

## SLF GIFT PLUS What is SLF GIFT Plus?

SLF GIFT Plus is a group insurance that covers death and permanent & total disability due to natural causes and accidents. It is an enhanced package of SLF GIFT.

### Who is SLF GIFT Plus for?

SLF GIFT Plus is for member\* of participating unions/associations affiliated to Singapore Labour Foundation (SLF). Members must be below 65 years of age with at least 6 months of continuous union/association membership and be physically and actively at work on the date when they are eligible for coverage.

\*Members refers to ordinary, general branch union members and members of association affiliated to SLF.



### Do leaders enjoy additional coverage?

Yes, union/association leaders who are registered with any of the following are eligible for double coverage:

- ◆ Registry of Trade Unions
- ◆ NTUC Leadership Development information System (LDI S)
- ◆ Registry of Societies

The benefits for Death or Permanent & Total Disability resulting from accidents outside working hours are as follows:

| SLF GIFT Plus - TABLE OF BENEFITS  |   |                                  |                                |
|--|---|----------------------------------|--------------------------------|
| Description  |   | Less than 10 years of membership | 10 or more years of membership |
| 1.   | Death   | \$20,000.00                      | \$30,000.00                    |
| 2.   | Permanent & Total Disability:                           |                                  |                                |
| a)   | Loss of two or more Limbs                               | \$20,000.00                      | \$30,000.00                    |
| b)   | Total loss of sight of both eyes                        | \$20,000.00                      | \$30,000.00                    |
| c)   | Loss of one limb and total loss of all sight of one eye | \$20,000.00                      | \$30,000.00                    |
| d)   | Total Paralysis   | \$20,000.00                      | \$30,000.00                    |
| e)   | Injuries resulting in being permanently bedridden       | \$20,000.00                      | \$30,000.00                    |
| 3.   | Permanent & Partial Disability:                         |                                  |                                |
| a)   | Loss of one limb  | \$7,750.00                       | \$12,250.00                    |
| b)   | Total loss of all sight of one eye                      | \$7,750.00                       | \$12,250.00                    |
| The aggregate of all payout shall not exceed   |   | \$20,000.00                      | \$30,000.00                    |
| Note: This website is not a contract of insurance. The specific details applicable to this insurance are set out in the Master Policy kept by SLF. |   |                                  |                                |

### What are the criteria for eligibility of claim?

- a) New members must be actively and physically at work on the date to be eligible for coverage.
- b) The policy covers eligible members and their spouses up to 65 years of age (i.e. before their 65th birthday).

### Is there a certificate?

No. As this is a group insurance arrangement, a Master Policy will be kept by SLF.

**Do I have to pay any premium?**

79% of the premium is paid by SLF while the rest is paid by your union/association.

**What are the benefits?**

For members, the benefits are as follows:-

| SLF GIFT Plus  |                                  |                                |
|--|----------------------------------|--------------------------------|
| Description  | Less than 10 years of membership | 10 or more years of membership |
| Death or PTD+ of member due to natural natural causes (24 hours) or accidents (during working hours)         | \$4,500.00                       | \$5,500.00                     |
| Death or PTD of Member due to accidents (outside Working hours)<br><i>*Please refer to Table of Benefits</i> | \$20,000.00                      | \$30,000.00                    |
| The aggregate of all payout per member shall not exceed  | \$20,000.00                      | \$30,000.00                    |
| Death or PTD of member's spouse due to all causes  | \$250.00                         | \$500.00                       |
| + PTD: Permanent and Total Disability.   |                                  |                                |

**How to make a claim?**

If you are an ordinary branch union member, contact your union.

If you are a general branch union member, contact NTUC Customer Service Centre at Tel: 216 9999

\*Note: SLF GIFT Plus claim form must be submitted within 30 days of member's death or permanent & total disablement.

**What documents to submit to make a claim?**

For Death claims:

- a) Claim Form and Death Certificate
- b) Autopsy Report (for death resulting from an accident)
- c) Marriage Certificate (if claiming for death of spouse)

For Permanent & Total Disability claims :

- a) Claim Form and Medical Report
- b) Police report of Accident (if available) and a signed Clinical Abstract Form
- c) Marriage Certificate ( if claiming for spouse)

**Who to contact for more details?**

You can call any of the following:

- 1) NTUC Income at Tel: 788 1122
- 2) NTUC Customer Service Centre at Tel: 216 9999
- 3) Singapore Labour Foundation (SLF) at Tel: 837 8000
- 4) Your Union/Association