

TO THE RESIDENT 给每位居民





Dear Resident,

With Budget 2012, we are moving towards the vision of an Inclusive Singapore.

The Government is providing more support to our seniors and persons with disabilities. We are doing more to uplift lower-income families. Middle-income Singaporeans benefit too, through enhanced subsidies in healthcare and education.

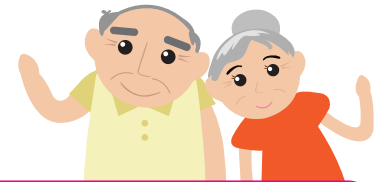
All Singaporeans can share in our nation's progress. Together, we can build a better future and make Singapore a better home for all.

This booklet is also available in Malay and Tamil at all Community Clubs (CCs) and Community Development Councils (CDCs).

Buku kecil ini boleh didapati dalam bahasa Melayu dan Tamil di semua Kelab Masyarakat (CCs) dan Majlis Pembangunan Masyarakat (CDCs).

இந்தக் கையேடு எல்லா சமூக மன்றங்களிலும் (CCs) சமூக மேம்பாட்டு மன்றங்களிலும் (CDCs) மலாய் மற்றும் தமிழ் மொழிகளிலும் கிடைக்கப்பெறுகிறது.

HELPING OUR SENIORS LIVE LONG, LIVE WELL

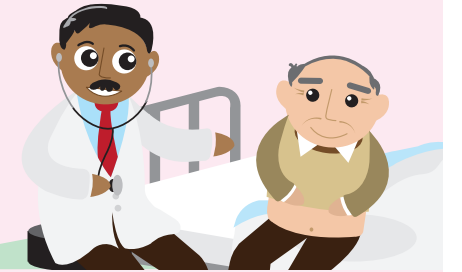


BETTER AND MORE AFFORDABLE HEALTHCARE

More Capacity by 2020

6 new hospitals
3,700 more hospital beds
8,100 new nursing home beds
20,000 more healthcare workers

We are also expanding home-based healthcare services, such as home medical and home nursing, to benefit 5,500 more seniors by 2020.



More Financial Help

One-off Medisave Top-up for all Singaporeans insured under MediShield or CPF approved Integrated Shield Plans

Age as at next birthday	Medisave Top-up
Up to 40	\$50
41 - 50	\$100
51 - 60	\$200
61 - 75	\$300
76 and above	\$400



Subsidised outpatient treatment at GPs and private dental clinics

For those aged 40 & over, with a per capita monthly household income* of up to \$1,500 (Community Health Assist Scheme)

Community Hospitals

Patients at all income levels in 6-8 bedded subsidised wards eligible for subsidies

Long-term care

Patients with a per capita monthly household income* up to \$2,200 eligible for subsidies

Foreign Domestic Worker Grant

Families with a per capita monthly household income* up to \$2,200 and who are caring for a frail elderly (who has severe dementia or who is not able to perform tasks like washing, feeding, dressing, toileting, mobility and transferring) are eligible for a monthly Foreign Domestic Worker (FDW) grant of \$120 in addition to the monthly FDW levy concession of \$95

Medifund

More money available to help eligible Singaporeans

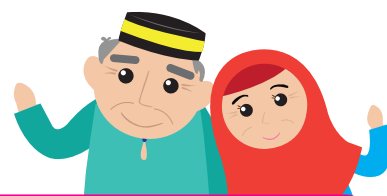
GST absorbed

For subsidised patients using long-term care services



*Per capita monthly household income refers to the total household income divided by the total number of members in the household.

HELPING OUR SENIORS LIVE LONG, LIVE WELL



MORE SAVINGS & HOUSING OPTIONS

Silver Housing Bonus

Up to \$20,000 for those aged 55 & above who move into a 3-room or smaller HDB flat or Studio Apartment, and use the proceeds to buy a CPF LIFE plan

Enhanced Lease Buy-Back Scheme

Larger bonus of up to \$20,000 for the elderly who prefer to unlock the value in their HDB flats while remaining in their homes

More balloting chances for elderly

If they apply for a Studio Apartment near their current home or children's home

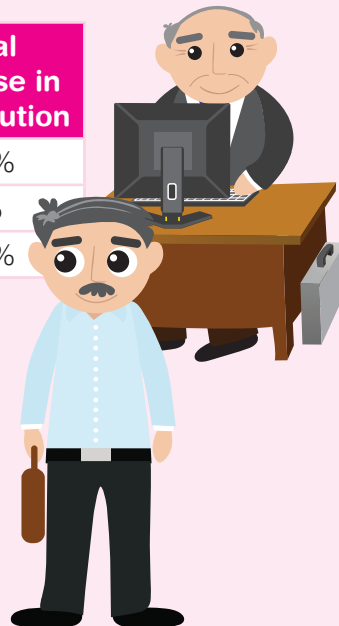
EASE (Enhancement for Active Seniors) Programme

Up to 95% subsidy for \$2,000 worth of elderly-friendly home modifications, such as grab bars and slip-resistant treatment for toilet floor tiles

MORE BENEFITS TO STAY AT WORK

Higher CPF Contributions

Age	Increase in Employer Contribution	Increase in Employee Contribution	Total Increase in Contribution
Above 50 - 55	2%	0.5%	2.5%
Above 55 - 60	1.5%	0.5%	2%
Above 60 - 65	0.5%	-	0.5%



Doubling of Earned Income Relief

- To \$6,000 per year for those aged 55 to 59
- To \$8,000 per year for those aged 60 & above

Special Employment Credit

For employers of every Singaporean employee aged above 50 earning up to \$4,000 per month

HELPING FAMILIES OFFSET GST



ALL HDB HOUSEHOLDS CAN BENEFIT

The GST Voucher will help lower- and middle-income households with their living expenses. It provides continuing assurance that the GST does not hurt the poor.

**Up to \$250
in Cash**



**Up to \$260 in
U-Save**

More for 1- and 2-room
HDB flats



**Up to \$450 in
Medisave**

For those aged
65 & above



How The GST Voucher Can Benefit You

Mr and Mrs Lim are in their 40s and live in a 3-room flat with their two young children. Mr Lim is a technician who earns \$1,600 per month while his wife works as a part-time cashier earning \$400 per month. With the new GST Voucher Scheme, the Lim family will get \$500 in cash and \$240 in U-Save rebates. Their total GST Voucher of \$740 will offset *more than half* of the estimated \$1,300 in GST expenses that the Lims chalk up each year.



Middle-income families can expect to receive GST Vouchers that will *partially offset* their GST expenses

Many retiree couples can also expect to receive GST Vouchers that will *more than fully offset* their GST expenses

All recipients of the GST Vouchers will be notified by post in July.
For more information, please check out www.singaporebudget.gov.sg

UPLIFTING CHILDREN THROUGH EDUCATION



MORE FAMILIES TO BENEFIT

ComCare Subsidies for Child Care and Kindergarten

New per capita monthly household income* criteria to benefit larger families. E.g. a family of 5 with gross monthly household income of \$2,500 may receive up to \$300 in subsidies for Child Care, compared to \$210 previously.

ComCare Student Care Fee Assistance Scheme

Higher subsidies and monthly household income ceiling raised from \$2,500 to \$3,500. E.g. a family earning \$2,500 per month may receive up to \$185 in student care subsidies compared to \$60 previously.

MOE Financial Assistance Scheme

Introduction of per capita monthly household income* criteria of \$625 and monthly household income ceiling raised from \$1,500 to \$2,500. This will benefit 40,000 more students with full waiver on school fees and standard miscellaneous fees, free uniforms and textbooks, and a 75% subsidy on examination fees.

*Per capita monthly household income refers to the total household income divided by the total number of members in the household.

HELPING SINGAPOREANS WITH DISABILITIES

AT EVERY LIFE STAGE

Early Intervention and Education

More places will be provided under the Early Intervention Programme for Infants and Children (EIPIC). We will also pilot the EIPIC "Development Support Programme" in mainstream preschools to provide learning support and therapy interventions.

Support for Employment

The Workfare Income Supplement will be extended to Special Education school attendees. Their employers will now get the Special Employment Credit of up to 16% of the employee's monthly income.

In addition, the Handicapped Earned Income Relief is doubled

- To \$4,000 for those aged below 55
- To \$10,000 for those aged 55 to 59
- To \$12,000 for those aged 60 & above

Accessible and Affordable Adult Care

More subsidies will be provided for those receiving Government-funded adult care (residential & community-based services).

The Foreign Domestic Worker grant is also extended to families caring for members with severe disabilities, regardless of age.

More transport options will be developed with suitable voluntary welfare organisations and taxi operators to improve accessibility for those with disabilities.



亲爱的居民：

2012 年财政预算案标志着新加坡正朝向更具包容性的社会迈进。

政府为年长及残疾人士提供更多帮助，也将通过各种计划帮助低收入家庭改善生活。此外，中等收入国人也可享有更多医疗保健及教育津贴。

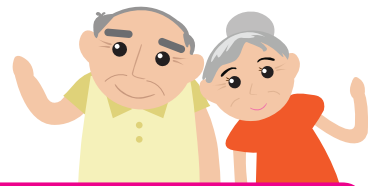
所有新加坡人都能分享国家进步的果实。只要大家一起努力，我们可以创造更美好的将来，并且使新加坡成为我们更美好的家园。

本册子也印有马来文及淡米尔文版本，您可向各民众俱乐部和社区发展理事会索取。

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帮助乐龄人士 活得老，活得好



医疗保健让您更放心

提供更多护理设施和服务

到2020年，将增加
6 所新医院
3,700 个医院床位
8,100 个疗养院床位
20,000 名医疗人员

将扩大居家护理服务如登门医疗和登门护理服务，以惠及多5,500名老人。



更多经济援助

所有参加健保双全计划或经公积金局批准的综合保险计划的国人，将获得一次过的保健储蓄填补。

下一个生日年龄	保健储蓄填补
40岁及以下	\$50
41 - 50	\$100
51 - 60	\$200
61 - 75	\$300
76岁及以上	\$400

保健储蓄

社保援助计划

40岁或以上、家庭每月人均收入*不超过1,500元的公民到私人诊所或私人牙医诊所求诊，将可享有津贴

社区医院

所有入住6-8个床位病房的病患，不论收入水平，都可享有津贴

长期护理

家庭每月人均收入*不超过2,200元的病患可享有津贴

女佣雇主补贴

家庭每月人均收入*不超过2,200元，家中有严重失智症或无法进行至少三项日常活动的体弱老人的家庭，每月除了可获得95元的女佣税回扣之外，还可获得120元女佣雇主补贴

保健基金

保健基金将获得更多拨款，以协助贫困人士

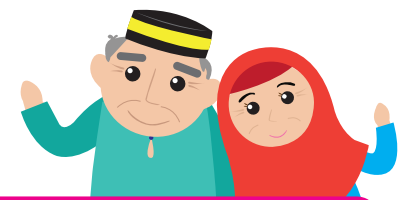
承担消费税

政府将为需接受长期护理服务的受津贴病人承担消费税

*家庭每月人均收入是指家庭的总收入除以家庭成员总数。



帮助乐龄人士 活得老，活得好



更多住屋选择及 更多储蓄

乐龄安居花红

55岁或以上年长人士迁入三房式或更小组屋单位或小型公寓，并利用售屋所得参加公积金终身入息计划，可获得高达2万元的花红

新屋契回购计划

年长人士把现有组屋部分剩余屋契卖给建屋局后，每月将获得一笔固定收入。他们也将获得高达2万元的花红

年长者申请组屋可享有更多抽签机会

申请靠近现有住家或靠近子女住家的小型公寓可享有更多抽签机会

乐龄家居改善计划

乐龄人士在家中安装安全设施如扶手和铺设防滑地砖，可享有达95%的津贴，安装安全设施的费用可达2,000元

继续工作 可享有更多好处

更高的雇主公积金缴交率

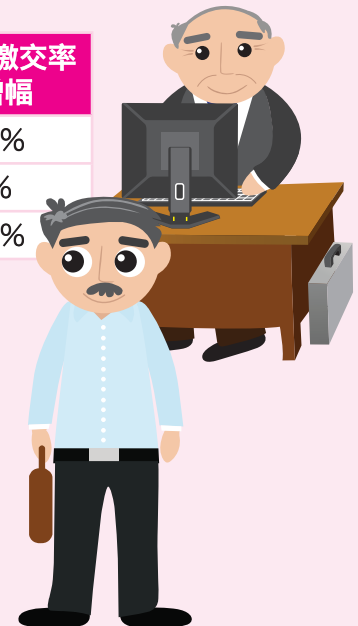
年龄	雇主公积金缴交率增幅	雇员公积金缴交率增幅	公积金缴交率总增幅
50以上 - 55	2%	0.5%	2.5%
55以上 - 60	1.5%	0.5%	2%
60以上 - 65	0.5%	-	0.5%

个人收入扣税额倍增至

- 55岁至59岁：每年6,000元
- 60岁或以上：每年8,000元

特别就业补贴

雇主聘请50岁以上，月入不超过4,000元的员工，可获得特别就业补贴



帮助家庭 抵消消费税



所有政府组屋住户可受惠

消费税补助券将协助低收入和中等收入居民家庭的生活费用。它确保低收入者将免于消费税的影响。

达250元
现金

达260元的
水电费回扣

达450元的
保健储蓄

1或2房式政府组屋居民
将获得更多

65岁及以上人士



消费税补助券如何帮助您

林先生夫妇年约40岁左右，和两名年幼子女住在三房式组屋。林先生是技术人员，月入1,600元，林太太则是兼职收银员，月入400元。在新的消费税补助券计划下，他们可获得500元现金和240元的水电费回扣。

林先生一家一年的消费税开销约为1,300元，而总值740元的消费税补助券将协助他们抵消超过一半的消费税开销。



中等收入家庭可获得的消费税补助券，预计可抵消部分消费税开销。

许多退休夫妇可获得的消费税补助券，预计能协助他们完全抵消消费税开销。

所有获发消费税补助券的人士，将在七月份获得书面通知。欲知更多详情，请浏览网站 www.singaporebudget.gov.sg

通过教育 帮助学童



更多家庭将受惠

社区关怀基金—学前教育津贴（托儿所及幼儿园）

设定新的家庭每月人均收入*标准，使人口较多的家庭也能受惠。例如，一个家庭月入2,500元的五口家庭，现在可获得高达300元的托儿津贴。过去的津贴额为210元。

社区关怀基金—学生托管费援助计划

家庭月入顶限从2,500元提高至3,500元，津贴也提高了。例如，月入2,500元的家庭，可获得的学生托管津贴额从60元增加至185元。

教育部经济辅助计划

家庭每月人均收入*放宽至625元，家庭月入顶限则从1,500元提高至2,500元。这将惠及多4万个学生，他们将获得学费、校服和课本费的全额津贴，及75%的考试费津贴。

*家庭每月人均收入是指家庭的总收入除以家庭成员总数。

扶持 残疾国人

每个阶段都提供协助

早期介入和教育

增加幼儿和儿童早期介入计划的学额。政府也将在主流学前学校推行实验性“启发补助计划”，为孩童提供补助性的学习和介入治疗。

就业支援

扩大就业入息补助计划，让特别教育学校毕业生也能受惠。他们的雇主可获得相当于员工每月16%薪金的特别就业补贴。

此外，残疾人士收入扣税额也倍增至

- 4,000元（55岁以下人士）
- 1万元（55岁至59岁人士）
- 1万2,000元（60岁及以上人士）

提供方便和负担得起的成人护理服务

接受政府资助的成人护理服务（居家及社区护理）的患者，将获得更多津贴。

照顾患有严重残疾家庭成员的家庭，也可获得女佣雇主补贴。

有关的机构将与适当的自愿福利组织及德士公司合作推出更多交通服务选择，为残疾人士出行提供更大便利。





For more information

Ministry of Finance

www.singaporebudget.gov.sg

Ministry of Health

1800-225-4122

**Ministry of Community Development,
Youth and Sports**

1800-222-0000

Ministry of National Development

1800-323-3331

Housing and Development Board

6490-1111

On Community Health Assist Scheme

1800-275-2427, or
www.chas.sg

**On long-term and home-based
care services**

Agency for Integrated Care: 6603 6800
Centre for Enabled Living: 1800-8585-885

**On CPF contribution rates and
one-off Medisave top-up**

1800-227-1188

On Special Employment Credit

1800-2222-888, or
www.sec.gov.sg

On GST Voucher

Cash & Medisave: 1800-2222-888
U-Save: 1800-2222-333

Hotlines are open during office hours

