

关于NTUC GIFT

NTUC GIFT是一份特别提供给全国职工总会（职总）会员的团体保险，职总属下的工会及职总附属机构的会员均可投保，针对自然及意外事故死亡和永久完全残疾提供保障。

常见问题

1. 谁能投保？

- 会员必须：
- 16至65岁(包括65岁以下的配偶，即尚未达到65岁生日)
 - 工会/联合会会龄持续至少6个月，并缴清会员费。

2. 有哪些好处？

会员的好处：

说明	NTUC GIFT	
	会龄短于10年	会龄达到10年或以上
会员在非工作时间意外死亡或永久完全残疾。参见《赔付表》	\$20,000	\$30,000
会员自然（24小时）或意外（工作时间内）死亡或永久完全残疾	\$ 4,500	\$ 5,500
会员配偶死亡或永久完全残疾	\$ 250	\$ 500
每会员累计赔付总额上限	\$20,000	\$30,000

非工作时间意外死亡或永久完全残疾赔付表：

说明	NTUC GIFT	
	会龄短于10年	会龄达到10年或以上
死亡	\$20,000	\$30,000
永久完全残疾：		
a) 丧失两肢或以上	\$20,000	\$30,000
b) 双目失明	\$20,000	\$30,000
c) 单目失明并丧失单肢	\$20,000	\$30,000
d) 全身瘫痪	\$20,000	\$30,000
e) 导致永久卧床的伤害	\$20,000	\$30,000
永久部分残疾		
a) 丧失单肢	\$ 7,750	\$12,250
b) 单目失明	\$ 7,750	\$12,250
每会员累计赔付总额上限	\$20,000	\$30,000

“I intend to pass the money to my wife’s family. She used to send money home to her parents every month. Now, there is one less person contributing to the family income. I would feel better that there is some money given to the family and for this, I am grateful to the union.”

Mr Hong Wee Li, husband of the late member Mdm Ong Chiann Ru, who died in a traffic accident.

CONTACT DETAILS

For claim-related matters – please call NTUC Income at 6788 1122

For Ordinary Branch Members, please contact your union office.

For general enquiries – please call NTUC Hotline at 6213 8008

www.ntuc.org.sg

想了解更多详情，请联络以下：

有关索赔询问 – 职总英康客户服务中心，电话 6788 1122

普通分会(OB)会员 – 请联系所属工会

其他询问 – 职总工会热线 6213 8008

上网 www.ntuc.org.sg

ntuc
National Trades Union Congress



Underwritten by:
此计划由职总英康承保

ntuc
Income
made different

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 who:

- are 16 to 65 years of age (include spouses below the age of 65, i.e. before their 65th birthday)
- have at least 6 months of continuous paid-up union/association membership

2. What are the benefits?

Benefits for eligible 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
Maximum aggregate of all payout per member	\$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
Death	\$20,000	\$30,000
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
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
Maximum aggregate of all payout	\$20,000	\$30,000

3. Do I have to pay any premium?

The premium is fully paid by NTUC with co-payment by your union/association.

4. Can I still be covered after I turn 65 years old?

Members aged 65 years and above are eligible for extension of coverage provided they have opted-in and paid a token fee for NTUC Gift Extension as follows:

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

* To be paid before 1 May each year

5. I am eligible for the extension of coverage. How do I opt-in? How do I make payment?

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. Please contact your union office for any queries.

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 can be paid by GIRO, cheque or cash.

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

6. If I am a union leader, do I enjoy additional coverage?

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

7. Is there a certificate of insurance?

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

8. If I am on medical leave or no pay leave, am I eligible to make a claim?

Yes, union members who are on medical or no pay leave are eligible to claim so long as they meet the eligibility criteria.

9. 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) or U Club member, please contact NTUC Member Services 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 90 days** of the member's Death or Total and Permanent Disability.

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

For Death Claims:

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

For Total and Permanent Disability Claims:

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

Please refer to the respective claim forms available through your union or download the form from www.income.com.sg.

IMPORTANT NOTES

The precise terms, conditions and exclusions of this plan are specified in the Master Policy Contract issued to National Trades Union Congress (NTUC). This policy does not have any cash value.

Information is correct as of March 2011
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3. 需要由我缴纳保费吗?

职总和所属工会/联合会将共同承担保费。

4. 如果我已超过65岁，还能继续受保吗?

65岁或以上的会员可延长受保期限，但需缴纳以下象征性费用：

资格及保障	象征性收费*
会龄达到10年或以上的，受保期限可延长至68岁	65至67岁每年\$1
会龄达到20年或以上的，受保期限可延长至70岁	65至67岁每年\$1 68至69岁每年\$2
会龄达到30年或以上的，受保期限可延长至75岁	65至67岁每年\$1 68至69岁每年\$2 70至74岁每年\$3

* 须在每年5月1日之前缴交

5. 我有延长保险期的资格。如何延长？如何付款？

如果您是普通分会 (OB) 会员，则由所属工会寄发《NTUC GIFT延长保期接受表格》以示邀请。您需要向所属工会递交《接受表格》。所属工会将负责向您收费。请向所属工会查询详情。

如果您是一般分会 (GB) 会员，职总会寄发《NTUC GIFT延长保期接受表格》以示邀请。您需要向职总递交《接受表格》，收费可通过财路转账服务 (GIRO)、支票或现款缴交。

如需查询延长保险期相关信息，请致电职总工会会员服务中心，电话6213 8008。

6. 身为一名工会领袖，我是否享受额外保障？

是。职工会法令、社团注册局或职总领袖发展信息系统 (LDIS) 中登记的工会/联合会领袖将享受双倍保额。

7. 我会收到保单吗？

不会。本保险属于团体保险，《总保险单》由职总保管。

8. 我在病假或无薪休假期间内可有索赔资格吗？

符合投保条件的在职会员在病假或无薪休假期间内乃拥有索赔资格。

9. 如何提出索赔？

所有索赔均向所属工会提出。索赔表由所属工会秘书长认证后送交职总英康办理相关事宜。

- 一般分会 (GB) 或 U Club 会员请致电职总工会会员服务中心，电话 6213 8008

- 普通分会 (OB) 会员请联系所属工会

- 联合会会员请联系所属联合会

NTUC GIFT 索赔申请表格需在会员不幸死亡和遭受永久完全残疾 **90天** 内呈交。

10. 索赔时需要递交哪些文件？

死亡索赔：

- 死亡索赔申请书表格及死亡证书
- 申请人的身份证
- 申请人和受保人的关系证明
- 结婚证书 (若为过世配偶索赔)
- 有关剪报，警察或意外报告 (若死因与意外或暴力有关)

永久性完全残缺索赔：

- 索赔申请书及医疗报告
- 结婚证书 (若为残缺配偶索赔)
- 医疗委员会所鉴定因健康原故而需离职的信件/证书。
- 有关剪报，警察或意外报告 (若残缺与意外和暴力有关)

请向所属工会索取或从职总英康网站 www.income.com.sg 下载有关表格。

重要说明

有关此保险计划的确切条规与条件，请参阅发给职工总会 (职总) 的总保单合约。此计划不具现金价值。