

Protecting Your Loved Ones

With complimentary NTUC GIFT coverage for NTUC Union Members, you can still provide for your loved ones when the unthinkable happens

Group term life insurance policy coverage of up to **\$40,000***



Table of benefits for Death and Permanent Disability

Death Benefits	Continuous membership tenure	
	< 10 years	> 10 years
Death - natural causes	\$6,000	\$7,500
Death - accident during working hours	\$6,000	\$7,500
Death - accident outside working hours	\$20,000	\$40,000
Death of member's spouse^ - all causes	\$500	\$1,000

Permanent Disability Benefits	Continuous membership tenure	
	< 10 years	> 10 years
Total & Permanent Disability (TPD) - natural causes	\$6,000	\$7,500
TPD - accident during working hours	\$6,000	\$7,500
TPD - accident outside working hours	\$20,000	\$40,000
TPD of member's spouse^ - all causes	\$500	\$1,000
Permanent & Partial Disability (PPD) - natural causes	\$1,000	\$2,000
PPD - accident during working hours	\$1,000	\$2,000
PPD - accident outside working hours	\$10,000	\$20,000

NTUC GIFT Extension
NTUC Union Members and their spouses aged 65 and above (as at 1 May) may be eligible for GIFT Extension up to age 74, subject to member meeting the membership tenure criteria with payment of an annual token fee. The token fee payable has been waived until 30 April 2022.

Eligibility requirements:
Members with **continuous membership tenure** of:
 • ≥ 10 years – eligible for coverage up to 67 years old
 • ≥ 20 years – eligible for coverage up to 69 years old
 • ≥ 30 years – eligible for coverage up to 74 years old

In the event of a claim, please contact your respective union (for Ordinary Members) or NTUC Members' Hub (for General Members and U Club Members) at 6213 8008, or visit ntuc.org.sg/ucare to download claim forms.

^ Subject to member meeting the eligibility criteria.

* All ages mentioned above refer to Age Last Birthday.
 * Each policy year is from 1 May (current year) to 30 Apr (following year).

Underwritten by:



Know Your Workplace Rights

Facing employment or salary-related disputes?



Seek guidance and support on employment-related issues at **Tripartite Alliance for Dispute Management (TADM) at NTUC.**

Here's how you can reach out:



Get advice online at ntuc.co/workplaceadvisory



Approach TADM at NTUC for immediate assistance.
ntuc.co/locateTADM



Contact us via our hotline at **6213 8008**
 (Mon - Fri: 9.00am - 5.30pm, Sat: 9.00am - 12.30pm)

For more information, refer to our FAQ at ntuc.co/TADMfaq

Contact your union

There are 58 unions, 7 affiliated associations looking out for you

Find out more at ntuc.co/unions-associations

Gain a better understanding of your workplace rights at our LawWorks Legal Clinics and Primers.

Email lawworks@ntuc.org.sg to learn more.

SIGN UP

Not yet a member?

Sign up at ntuc.co/applyMember

Download **MyNTUC App** now to discover more of your membership benefits!



ntucmembership.sg

6213 8008 Mon - Fri: 9am - 5.30pm | Sat: 9am - 12.30pm

[f ntucmembership](https://www.facebook.com/ntucmembership)

[i ntucsingapore](https://www.instagram.com/ntucsingapore)

ntuc.co/contactus

All information is accurate as of Sep 2022.

#EVERY
WORKER
MATTERS

MEMBERSFIRST
WORKERSALWAYS

Link

ntuc
National Trades Union Congress

NTUC UNION MEMBERSHIP

More support for your needs at work and in life



SEP 2022

Building Financial Resilience

No matter what stage of life you are in, our Social Enterprises are here to empower you with the resources to plan for your life goals and retirement



income
made yours

Get up to **\$600*** FairPrice Group E-Vouchers when you sign up for any qualifying Regular Premium Life Insurance Plan via MyNTUC App



Get **15% bonus coverage*** for all insurance products

MoneyOwl
an NTUC Social Enterprise

Get **75% OFF*** Comprehensive Financial Planning

*Terms and conditions apply.

Gear Up With the Right Skills and Boost Your Employability

With exclusive access to training resources and personalised career coaching, your next career opportunity is within reach!

Lower the cost of skills upgrading with the **Union Training Assistance Programme (UTAP)**



Enjoy up to **\$500*** worth of training benefits per year when you register for workshops and courses to boost your employment and employability!

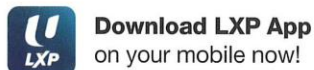
UTAP allows you to combine SkillsFuture Credits for even more savings on your course fee

Visit e2i.sg/utapmembers to find out more.

* Terms and conditions apply.



Get **50% OFF*** LXP's annual subscription and gain access to over 75,000 courses (U.P. \$120)



www.ntuclearninghub.com/lxp 6336 5482

Exclusively for NTUC Union Members:

Personalised Career Coaching @ U PME Centre



Resume review/
matching



Career needs
analysis



Practice interview
techniques

Enhance your career search with the necessary tools and skills through these workshops



Virtual interviews are the new norm! Pick up valuable tips on interview etiquette and learn more about the latest in-demand skills and competencies



Starting on your new job can be a mix of excitement and nerves. Learn how to present a first impression and prove your worth in your new role to the company



Your elevator pitch matters! Be equipped with skills on how to write an impressive resume and gain access to useful job search resources

For more information and enquiries:

upme.ntuc.org.sg [f UPMECentre](https://www.facebook.com/UPMECentre) pme@ntuc.org.sg

You can also visit **NTUC's e2i (Employment and Employability Institute)** for recruitment events, networking seminars, job matching, career guidance and skills upgrading services.

e2i.com.sg 6474 0606

Manage Your Cost of Living With Exclusive Member Privileges

Saving on daily essentials and caring for your family's well-being made easier with members-only offers at our Social Enterprises and merchant partners.



Earn **4%*** FairPrice member benefits in Linkpoints



10% OFF* and earn **0.5% Linkpoints*** when you pay via the FairPrice app

Signature Breakfast Set from **\$1.80*** onwards



Members' rates* on leisure & lifestyle experiences booked via readyforexperience.sg



\$9.50* Movie Tickets Every Day at any Cathay Cineplexes



30% OFF* Day Passes
\$10 OFF* Wild & Wet Premium Membership and Cabana Rental



Get **\$102 worth of Linkpoints*** per family per year when you enrol your child



20% OFF* monthly mobile subscription & **FREE Caller Number Display** and more



Fee waiver* when filing a consumer dispute with CASE



Members' rates* for NTUC Health Active Ageing, Denticare, Family Medicine Clinic, Home Care and Physiotherapy services



\$2 OFF* every Wheelchair Transport Ride

Flash your NTUC Card for members' rates*



...and many more!

Visit ntucmembership.sg to discover more savings!

Level Up Your Savings

ENJOY UP TO **21% SAVINGS** ON YOUR FAIRPRICE GROUP SPEND, EXCLUSIVELY FOR NTUC UNION MEMBERS.*

trust values unions.
*T&Cs apply.



Sign up and spend for an instant \$525



Learn more at ntuc.co/Trust

*Terms and conditions apply.
^Based on the average historical rebate levels. Will vary from year to year and subject to approval at Annual General Meetings of the Co-operative.
FairPrice Group Spend includes spends at FairPrice, FairPrice Finest, FairPrice Xtra, FairPrice Xpress, FairPrice Online, Warehouse Club, Unity and Cheers stores (excluding FairPrice Xpress and Cheers outlets located within Esso stations) and participating stalls at Kopitiam outlets and Kopitiam Card top-up.