

About NTUC GIFT

NTUC GIFT is a group insurance exclusively for NTUC members of participating unions/NTUC affiliates. It covers Death and Total and Permanent Disability due to natural causes and accidents.

Frequently Asked Questions

1. Who are eligible?

Members must be:

- 16 to 65 years of age (include spouses up to 65 years of age i.e before their 65th birthday)
- at least 6 months of continuous union/association membership
- physically and actively at work

2. What are the benefits?

Benefits for members:

Description	NTUC GIFT	
	Less than 10 years of membership	10 or more years of membership
Death or Total and Permanent Disability (TPD) of member due to accidents (outside working hours). Please refer to the Table of Benefits	\$ 20,000	\$ 30,000
Death or TPD of member due to natural causes (24 hours) or accidents (during working hours)	\$ 4,500	\$ 5,500
Death or TPD of member's spouse due to all causes	\$ 250	\$ 500
The aggregate of all payout per member shall not exceed	\$ 20,000	\$ 30,000

Table of Benefits for Death or Total and Permanent Disability resulting from accidents outside working hours:

Description	NTUC GIFT	
	Less than 10 years of membership	10 or more years of membership
1. Death	\$ 20,000	\$ 30,000
2. Total and Permanent Disability:		
a) Loss of two or more limbs	\$ 20,000	\$ 30,000
b) Total loss of sight for both eyes	\$ 20,000	\$ 30,000
c) Loss of one limb and total loss of all sight of one eye	\$ 20,000	\$ 30,000
d) Total paralysis	\$ 20,000	\$ 30,000
e) Injuries resulting in being permanently bedridden	\$ 20,000	\$ 30,000
3. Permanent and Partial Disability:		
a) Loss of one limb	\$ 7,750	\$ 12,250
b) Total loss of all sight of one eye	\$ 7,750	\$ 12,250
4. The aggregate of all payout shall not exceed	\$ 20,000	\$ 30,000

3. Do leaders enjoy additional coverage?

Yes, leaders of unions/associations registered with the Registry of Trade Unions Act or Registry of Societies or NTUC Leadership Development Information System (LDIS) are eligible for double the sum assured amount.

4. Do I have to pay any premium?

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

5. Is there any extension of coverage?

Members aged 65 years and above are eligible for the extension of coverage. They will need to pay a token fee to be covered as follow:

Eligibility and Coverage	Token Fee
Membership of 10 years and above are eligible for coverage up to 68 years of age	\$1 per year for age 65 to 67
Membership of 20 years and above are eligible for coverage up to 70 years of age	\$1 per year for age 65 to 67 \$2 per year for age 68 to 69
Membership of 30 years and above are eligible for coverage up to 75 years of age	\$1 per year for age 65 to 67 \$2 per year for age 68 to 69 \$3 per year for age 70 to 74

6. I am eligible for the extension of coverage. How do I participate? How do I make payment?

If you are a General Branch (GB) member, NTUC will send an invitation with the NTUC GIFT Extension Acceptance Form to you. You will need to submit the Acceptance Form to NTUC. The fee for the extension of coverage will be deducted through your GIRO.

If you are an Ordinary Branch (OB) member, your union will send an invitation with the NTUC GIFT Extension Acceptance Form to you. You will need to submit the Acceptance Form to your union. Your union will arrange the fee collection with you.

For queries pertaining to the extension of coverage, please call NTUC Customer Service Centre at 6213 8008.

7. Is there a certificate of insurance?

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

8. How do you define "physically and actively at work"?

Member must be able to report for work and perform all the regular duties of his employment.

9. Are members who are on medical leave or no pay leave eligible to make a claim?

Yes, existing union members who are on medical or no pay leave are eligible to claim.

10. Are members on long term medical leave or in-between jobs eligible to make a claim?

Members are not covered during the period when they are not physically and actively at work. However, members may submit claims during this period but each claim will be considered on a case-by-case basis and subject to approval.

11. How do I lodge a claim?

All claims have to be submitted through the union offices. The respective unions' General Secretary will endorse the claim forms before submitting to NTUC Income to process the claims.

- If you are a General Branch (GB) member, please contact NTUC Customer Service Centre at 6213 8008.
- If you are an Ordinary Branch (OB) member, please contact your union.
- If you are an association member, please contact your association.

NTUC GIFT claim forms are required to be submitted within 30 days of member's Death or Total and Permanent Disability.

12. What documents should I submit to make a claim?

For Death Claims:

- a) Claim Form and Death Certificate
- b) NRIC of Claimant
- c) Proof of Claimant's relationship with Insured
- d) Marriage Certificate (if claiming for death of spouse)
- e) Newspaper clipping and Police/Accident Report (if death was due to accidental or violent causes)

For Total and Permanent Disability claims:

- a) Claim Form and Medical Reports
- b) Marriage Certificate (if claiming for disability of spouse)
- c) Medically boarded out letter
- d) Newspaper clipping and Police/Accident Report (if disability was due to accidental or violent causes)

13. Who do I contact for more details?

You may call any of the following:

- a) Your union/association representative
- b) NTUC Customer Service Centre at 6213 8008
- c) NTUC Income Contact Centre at 6788 1122

Information is correct as of 1 September 2009

Frequently Asked Questions

NTUC GIFT Group Insurance
for Trade Union Members

Exclusively for members of

ntuc
National Trades Union Congress

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