

**ALL YOU  
NEED TO  
KNOW ABOUT**

**DISABILITY  
MONEY  
MATTERS**

This booklet is dedicated to all persons with disabilities and their caregivers.

It serves as a handy guide to help you understand various financial assistance schemes, grants and funds in Singapore that you can leverage on. For more information beyond this guide, it is recommended that you reach out to your community social worker to learn more.

We sincerely hope that this booklet will shed light on the assistance available to you, to better support you in your journey.

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SPD Specialised Case Management Programme (SCMP)

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# What is Means-test?



## What is means-test?

Means-test is used to determine the amount of subsidies you are eligible for obtaining a service.

## How is my subsidy level determined?

The level of subsidy you receive depends on the household monthly income per person.

**Household monthly income per person:**

$$\frac{\text{Total gross household monthly income}}{\text{Total number of family members living together}}$$

For example,



\$6,000/month



3 persons



\$2,000

Or, if the household does not have a source of income:  
**Annual value of the place of residence**

## So, how much subsidy will I receive?

- Depends on the household means-test result.
- Depends on the particular financial scheme or service you applied for, as various services and schemes have different subsidy frameworks.

## How do I apply?

- Approach any medical/community social workers or AIC Link offices, they will assist you with the application for subsidies through the Means-Test Declaration Form.
- All means test results are valid for two years. After that time period, applicants will need to complete the household means-test again.

[1] Gross household monthly income refers to your basic employment income, trade/self-employed income, overtime pay, allowances, cash awards, commissions, and bonuses.

[2] Gross monthly income is derived from the average monthly employment income received over the last available 12-month period, including bonuses. It will not be based on just the last month's pay.

[3] Family members living at the same residence, as reflected on the NRIC address. Family members shall refer to persons related by blood, marriage and/or legal adoption (includes parents, spouse, children, siblings, grandchildren, and children-in-law e.g. daughter/son-in-law).

# What are the Activities of Daily Living (ADLs)?



## What are the ADLs?

Activities of Daily Living (ADLs) are basic self-care tasks involving health and hygiene.

The Ministry of Health (MOH) organises ADLs into **six categories**

### Washing



Ability to wash in the bath or shower independently as well as getting into and out of the bath or shower

### Dressing



Ability to put on, take off, secure and unfasten all garments and, as appropriate, any artificial limbs or other surgical/medical appliances.

### Feeding



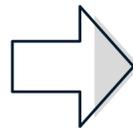
Ability to feed oneself food after it has been prepared.

### Toileting



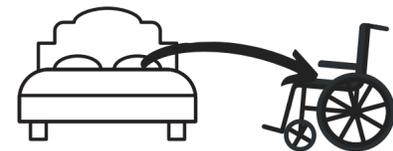
Ability to use the toilet independently or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.

### Mobility



Ability to move indoors from room to room on level surfaces.

### Transferring



Ability to move from a bed to an upright chair or wheelchair, and vice versa.

## Why do we need to know?

- ADLs are important because these daily tasks are used to determine if someone needs continued or additional care.
- An increasing number of private and public long-term care insurance policies, schemes and programs rely on ADL measurements to determine the eligibility criteria and to allocate benefits accordingly.

# Cash Support for Persons Needing Care

## Home Caregiving Grant (HCG)

### What is this?

- \$200 monthly cash payout
- To defray the costs of caregiving expenses, such as the costs of caregiver support services in the community, or hiring of a Foreign Domestic Worker (FDW).

### Do I qualify for it?

- Nationality**
  - Singapore Citizen (SC); or
  - Permanent Resident (with a parent, child or spouse who is a SC)
- Lives in Singapore**
- Not in a residential long-term care institution** (e.g. nursing home)
- Means-tested**
  - Household monthly income per person is S2,800 or less; or
  - Annual value of property for household without income is S13,000 or less
- At least permanent moderate disability**
  - Always requires some assistance with at least three of the six ADLs

### So, how do I apply for it?

#### 1) Undergo disability assessment

- Visit a local clinic or arrange with your care provider to obtain a Functional Assessment Report.

#### 2) Login to AIC's eService portal (eFASS) with your SingPass to apply.

If you are unable to submit your application using eFASS, please email [apply@aic.sg](mailto:apply@aic.sg), or walk in to any of [AIC Link offices](#) to request for a hardcopy application form.

Find out more on HCG



# Subsidies for Assistive Devices

## Assistive Technology Fund (ATF)

### What is this?

- ATF provides subsidies to PWDs to acquire, replace, upgrade or repair assistive technology devices such as wheelchairs and hearing aids.
- ATF provides individuals with a subsidy of up to 90% of the cost of assistive technology devices, subject to a lifetime cap of \$40,000.

### Do I qualify for it?

- Nationality**
  - Singapore Citizen or Permanent Resident
- Certified to have a permanent disability of any one of the following:**
  - Physical disability
  - Visual impairment
  - Hearing impairment
  - Intellectual disability
  - Autism Spectrum Disorder
- Means-tested**
  - Household gross monthly income per person of S2,000 and below
- Undergone qualified assessor's assessment to determine the need and type of device**

### So, how do I apply for it?

1) Please approach a therapist or medical/community social worker to assist you to complete this application.

Find out more on ATF



## Seniors' Mobility and Enabling Fund (SMF)

### What is this?

Under SMF, seniors can enjoy subsidies for assistive devices or home healthcare items to help them live independently and support their caregivers.

### Assistive devices

Equipment, machines, or apparatus that will help them move about from one place to another, or enable them to better perform their ADLs.



### Home healthcare items

Items include catheters, milk supplements, thickeners, adult diapers, nasal tubing and wound dressings.



#### Does my loved ones qualify for SMF assistive devices subsidy?

- Nationality:**
  - Singapore citizen aged 60 and older
- Care Services**
  - Receiving one of the following services: home nursing, home medical, home palliative services, Integrated Home & Day Care
- First-Time Application**
- Means-tested**
  - Household monthly income per person S2,000 and below, or
  - Annual Value of residence of S13,000 and below for households with no income
- Undergo assessment**

#### Does my loved ones qualify for SMF home healthcare items subsidy?

- Nationality:**
  - Singapore citizen aged 60 and older
- Residence**
  - Must not reside in a nursing home or sheltered home.
- First-Time Application**
- Means-tested**
  - Household monthly income per person S2,000 and below, or
  - Annual Value of residence of S13,000 and below for households with no income
- Undergo assessment by qualified assessor**

#### How do I apply for SMF assistive devices subsidy?

a) If your loved ones are currently undergoing therapy sessions with fully registered therapists or have regular medical appointments at the hospital, let them know that you would like to apply for the SMF.

b) Eligible seniors can also download the application form at AIC website\* or contact AIC directly to apply for the subsidies.

#### How do I apply for SMF home healthcare items subsidy?

Approach respective home healthcare provider for Home Medical, Home Nursing, Home Palliative Services, or Integrated Home & Day Care

#### SMF Assistive Device subsidy



## Enhancement for Active Seniors (EASE)

### What is this?

EASE aims to improve the living conditions of seniors residing in HDB flats by ensuring that their living environment is elderly-friendly.

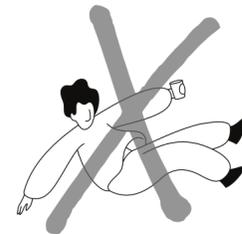
**EASE improvements** covers three main HDB modifications:



Grab bars



Ramps



Slip-resistant treatment to existing floor tiles

### Do I qualify for it?

- You need to be a Singaporean flat owner and have a family member in your household who is:
  - 65 years old and above; or
  - Between 60 and 64 years old, and needs assistance for at least one or more ADLs (required to submit Functional Assessment Report); or
  - PWD younger than 60 years old (case-by-case basis)

### How much does it cost?

- EASE is a highly subsidised programme. Depending on your flat type, the subsidy can cover up to 95% of the cost.
- Households have the option to apply for individual HDB modifications or opt for the full EASE package.

### So, how do I apply for it?

- 1) Prepare all the necessary documents and submit application through [EASE e-Service website](#) or [Mobile@HDB app](#).
- 2) If you are unable to submit an application online, please approach your community social worker for assistance.

EASE e-Service Application



Find out more on EASE



## NEU PC Plus

### What is this?

NEU PC Plus Programme supports low-income households with school-going children or PWDs with broadband access and computer ownership.

### Do I qualify for it?

- Nationality**
  - Singapore Citizen or Permanent Resident
- Has a permanent disability** OR is a **full-time student** aged 25 and below
- Means-tested**
  - Gross monthly household income not exceeding S3,400 or per capita income not exceeding S1,125 if there is a permanently disabled household member
- Reapplication**
  - Past recipients of NEU PC Plus may reapply after three years

### I am eligible, what will I get?

#### PC-Bundle Scheme

- Subsidised desktop from S232.73 or S224.97 for a laptop
- Option to bundle three years of free broadband subscription

### What if I require further subsidy?

- For PWDs, please approach your community social worker to assist you in applying for further subsidy using Assistive Technology Fund (ATF).

### So, how do I apply for it?

- 1) Complete the PC-Bundle Application form from IMDA's website.
- 2) Submit the completed application form and required documents to your social worker from SPD. Your social worker will assist in the application and inform you of the outcome.
- 3) The PC provider will then arrange the date of delivery of the PC-Bundle.

Find out more on  
NEU PC Plus



# Subsidies for Public Transport

## Persons with Disabilities Concession Card

### What is this?

Concession card that offers concessionary rates for travel on public transport.

- 25% discount or more off adult fares for all basic bus and train services
- No additional fares for distances beyond 7.2km
- Option to purchase a Hybrid Concession Pass (HCP) with unlimited rides on basic bus services and trains at S60 per month

### Do I qualify for it?

#### Nationality

- Singapore Citizens or Permanent Residents

#### Age between 7 and 60 years old

#### Certified to have a permanent disability of any one of the following:

- Physical Disability
- Visual Impairment
- Hearing Impairment
- Autism Spectrum Disorder
- Intellectual Disability

### So, how do I apply for it?

You may submit your application through:

- Online application using SingPass, or
- Download the application form and submit with the required documents.
- SG Enable will assess your eligibility and apply with TransitLink on your behalf.

### PWD Concession Card Application



## Taxi Subsidy Scheme (TSS)

### What is this?

- TSS is for PWDs who are medically certified as unable to take public transport.
- They can apply for the means-tested subsidy for taxi travel for the purpose of school, work or employment-related training supported by SG Enable.

### Do I qualify for it?

#### Nationality

- Singapore Citizens or Permanent Residents

#### PWDs who are medically certified as being unable to take public transport and totally dependent on taxis for travel to school, work or employment-related training supported by SG Enable;

#### Means-tested

- Per capita monthly household income of S2,800 or below

#### Not currently owning any motor vehicles

### So, how do I apply for it?

Application for the Taxi Subsidy Scheme is via a 2-stage process.

#### Stage 1:

- Applicants to submit application with supporting documents through online application using SingPass, or download the application form and send together with supporting documents.
- Applications will first be evaluated based on purpose of travel, disability and means-test eligibility.

#### Stage 2:

- Applicants who meet these criteria will then be informed by mail to proceed with the medical assessment to determine if they are totally dependent on taxi for travel to work/ school/ training.

Find out more on TSS



# Disability Insurance Schemes

## Dependants' Protection Scheme (DPS)

### What is this?

- DPS is a term-life insurance scheme that provides insured members and/or their families with some money to get through the first few years should the insured members meet an untimely death, suffer from terminal illness, or total permanent disability.
- DPS covers insured members for a maximum sum assured of \$70,000 up to 65 years old.
- Great Eastern Life is the sole administration of DPS.

### Do I qualify for it?

#### Nationality

- Singapore Citizen and Permanent Resident

#### Age

- Between 16 and 65 years old
- DPS coverage is automatically extended to Singapore Citizens or Permanent Residents upon their first CPF working contribution between age 21 and 65 years old

### When can a DPS claim be made, and how?

A DPS claim can be made when the insured member

- Certified as suffering from terminal illness or total permanent disability<sup>[1]</sup>; or
- passes away

Contact your **DPS insurer** for more information on filing a claim.

### Am I covered under DPS?

Check the status of your coverage and your insurer at CPF Online Services or in your CPF yearly Statement of Account.

Find out more on DPS



### What is Total Permanent Disability?

**Total permanent disability (TPD)** refers to

- (i) the inability to take part in any employment permanently, or
- (ii) the total permanent loss of physical function of any of the following:

- Both eyes, or
- Two limbs, or
- One eye and one limb

[1] You can only claim under Terminal Illness or Total Permanent Loss if your terminal illness or total permanent loss of physical function started on or after 01 May 2016

## Home Protection Scheme (HPS)

### What is this?

- HPS is mortgage-reducing insurance that protects members and their families against losing their HDB flat in the event of death, terminal illness or total permanent disability.
- It insures members up to age 65 or until housing loans are paid up, whichever is earlier.

### When will my HPS cover start?

Your HPS cover starts when you meet all of the following conditions:

- Legal owner of the flat
- Completed the loan application with HDB or the approved mortgagee and now legally responsible for the loan.
- Made your health declaration which is accepted for HPS coverage.
- Paid the first HPS premium

### How can the HPS claim be made when a member suffers from total permanent disability?

**Outstanding housing loan, up to the insured sum, will be settled with HDB or the mortgagee directly.**

- If the member suffers from terminal illness or total permanent disability, or passes away on or after 01 May 2016, with the sum assured higher than the outstanding loan, the excess amount will be paid into the insured member's Ordinary Account.
- For deceased members, their CPF savings will be distributed to nominees.

### How do I apply for it?

#### On HDB loan

- Apply HPS cover at the HDB office or any HDB branch office when you are applying to use your CPF for the monthly housing instalment.

#### On Bank loan

1. Apply for HPS at CPF Online Services
2. Apply to withdraw your CPF savings for your monthly housing instalments via e-Housing.

Find out more on HPS



- a. Can I apply to be exempted from HPS?
- b. How can I pay the HPS premiums?  
and other general information on HPS

## Q What is severe disability?

When an individual is unable to perform three or more of the six ADLs, as certified by an MOH-accredited severe disability assessors.

## CareShield Life

### What is CareShield Life?

- CareShield Life is a long-term care insurance scheme that provides basic financial support for individuals who are severely disabled.
- Individuals are covered for life once all premium payments are completed by age 67.

### What are the payouts?

- At least S\$600 monthly payouts for as long as one remains severely disabled.
- Projected to 2% increase per year from 2020 to 2025.

### Who does CareShield Life cover?

#### Singapore Citizen and Permanent Resident

#### Born in 1980 or later (Compulsory)

- Regardless of pre-existing disabilities and medical conditions
- Automatically covered starting from 1 October 2020, or when individual turns 30.

#### Born in 1979 or earlier (Opt-in)

- May choose to remain on ElderShield, switch to CareShield Life, or opt-out.
- Those who wish to join CareShield Life, may do so starting from end-2021 if they are not severely disabled and will need to top up the premiums.

### If I have existing severe disability at the joining age, will I qualify?

- Yes, you will only have to pay the first premium to qualify for lifetime payouts.

### In the event of a severe disability, how can the member or caregiver apply for it?

#### 1) Disability Assessment

Arrange for a disability assessment to be conducted by a MOH-accredited severe disability assessor. The assessment fee for the first disability assessment is free.

#### 2) Application

Submit claim application to the AIC's e-Portal using SingPass.



MOH website



AIC website

## ElderShield

### What is ElderShield?

Severe disability insurance scheme that provides basic financial protection to those who are not able to do simple daily activities and need long-term care, especially in their old age.

### What are the payouts?

- Monthly payouts of S300 or S400 for up to 5 or 6 years in the event of severe disability, depending on the time an individual joined ElderShield.

### Who is ElderShield for?

Until 2019, **all Singaporeans** were automatically enrolled in ElderShield at the age of 40 if they have a MediSave account, unless they opt out of the scheme.

From 2020, there will be no new auto-enrolments into ElderShield with the introduction of CareShield Life.

### In the event of a severe disability, what are the payouts?

#### ElderShield 300

For members who joined ElderShield between September 2002 and August 2007

Monthly cash payout of S300, for a maximum duration of 60 months

#### ElderShield 400

For members who joined ElderShield after September 2007

Monthly cash payout of S400, for a maximum duration of 72 months

### In the event of a severe disability, how can the member or caregiver make an ElderShield claim?

#### 1) Download and complete the claim form

- Contact the ElderShield insurer to obtain the form

#### 2) Disability assessment

- Arrange for a disability assessment with an MOH-accredited severe disability assessor to assess if the individual is severely disabled.
- Pass completed claim form to assessor, who will submit them to the ElderShield insurer.

Find out more on ElderShield



## Interim Disability Assistance Programme for the Elderly (IDAPE)

### What is IDAPE?

- Assistance scheme for a small group of seniors who were not eligible for ElderShield at 2002, as they were too old or had pre-existing disabilities.
- It can offset a range of medical payments such as nursing costs, medical bills, as well as the hiring of FDW to care for the recipient.

### In the event of a severe disability, what are the benefits?

Household monthly income per person	Monthly cash benefits
S0 – S2,000	S250
S2,001 – S2,800	S150

### How does my care recipient qualify?

#### Age

- Born on or before 30 September 1932; OR
- Born between 1 October 1932 and 30 September 1962 (both dates inclusive), with pre-existing disabilities as of 30 September 2002.

#### Singapore Citizen, who lives in Singapore

#### Means-tested

- Household monthly income per person is S\$2,800 or less OR
- Living in a residence with an Annual Value of S\$13,000 and below, and have no household income

#### Unable to perform three or more of the six ADLs

### In the event of a severe disability, how can the member or caregiver apply for it?

#### 1) Disability assessment

- Contact a MOH-accredited severe disability assessor to undergo assessment.

#### 2) Application

- Submit application to the Agency for Integrated Care's e-Portal using SingPass.

Find out more on IDAPE



# Caregiving Related Grants

## Foreign Domestic Worker (FDW) Levy Concession

### What is this?

- FDW levy concession lets families pay a lower monthly levy of S60
- (instead of S300).
- Each household is eligible for up to two FDW levy concessions, caring for two loved ones at any one time.

### Do I qualify for it?

- Singapore Citizen
- FDW employers caring for PWDs can apply
- Same Address
  - If you are hiring the FDW, you must be the care recipient, or living in the same address.
- Always requires some assistance with at least one of the six ADLs
- Auto levy concession for yourself, spouse or child if
  - You or your spouse is at least 67 years old
  - Child is below 16 years old

### So, how do I apply for it?

If you are applying as a caregiver,

- Application can be made online through MOM website using SingPass

If you are a PWD, and you are applying for yourself,

1. Obtain an approval from MOM to hire an FDW
2. Undergo disability assessment with your local clinic or arrange with care provider to obtain a Functional Assessment Report
3. Apply using AIC's eService portal (eFASS) with your SingPass

Find out more on  
FDW Levy Concession



## Caregivers Training Grant (CTG)

### What is this?

- CTG is a \$200 annual subsidy that lets caregivers attend approved courses to better care for their loved ones.
- The subsidy is provided for each care recipient every financial year.

### Do I qualify for it?

- Care recipient's nationality**
  - Singapore Citizen or Permanent Resident
- Care recipient's age and need**
  - Aged 65 and older, OR
  - Have a disability as assessed by a doctor
- Relationship**
  - Caregiver must be the person in charge of caring for the care recipient (this can include family members and foreign domestic workers).
- Complete Training**
  - Caregiver must complete the training course and receive a certificate of attendance if there is one.

### So, how do I apply for it?

1. Choose a course from AIC's e-calendar.
2. Contact the training provider to find out more about the course.
3. Register for the course

Tell the trainer you want to apply for CTG at least two weeks before the course starts. Your trainer will give you the application form to fill out, and will submit the CTG application form for you.

CTG e-calendar



Find out more on CTG



# Other Money Matters

## ComCare

### What is this?

Social assistance for low-income individuals and families who are Singaporean Citizen or Permanent Resident.



I need help urgently!



I need temporary assistance



I am unable to work

ComCare Interim Assistance	ComCare Short-to-Medium Term Assistance	ComCare Long-term Assistance
<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Monthly household income of S1,900 and below, or per capita household income of S650 and below</li> <li><input checked="" type="checkbox"/> Monthly household income of S1,900 and below, or per capita household income of S650 and below</li> </ul>	<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Currently looking for work or temporarily unable to work due to illness or have to care for dependants</li> <li><input checked="" type="checkbox"/> Little or no family support, savings or assets</li> <li><input checked="" type="checkbox"/> Monthly household income of S1,900 and below or per capita income of S650 and below</li> </ul>	<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Unable to work because of old age, illness or disability</li> <li><input checked="" type="checkbox"/> Little or no family support, savings or assets</li> <li><input checked="" type="checkbox"/> Elderly persons who receive only a small monthly payout from other sources</li> <li><input checked="" type="checkbox"/> Elderly persons whose children are low-income themselves</li> </ul>
<p>You may receive:</p> <ul style="list-style-type: none"> <li>• Cash assistance</li> <li>• Vouchers</li> <li>• Food rations</li> </ul>	<p>You may receive:</p> <ul style="list-style-type: none"> <li>• Monthly cash assistance</li> <li>• Assistance with household bills</li> <li>• Medical assistance</li> <li>• Employment assistance</li> <li>• Referrals for other relevant services</li> </ul>	<p>You may receive:</p> <ul style="list-style-type: none"> <li>• Monthly cash assistance</li> <li>• Assistance for school-going children</li> <li>• Assistance for recurring or one-off essentials</li> <li>• Medical assistance</li> <li>• Community assistance</li> </ul>

### So, how do I apply for it?

Go to your nearest Social Service Office (SSO) to find out more with the necessary supporting documents.

Find the assistance you need



## Community Health Assist Scheme (CHAS)

### What is this?

It enables all Singapore Citizens to receive subsidies for medical and dental care at participating General Practitioner (GP) and dental clinics.

### CHAS Card Eligibility Criteria

	CHAS Blue	CHAS Orange	CHAS Green
Household monthly income per person for households with income	S1,200 and below	S1,201 - S2,000	Above S2,000
Annual Value (AV) of home for households with no income	S13,000 and below	S13,001 - S21,000	Above S21,000

### So, how do I apply for it?

#### Online Application

- Apply directly on the CHAS website with SingPass

#### Physical Application

- Pick up a CHAS application form at any Community Centre (CC), Public Hospital, Polyclinic, or Community Development Council (CDC), or
- Download the application form from their website

Find out about the services and health conditions covered by CHAS



## Medifund

### What is this?

An endowment fund that provides a safety net for patients who face financial difficulties with their remaining medical bills after receiving Government subsidies and drawing on other means of payment.

### Do I qualify for it?

- Singapore Citizen
- A subsidised patient
- Received or require treatment from a MediFund-approved institution
- Difficulties paying healthcare bills after Government subsidies and other means

### So, how do I apply for it?

Please approach the Medical Social Workers at the MediFund-approved institution at which you had treatment.

## Pioneer Generation Disability Assistance Scheme (PioneerDAS)

### What is PioneerDAS?

- Under PioneerDAS (part of the Pioneer Generation Package), pioneers who have disabilities can receive \$100 a month, which they can use for expenses.

### Do I qualify for it?

- Pioneer Generation
  - Aged 16 and above in 1965 (Born on or before 31 December 1949)
- Lives in Singapore
- Always requires some assistance with at least three of the six ADLs

### So, how do I apply for it?

#### 1) Undergo disability assessment

Visit a local clinic or arrange with your care provider to obtain a Functional Assessment Report

#### 2) Login to AIC's eService portal (eFASS) with your SingPass to apply

Find out more on PioneerDAS





Serving people with  
disabilities since 1964