

# Sense

*A sense of belonging*



**SGS CO-OP**  
*A sense of belonging*



**SINGAPORE GOVERNMENT STAFF CREDIT  
CO-OPERATIVE SOCIETY LIMITED**

**NOVEMBER/DECEMBER 2020**

MCI (P) 052/11/2020

*Special Bonanza Draw*



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**FROM THE CHAIRMAN**

# FAREWELL 2020

Dear members,

**W**e have arrived at that time of the year when we take stock. We walked through 2020, unwavering in our mission to serve our members. In spite of many unnerving challenges and obstacles, we believe we have successfully completed many activities on our roadmap and arrived relatively unscathed at the end of the year. Here is a lookback on what 2020 has been for us...

## BEHIND-THE-SCENES OF 91<sup>ST</sup> AGM

Aside from some initial delays, our first virtual Annual General Meeting (AGM) generally went on smoothly. However, behind the scenes, in the lead-up to putting this virtual AGM together, there was a lot of confusion, perplexities and scrambling to ensure the event proceeded in a timely manner.

Problems and issues came up at every turn when moving a physical meeting fit for 800 people to a virtual event where thousands need to be able to participate. The cancellation of initial bookings made had to be seen to and the scramble began with the sourcing of new reliable vendors to transform the entire set-up. Then, of course we had to put in place a framework for a virtual AGM. New regulations and mandatory requirements had to be met, such as safe distancing protocols in the working environment and adopting prescribed alternative arrangements to ensure we conduct our affairs in compliant with the required annual filing and reporting as a credit co-operative.

Preparations made well in advance had to be ditched and reworked, including our annual financial statements to accurately reflect the real situation we were facing. And of course, we needed to see to the logistics of communicating with thousands of our members, all in a timely manner. The scramble was inevitable as our secretariat and partners worked hand in hand to ensure all the checks were in place and tasks completed within the tight timeline for the event to proceed smoothly.

Having to do things differently, this experience jolted us out of our comfort zone. Looking back, the days of hard work and stress paid off when we received nods of approval and acknowledgement from our members.





## BYLAWS – WE GOT IT DONE

Inevitably, the new working environment took some time getting used to. We found ourselves learning new skills and relying more on technology as we adapt to the new ways of working. Yet, we successfully got 243 BYLAWS amended, working with our appointed legal counsel and the Registry of Co-operative Societies. The amendments were mandated at our AGM and have been registered with the Registrar. Printed copies shall be made available soon.

## 95<sup>TH</sup> ANNIVERSARY 2020

We had grand plans marked for memorialising this milestone with several activities planned for our SGS Co-Op family to gather and commemorate together. Unfortunately, we could not move beyond our anniversary logo. In spite of the cancellation of our celebratory plans, our anniversary will not be disregarded.

Rather than focus on the year that is passing and the events that should have been, we will refocus our energies on the next upcoming milestone and look at how we can make good for what we had to forgo this year. Let us all work hard in the next few years to meet our goal of

10,000 to have more reasons to celebrate when we get together for our centennial celebrations!

The silver lining in this turn of events is the savings we now have. As a small gesture to mark this anniversary, we have used some of these savings to benefit our members. In our annual Special X'Mas giveaway, we are giving away 10 hampers, instead of the usual five. And, we have a very Special Year-End Bonanza Draw to give away \$30,000 worth of NTUC FairPrice cash vouchers. Turn to the back page for details!

## ANNUAL BURSARY AWARD 2020

This year's award had to go on without the usual fanfare of an award presentation ceremony in honour of our hardworking children. Nonetheless, 163 students received their bursary award amounting to a total of \$42,300. We trust that the monies would be a respite for parents supporting their children's education pursuits.

## ANNUAL GALA DINNER & DANCE 2020

It is regretful that we have to miss the annual highlight of our year – our gala dinner and dance where hundreds of our members, families and friends gather to have fun. What's more, we were all very excited with this year's event planned to be held at Marina Bay Sands. That said, our booking will be brought forward to the year after and we are looking forward to our party bash in 2021.

## ROUNDING-UP 2020

In a round up, 2020 was a year of weathering the storm and I might

say we did managed it better than we expected to. Not only did we respond swiftly to continue providing financial services to members, we extended our services online and electronically to allow for applications and processing to be done conveniently online on our website and via mobile apps.

We constantly review our business and investments and responded timely as well to assess and re-evaluate our priorities, ensuring our assets are being safeguarded and losses in gains are minimised during the economy's contraction. Although our accountants are still busy crunching the numbers for 2020, we believe every action we have taken this year have gone towards cushioning us against the impact of the current gloomy outlook.

With that, it is time to bid farewell to 2020! Let us put some cheer and warmth in our hearts and renew our resolve to do better in 2021. No matter what life may have been this year, let us count our blessings, be thankful for and cherish the family we love and have. I hope for all things bright and merry for you and everyone!



**John Raghavan PB, PBS**  
Chairman



# 3 Shields for Your Health

Health is wealth. Given the high costs of medical visits to hospitals and the associated treatments, how do we as salaried employees avail and exercise protection for our health?

Having private medical insurance can help to pay for these costs without the need to draw on cash savings. I would suggest three key policies that every employee should have in their lifetime if they can afford the premiums.



## 1 Critical Insurance Policy

This is an insurance plan that pays you either a lump sum or multiple payouts upon diagnosis of a specified critical illness listed below. The idea is to protect oneself against the loss of actual income or expenses during the illness stage (typically 2 to 5 years while undergoing treatment).

## 2 Inpatient Medical Coverage / Hospitalization Policy

MediSave and MediShield Life can be used to pay for hospitalisation and surgical procedures but there is a maximum withdrawal limit. If you want a greater coverage or

higher withdrawal limit for medical treatments and ward charges, you can consider purchasing a MediSave-approved private Integrated Shield Plan (IP).

## 3 Outpatient Medical Insurance

From time to time, we may need to visit the doctor for common short-term illnesses such as flu, stomach upsets, headaches and migraines. Full-time employees, including civil servants, may have the benefit of having these medical costs covered by their employer under the company's medical insurance.

If you lose employment or resign from office, then the existing employer

outpatient medical insurance coverage will cease to exist. There are affordable private outpatient medical insurance plans if you do not want to pay for doctor visits.

These three types of insurance policies recommended above can help to reduce hospitalisation, surgical and treatment expenses considerably.

*This article is contributed by Mr Shelvaganeysh Periakaruppan, a chartered accountant registered in Singapore working in the private sector with more than 20 years of experience in accounting and tax. He is also an Independent Member of the Remuneration Sub-Committee of SGS Co-Op since 2018. Thoughts and opinions expressed here are his own and do not reflect that of the society. For comments or feedback, please write to [thc@sgscoop.sg](mailto:thc@sgscoop.sg).*

### List of 37 Critical Illness as defined by Life Insurance Association Singapore

- |  |  |   |  |
|--|--|---|--|
| 1 Major Cancer                               | 11 Open Chest Heart Valve Surgery            | 21 Motor Neurone Disease  | 29 Major Head Trauma                                 |
| 2 Heart Attack of Specified Severity         | 12 Irreversible Loss of Speech               | 22 Primary Pulmonary Hypertension                               | 30 Paralysis (Irreversible Loss of Use of Limbs)     |
| 3 Stroke with Permanent Neurological Deficit | 13 Major Burns                               | 23 HIV Due to Blood Transfusion and Occupationally Acquired HIV | 31 Terminal Illness                                  |
| 4 Coronary Artery By-pass Surgery            | 14 Major Organ / Bone Marrow Transplantation | 24 Benign Brain Tumour  | 32 Progressive Scleroderma                           |
| 5 End-Stage Kidney Failure                   | 15 Multiple Sclerosis                        | 25 Severe Encephalitis  | 33 Persistent Vegetative State (Apallic Syndrome)    |
| 6 Irreversible Aplastic Anaemia              | 16 Muscular Dystrophy                        | 26 Severe Bacterial Meningitis                                  | 34 Systemic Lupus Erythematosus with Lupus Nephritis |
| 7 End-Stage Lung Disease                     | 17 Idiopathic Parkinson's Disease            | 27 Angioplasty & Other Invasive Treatment for Coronary Artery   | 35 Other Serious Coronary Artery Disease             |
| 8 End-Stage Liver Failure                    | 18 Open Chest Surgery to Aorta               | 28 Blindness (Irreversible Loss of Sight)                       | 36 Poliomyelitis                                     |
| 9 Coma                                       | 19 Alzheimer's Disease / Severe Dementia     |   | 37 Loss of Independent Existence                     |
| 10 Deafness (Irreversible Loss of Hearing)   | 20 Fulminant Hepatitis                       |   |  |

# The Pitfalls of Careless Borrowing



It happens to the best of us. No matter how hard we try, sometimes life conspires against us and we default on our obligations such as a personal loan.

## What does defaulting a loan mean?

This means you are behind the agreed repayment schedule. When you miss a payment, you are considered to be in default. The lender usually does not take any legal action until you have missed a few payments.

## What happens when you default on a loan?

When you are late on your repayment, it will affect your credit score. A "low" credit score will affect the ability for you to take new loans. You may still be able to get loans but the loan amount may be lesser than or you may be obligated to pay a higher interest.

If the debt amount is substantial, the lender may resort to legal means to sue you for the debt owed. This could include bankruptcy proceedings or seizing your property to repay the debt.

## How to avoid such pitfalls?

If you have problems keeping up with your loan payments, seek help as early as possible to avoid incurring a large debt. Here's what you can do:

1. Explain your situation to your lender and request for a grace period. In some situations, you may be able to delay a few repayments without incurring additional interest.
2. If you need more time, you could try to re-negotiate the loan repayment agreement. Also known as restructuring your loan repayments, the lender may be able to adjust payment schedule such as spreading out the balance loan in smaller amounts over a longer period, where you are able to better manage the repayments. This could potentially save you from a negative credit score.

*This article is written by Ms Prabha Chandran Seth PBM, Manager, Business Development Marketing & Communications, SGS Co-Op who oversees the bad loans administration of the Society. She also holds a Honours Degree in Law from London University, UK and a Barrister at Law (UK).*

## Need help repaying a debt?

The Credit Counselling Service (CCS) manages a Repayment Assistance Scheme (RAS) that offers a monthly instalment plan to help borrowers pay down their debt. It is an independent non-profit organisation that also provides credit counselling to help debt distressed individuals better manage their finances. They have online webinars which are free to attend or you can arrange for one-to-one counselling session to review your debts which is chargeable at \$30. Find out more at [www.ccs.org.sg](http://www.ccs.org.sg).





# Happy Deepavali



Deepavali falls on 14 November this year during Singapore's Phase 2 of re-opening during the Covid-19 pandemic. Also known as the festival of the light, Deepavali is derived from Sanskrit and symbolises the victory of good over evil, light over darkness, knowledge over ignorance and hope for a brighter future.

Things may be a little different this year with safe distancing measures in place, limiting crowds and the usual bustle in Little India, but the pandemic is certainly not stopping our Hindu friends from celebrating this occasion fully in spirit. After a tumultuous year, we too, can all share in the festivities and hope for a better 2021.

Our members share how they are celebrating Deepavali...



## V. Nisanthra, 28 years

*"This year, we will not be visiting our extended family. On Deepavali, my husband and I will be going over to my parents' home to spend some quality time together. We got together to bake cookies for Deepavali and had fun catching up with one another. I wish both our families, relatives, friends and everyone celebrating a joyous Deepavali -- to spread love, to be grateful for all the little things in life and not to be dampened by the pandemic. Let's move forward, overcome this crisis and achieve greater things in life!"*



## Mariamah d/o Manickam, 55 years

*"This year's Deepavali hold extra significance for us because my youngest son just married in May. Too bad, we had to scale down the wedding because of COVID-19. However it is a good thing that small gatherings are allowed now, as the couple will need to celebrate their first Deepavali with the groom's family. So my husband and I will be hosting them and I will have prepared a special lunch for the newly wedded couple with a special ingredient – 'tender loving care'! My wish will be for the young couple to have eternal bliss and happiness and for the world to find a cure and end COVID-19 soon. May everyone stay safe in the new normal."*





### **Baskaran s/o Kuppusamy, 70 years**

*"In previous years, we would have relatives and friends visiting our home all day long. This year we are having a very scaled down and simple Deepavali. We split our time catching up with different family members. For example, for our home prayers, we only had our daughter's family and on Deepavali, we are arranging for a lunch with my nieces. My wife and I enjoy spending our time in the company of my young grandchildren, as we feel energised and young-at-heart. In a way, this pandemic is also a blessing in disguise as the situation allow us to relax and enjoy watching movies on Vasantham which we could not have done in a crowded house. Still, I miss the grand celebrations and will be praying that this pandemic will be no more and everyone can go back to our usual way of living soon."*



### **Bavani d/o Chandra, 42 years**

*"Festivity is all about togetherness and strengthening bonds, but with this pandemic, we will have to do things differently. Instead of going to the malls, my family did online shopping for purchasing new clothes and linen items. We also recycled using some of the last year's decorations. Making my own murukkus and having home cooked food is the most suitable option that my family and I have planned during this pandemic situation. We are keeping our celebrations to a small number of guests to keep a traditional feel to this year's festival. This helps us to bond among ourselves as a family and keeps the Deepavali spirit glowing in me throughout this year's celebrations."*





# VOTE FOR YOUR FAVOURITE COVER

We hope you enjoyed keeping in touch with the latest happenings from SGS Co-Op through SENSE magazine in your mail. Here's a lookback on the Covers we have put together over the past two years.

**Which is your favourite?** 10 lucky members who sent us their vote will stand to win this year's X'Mas Hamper worth \$100! Winners will be announced in SENSE Jan/Feb 2021 issue. Send us your vote now!







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10



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**Your Vote for your Favourite Cover:** \_\_\_\_\_

Name (as in NRIC): \_\_\_\_\_

NRIC (Last 3 digits and letter only): XXXXX \_\_\_\_\_

Contact No.: (M) \_\_\_\_\_

(H) \_\_\_\_\_

(O) \_\_\_\_\_

Address: \_\_\_\_\_

Email Address: \_\_\_\_\_

Submit your answers by **31 Dec 2020** through:

Fax: 6337 6772

Email: [admin@sgscoop.sg](mailto:admin@sgscoop.sg)

Post: 1 Sophia Road #05-20/21 Peace Centre,  
Singapore 228149

Please note that multiple entries will not be accepted.

Winners will be announced in the next issue.

Good luck!

## Congratulations! Our Quiz winners from the Sep / Oct '20 issue:

1. MOHAMED MAIDEEN BADARUDEEN - SXXXX524A
2. DAWN MARIE B LITAN - SXXXX656J
3. THANGAVELU MALIGA - SXXXX323C
4. JEREMY CHUA YONG SENG - SXXXX609J
5. GOH KIOK SWEE - SXXXX544A

6. SAVANTHRAVALLI D/O VERAN - SXXXX531I
7. MA KIAN CHONG - SXXXX603I
8. SARIAH BINTE SULAIMAN - SXXXX741C
9. SAMBASIVAM MAGISWARI - SXXXX376A
10. NG ZI WEI, YVONNE - SXXXX229A

Please collect your prize by **10 Jan 2021**



# NEWS *from around* Singapore

## Cruise to Nowhere Sails from November

Singapore Tourism Board (STB) has allowed "cruises to nowhere" under a pilot CruiseSafe Certification programme. Genting Cruise Lines' World Dream sails from 6 Nov and Royal Caribbean International's Quantum of the Seas will sail in December.



This certification is STB's mandatory audit developed for cruise lines with enhanced stringent safety protocols and precautionary measures to prevent the on-board spread of the coronavirus. Following the pilot, the Government will monitor outcomes before deciding on next steps for cruises.

Source: Singapore Tourism Board (STB)

## New Path to Changi Airport Features Dinosaurs

A new 3.5km path is now open, allowing visitors to cycle or jog to Changi Airport from East Coast Park for the first time. Named the Changi Airport Connector, the path extends from East Coast Park connector to a new pit stop facility called HUB & SPOKE near Terminal 2 which will include bicycle rental services, pay-per-use showers, a washing bay and a new café.

Walking or cycling along the path, people can look forward to an outdoor display of life-sized dinosaurs along the Changi Jurassic Mile, a 1km stretch along the



new path. The new path is open 24/7 and free for public to access. However, due to safe distancing measures, those visiting on weekends must make a booking online via [playpass.changiairport.com](http://playpass.changiairport.com) before being allowed to enter from 9am to midnight on Fridays to Sundays.

Source: Changi Airport Group

## Top-Ups to Child Development Account (CDA) for Pre-School Children

Pre-schoolers from low-income families will receive a \$250 top-up in their CDA through a partnership between the Ministry of Education (MOE), EtonHouse Community Fund and the Community Foundation of Singapore.

Children who are enrolled under the 7 selected operators, coming from families with a gross monthly household income of \$4,500 or less and receiving Additional Subsidy for their pre-school fees will each receive the top-up each year, for up to three years. The Government will provide dollar-for-dollar matching contributions increasing the top-ups up to \$500. Funds in CDA can be used by parents/guardians to defray child-raising expenses to pay for pre-school fees and medical bills at Baby Bonus Approved Institutions.

Source: MOE

## One-off \$3,000 grant for babies born 1 Oct 2020 to 30 Sep 2022

Parents of Singaporean children born from 1 Oct to 30 Sep 2022 will receive a one-off \$3,000 grant in addition to existing Baby Bonus cash gift. Payments will start from 1 Apr 2021 or within a month of enrolment in the Baby Bonus scheme, whichever is later, and made into the child's CDA.

This scheme came about following survey findings which found that Singaporeans plan to delay their plans for marriage or have (more) children due to uncertainties brought on by the pandemic.

Source: Made For Families

## Singaporeans registered under CHAS can use MediSave for video consultation



From 9 Oct, those registered with CHAS can use CHAS Chronic subsidy and MediSave for video consultations for their regular follow up of all 20 chronic conditions under the Chronic Disease Management Programme (CDMP), such as diabetes, hypertension, major depression, stable asthma, anxiety, dementia, osteoarthritis, chronic kidney disease, epilepsy, osteoporosis, psoriasis and others.

This allows patients whose conditions are stable to continue receiving medical care without having to visit the clinic in person. This service is currently available at about 235 private healthcare institutions. Patients can tap on the prevailing CHAS Chronic subsidy and MediSave (i.e. MediSave500 and Flexi-MediSave) limits to offset the cost of video consultation, related drugs and investigations.

This extension will only be allowed until the de-activation of the PHPC scheme or as determined by MOH. Note that while all Singaporeans are eligible for CHAS, they must still apply to enjoy the subsidies under CHAS.

Source: MOH





## More Subsidies for Nationally Recommended Vaccinations

From 1 Nov, Singaporeans will benefit from higher subsidies from \$35 to \$125 for vaccinations listed on the Subsidised Vaccine List (SVL) at approved CHAS GP clinics only.

Groups of Eligible Singaporeans	Revised fee caps payable after subsidies
<b>Children</b>	\$0
<b>Pioneer Generation cardholders</b>	Capped at \$9 to \$16 per vaccination dose
<b>Merdeka Generation, CHAS Blue / Orange cardholders</b>	Capped at \$18 to \$31 per vaccination dose
<b>Other Adult Singaporeans</b>	Capped at \$35 to \$63 per vaccination dose

Approved vaccinations include those for Hepatitis B, Human papillomavirus, measles, mumps, rubella and varicella, oral poliovirus and pneumococcal conjugate. For a full list of vaccinations including fee caps, please refer to [chas.sg](http://chas.sg)

Source: MOH

## TraceTogether is Compulsory by End Dec

Checking in at all public venues including restaurants, workplaces, schools and shopping malls via the TraceTogether app or token will be compulsory by end December. This will gradually replace other SafeEntry methods such as scanning identity cards or SingPass Mobile as Singapore prepares to resume larger scale events and further reopen its economy amid the pandemic.







To use TraceTogether, simply download the app on your mobile or collect your free token from selected community centres or mobile collection booths deployed islandwide. To find out more about where to collect your token, visit [token.govwhere.gov.sg](http://token.govwhere.gov.sg).

Source: Smart Nation and Digital Government Group

## BE MONEY SMART! Tips from SGS Co-Op

## Need to Know about CareShield Life

CareShield Life is a long-term care insurance scheme that helps provide basic financial support should Singaporeans become severely disabled. Launched on 1 Oct 2020, it replaces ElderShield. Here's what you need to know...

If you were born...	After 1990 	Between 1980 to 1990 	Between 1970 to 1979 	Before 1970 
How to Apply / Join CareShield Life	Automatically enrolled when you reach age 30	Automatically enrolled in CareShield Life and covers pre-existing conditions	<p>If you are currently covered under ElderShield400 and currently not severely disabled, you will be enrolled into CareShield Life automatically.</p> <p>You can choose to opt out anytime, before 31 Dec 2023 and your premiums will be refunded.</p> <p>If you choose to opt in before 31 Dec 2023, the government will provide Participation Incentives to help offset your premiums payable.</p>	You can opt in to join CareShield Life from mid-2021, if you are not severely disabled.

### Lifetime Cash Payouts

In the event you become severely disabled, you will receive monthly cash payouts for life. If you recover from the disability, the payouts will stop.

### Defining Severely Disabled

The government defines this condition when you are unable to perform at least 3 out of 6 activities of daily living (ADL) – washing, dressing, feeding, toileting, moving from room to room or transferring from a bed to a chair or wheelchair and vice versa.

### Monthly Cash Payout Starts from \$600

Your monthly cash payout will remain fixed for the duration of your severe disability. The amount you are entitled to receive depends on when you make the claim and on regular adjustments advised by an independent council. In general, your monthly cash payout will increase if you make the claim in later years. For example, it is estimated that you will receive \$1,200 monthly if you make a claim in 2057 at age 67; but \$600 monthly if you make the claim in 2020 at age 30.

### Premiums payable from age 30 to 67

Premiums are paid annually and will increase over time until you turn 67 or when you make a claim. This is compulsory for younger Singaporeans and optional for older Singaporeans.

### Premiums can be fully paid through MediSave

You or your family members can top up your MediSave with cash if there is not enough to pay for CareShield Life premiums.

### Government offers subsidies to make premiums affordable

The Government will ensure that CareShield Life premiums are affordable and provide subsidies from 2020 to 2024 to help offset the premiums payable. The amount of subsidy will depend on your age and household income. Additional support is available for lower-income families.

For more information, visit [careshieldlife.gov.sg](http://careshieldlife.gov.sg).

# SPECIAL YEAR-END \$30,000 BONANZA DRAW

## 300 prizes of NTUC FairPrice cash vouchers to be won!

2020 has turned our lives upside down, yet we have finally made it to the end of the year. In spite of all that has happened and not being to celebrate our 95<sup>th</sup> Anniversary, we decided to organise a year-end surprise for our family at SGS Co-Op...

**1<sup>st</sup> Prize**

**\$1,000**

NTUC FairPrice cash vouchers



**2<sup>nd</sup> Prize**

**\$900**

NTUC FairPrice cash vouchers



**3<sup>rd</sup> Prize**

**\$800**

NTUC FairPrice cash vouchers



**4<sup>th</sup> Prize: \$700**

**5<sup>th</sup> Prize: \$600**

**6<sup>th</sup> Prize: \$550**

**7<sup>th</sup> to 9<sup>th</sup> Prizes: \$500 each**

**10<sup>th</sup> Prize: \$450**

**11<sup>th</sup> to 20<sup>th</sup> Prizes: \$300 each**

*The below prizes will be pre-drawn before the live draw:*

21<sup>st</sup> to 40<sup>th</sup> Prizes: \$200 each

41<sup>st</sup> to 60<sup>th</sup> Prizes: \$150 each

61<sup>st</sup> to 90<sup>th</sup> Prizes: \$100 each

91<sup>st</sup> to 300<sup>th</sup> Prizes: \$50 each

All prizes will be in the form of NTUC FairPrice cash vouchers with a one-year validity. All SGS Co-Op members (except for COM and staff) will automatically qualify for the Draw and be eligible to win one prize. For identification purposes, we will only use the last 3 digits and last letter of NRIC. All winners will be announced on our website and in SENSE Jan/Feb 2021 issue.

The top 20 winners will be drawn LIVE via Zoom. Join us to watch the LIVE draw and find out if you are a lucky winner! Other winners will be pre-drawn by an appointed panel. *Good Luck Everyone!*

**LIVE  DRAW**

**Guest-of-Honour: Mr Ang Hin Kee**

**Chief Executive Officer, Singapore National Co-operative Federation**

**Date: Wed, 6 Jan 2021 • Time: 8pm • Venue: Zoom**

Please register early at [www.bonanzadraw.sgscoop.net](http://www.bonanzadraw.sgscoop.net) from 14 Dec 2020 onwards.

*Decision by SGS Co-Op's Committee of Management on all matters relating to or in connection with this draw are final, conclusive and binding.*