment (accidental)	\$2,500	\$2,000	\$1,200
<b>Overall limit as charged (Government/ Restructured Hospitals) <sup>2</sup></b>		<b>\$14,000</b>	<b>\$8,500</b>	<b>\$2,500</b>
<b>Others</b>				
10	Miscarriage Benefit (includes ectopic pregnancy) <sup>3</sup>	\$1,000	\$1,000	\$1,000
11	Ambulance Fees	\$150	\$150	\$150
12	Outpatient Kidney Dialysis/ Cancer Treatment (Max per policy year) <sup>4</sup>	\$10,000	\$10,000	\$10,000
13	Death Benefit	\$5,000	\$5,000	\$5,000
14	Claim Medical Report Fees (private & government/restructured hospitals)	\$50	\$50	\$50
<b>Co-insurance <sup>5</sup></b>		<b>10%</b>	<b>10%</b>	<b>10%</b>

Note 1: **Surgical Schedule waived** for Restructured Hospitals.

Note 2: Only includes Items 3 to 8.

Note 3: **Includes accidental & non-accidental miscarriage, and abortions due to medical reasons.**  
**Includes ectopic pregnancy**

Note 4: Pre-existing conditions are not covered. **No co-insurance.**

Note 5: Co-insurance of 10% applies to all benefits.