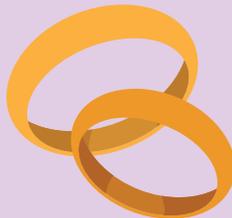




A little book on
& **Marriage**
Parenthood



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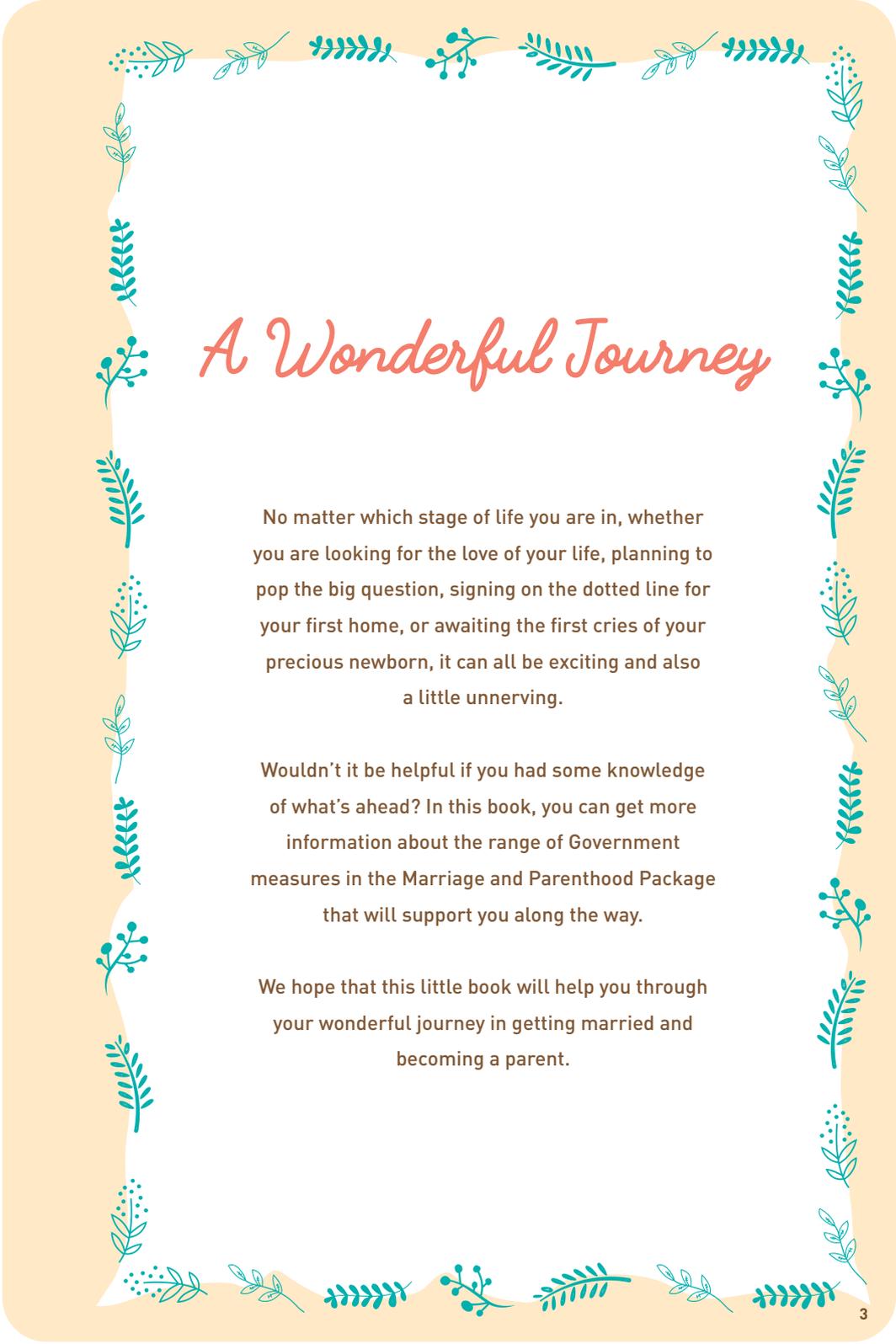
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Visit [heybaby.sg](https://www.heybaby.sg) for latest updates!



A Wonderful Journey

No matter which stage of life you are in, whether you are looking for the love of your life, planning to pop the big question, signing on the dotted line for your first home, or awaiting the first cries of your precious newborn, it can all be exciting and also a little unnerving.

Wouldn't it be helpful if you had some knowledge of what's ahead? In this book, you can get more information about the range of Government measures in the Marriage and Parenthood Package that will support you along the way.

We hope that this little book will help you through your wonderful journey in getting married and becoming a parent.

BENEFITS AT A GLANCE



Singles have access to dating services through the **Social Development Network (SDN)** and accredited private dating agencies.

HOUSING

Priority Housing

- Parenthood Priority Scheme
- Married Child Priority Scheme
- Third Child Priority Scheme

Couples who are engaged, married and married with children get priority allocation when they buy their first HDB flat. Details on [pg 17-19](#).

Provisional Housing

Couples can rent a flat from HDB at an affordable rental rate while awaiting the completion of their new flat. Details on [pg 18](#).

Help with Payment

A variety of grants are available to help couples getting married and married couples to get their new/resale HDB flat. Details on [pg 19](#).



EMPLOYMENT



Maternity Protection for Pregnant Employees

Working mothers are eligible for maternity leave benefits if they are dismissed without sufficient cause or retrenched during pregnancy. Details on [pg 27](#).

HEALTH

Medisave Maternity Package (for pre-natal check-ups)

Parents can use their Medisave to help pay for pre-delivery care. Details on [pg 25](#).

Medisave for Assisted Conception Procedures (ACP)

Couples can withdraw up to \$15,000 from Medisave for ACP. Details on [pg 25](#).

Co-Funding for Assisted Reproduction Technology (ART) Treatment

The Government co-funds up to 75% of the cost of each ART treatment received at public hospitals, up to three fresh and three frozen cycles. Details on [pg 26](#).

HEALTH

Medisave Maternity Package

Parents can use their Medisave to help pay for delivery expenses. Details on [pg 31](#).

Medisave Grant for Newborns

Each citizen newborn will have a CPF Medisave account opened for him/her, with a Medisave Grant of \$4,000 deposited. Details on [pg 31](#).

MediShield Life coverage from birth

Newborns are covered under MediShield Life from birth, including for congenital and neonatal conditions. Details on [pg 31](#).



LEAVE

Maternity Leave

Working mothers are eligible for 16 weeks of paid maternity leave. Details on [pg 32](#).

Government Paid Maternity Benefit (GPMB)

Working mothers who are not eligible for maternity leave may apply to receive the GPMB. Details on [pg 33](#).

Paternity Leave

Working fathers are eligible for 2 weeks of paid paternity leave. Details on [pg 34](#).

Shared Parental Leave

Working fathers are eligible to share a portion of the 16 weeks of maternity leave. Details on [pg 35](#).

Infant Care Leave

Both parents have 6 days of unpaid infant care leave per year if they have at least one citizen child aged below 2 years. Details on [pg 36](#).

Childcare Leave

Both parents have 6 days of paid childcare leave per year if they have at least one citizen child aged below 7 years. Details on [pg 36](#).

Adoption leave

Adoptive mothers with an adopted infant aged below 12 months are eligible for paid adoption leave. Details on [pg 37](#).

WorkPro Work-Life Grant

The Work-Life Grant helps employers to implement work-life strategies, in particular flexible work arrangements for their employees to better manage their work and family commitments. Details on [pg 38](#).

CARE

Support for Working Mums' Caregiving Options

Infant care

Basic Subsidy : Up to \$600 + up to \$540 in additional subsidies for lower and middle income families. Details on [pg 43](#).

Grandpa/Grandma

Working mothers can claim a Grandparent Caregiver Relief of \$3,000 if their infant is cared for by the child's grandparents. Details on [pg 44](#).

Foreign Domestic Helper

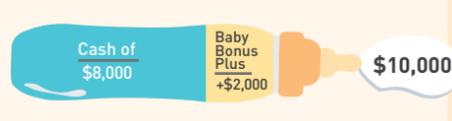
Parents can enjoy a foreign domestic worker concessionary levy rate of \$60 per month. Details [pg 44](#).

Tax Reliefs & Rebate

Parents can claim a variety of tax benefits (Parenthood Tax Rebate, Qualifying/Handicapped Child Relief, Working Mothers' Child Relief) to help defray their child raising costs. Details on [pg 42](#).

Baby Bonus

Details on [pg 39](#).



Child Development Account

Details on [pg 40](#).

Government contributions up to



1st & 2nd Child 3rd & 4th Child 5th Child & Beyond

INCLUDING

a CDA First Step of \$3,000



PULL OUT FOR AN OVERVIEW. →

CARE



Support for Working Mums' Caregiving Options

Childcare

Basic Subsidy: Up to \$300 + up to \$440 in additional subsidies for lower and middle income families. Details on [pg 56](#).

Grandpa/Grandma

Working mothers can claim a Grandparent Caregiver Relief of \$3,000 till their child turns 12, if the child is cared for by the child's grandparents. Details on [pg 57](#).

Foreign Domestic Helper

Parents can enjoy a foreign domestic worker concessionary levy rate of \$60 per month till their child turns 16. Details on [pg 57](#).

Tax Reliefs & Rebate

Parents can claim a variety of tax benefits (Parenthood Tax Rebate, Qualifying/Handicapped Child Relief, Working Mothers' Child Relief) to help defray their child raising costs right through their teenage years. Details on [pg 58](#).

Child Raising Costs

When the child turns 12, any unspent balance in the Child Development Account will be transferred to the child's Post-Secondary Education Account (PSEA), to help with his/her post-secondary education expenses.

LEAVE

Childcare Leave

	No. of days [^]
1-7 yrs	6 days per parent per year
7-12 yrs	2 days per parent per year

[^] Parents must have at least one citizen child in the age bracket to qualify; leave is capped at 6 days per parent per year

Life is a journey.

No one has got it all figured out, and every couple's journey is unique. We hope that the thoughts from other Singaporean daddies and mummies will encourage you as your own parenthood adventure unfolds!

"Parenthood is hard work, but ultimately fulfilling and joyous. Remember to enjoy and treasure every special moment."

- Prime Minister Lee Hsien Loong

"Yes, I sing, I write songs. But my greatest purpose, my most important role, is as a daughter, a wife and a mother."

- Corrinne May, Singer-Songwriter

Home Sweet Home

"My family completes me. They taught me to live, laugh and love. Without them I will have more money, more freedom and less responsibility. But my heart will be empty."

- Baihakki Khaizan, Sportsman and Norfasarie Yahya, Businesswoman

"Family is like the air we breathe: the tone and smell affects our mood; when it's thinned out we feel incapacitated; we take it for granted until we don't have it anymore."

- Viswa Sadasivan, Community Leader

"My wife and kids are more than just family, they are my friends."

- Steven Chia, Television Host

"Life is like a pressure cooker but you have to see everything in perspective. Every child is different. Love them for who they are."

- Mr Brown, Blogger

What's in this book?

This book is meant to be your trusty companion through the early stages of your marriage and parenthood journey.

Each section contains information relevant to each milestone and will give you a quick overview of the help available and where to find more information.

Check out the index if you are looking for a particular policy. For more details, go to the "Got Questions?" section at page 62 for a list of agencies you can get in touch with.



Getting
Married

Finding a Partner

Social Development Network (SDN)

Widen your social circle with services by SDN.

Marriage Preparation Programmes

Marriage is a life-long journey. Join a marriage preparation programme to build a strong and long-lasting marriage.

Registering your marriage in Singapore

- File a notice of your intended marriage online.
- Appointment given to verify documents:
 - Go to ROM for Civil Marriages.
 - Go to ROMM for Muslim Marriages.
- Proceed to get married on your intended marriage date.



Finding a partner: SDN

Singles who are looking to widen their social circle and find their life partner can discover different opportunities to meet new people, obtain personalised matching services and seek relationship advice through the Social Development Network (SDN) and its partners. They can also get help finding a match through SDN-accredited private dating agencies.



Marriage Preparation Programmes

Preparing for a wedding is only the first step in a marriage. A good marriage needs a good foundation and it takes commitment, effort and skills.

A marriage preparation programme will help you and your partner to understand issues related to marriage and learn skills that help you prepare for a life together as husband and wife.

The best time to start marriage preparation is:

- 1 week before the wedding.
- When you and your partner are thinking about marriage commitment.
- After your honeymoon.

To find out more about marriage preparation programmes supported by MSF, please visit www.msf.gov.sg/marriageprep.

How to register your marriage in Singapore



www.rom.gov.sg
www.romm.gov.sg

File a notice of marriage online

Filing of notices of marriage can only be done through the Registry of Marriages' (ROM) website at www.rom.gov.sg or the Registry of Muslim Marriages' (ROMM) website at www.romm.gov.sg.

For ROM:

The earliest date which you may solemnise your marriage is 21 days after the date of notice.

For ROMM:

The earliest date which you may solemnise your marriage is 9 days after the date of notice.

Verify your documents and do a statutory declaration

For ROM:

- Go to ROM on the given appointment date.
- Both parties must be present.
- All documents must be original.*



REGISTRY OF MARRIAGES
REGISTRY OF MUSLIM MARRIAGES

For ROMM:

- Go to ROMM at least 5 weeks before solemnisation.
- Both parties and the Wali must be present.
- All documents must be original.*

* For more information on the documents to bring, visit www.rom.gov.sg or www.romm.gov.sg.



Proceed to solemnise on the day of marriage

For ROM:

- The latest date to solemnise your marriage is before the end of 3 months after the date of notice.
- Remember to show up with two witnesses (aged above 21 years old) and the original identity documents.

For ROMM:

- The latest date to solemnise your marriage is before the end of 150 days after the date of notice.
- Remember to show up with the Wali, two male witnesses (aged above 21 years old) and the original identity documents.



Help for Couples setting up home

Priority Housing

Help with Payment

ENGAGED



- Priority Allocation for First-Timers
- Fiancé/Fiancée Scheme
- Married Child Priority Scheme

- CPF Housing Grants
- CPF Housing Top-Up Grant
- Proximity Housing Grant
- Staggered Downpayment Scheme

MARRIED



- Priority Allocation for First-Timers
- Married Child Priority Scheme
- Parenthood Provisional Housing Scheme

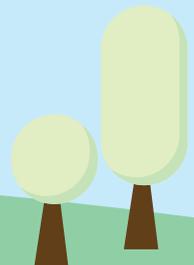
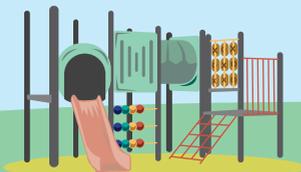
- CPF Housing Grants
- CPF Housing Top-Up Grant
- Proximity Housing Grant
- Staggered Downpayment Scheme

MARRIED WITH CHILDREN



- Priority Allocation for First-Timers
- Married Child Priority Scheme
- Third Child Priority Scheme
- Parenthood Priority Scheme

- CPF Housing Grants
- CPF Housing Top-Up Grant
- Proximity Housing Grant
- Staggered Downpayment Scheme



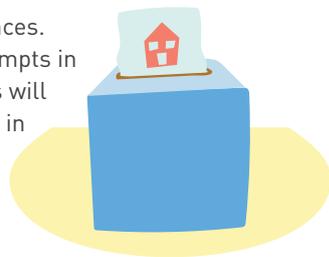
Priority Housing

Priority Allocation for First-Timers for Public Housing

At least:

- 70% of 3-room and larger Build-To-Order (BTO) flats in non-mature estates;
- 95% of 3-room and larger BTO flats in mature estates; and
- 95% of 3-room and larger flats from the Sale of Balance Flats (SBF) exercise are set aside for Singaporeans buying their flat for the first time.

First-timer families are also given more ballot chances. Those who have had two or more unsuccessful attempts in ballot exercises for BTO flats in non-mature estates will be given additional chances in future BTO exercises in non-mature estates.



Fiancé/Fiancée Scheme

Engaged couples can plan for their housing needs in advance by applying for a new or resale HDB flat before they officially register their marriage.

Married Child Priority Scheme (MCPS)

Flats are set aside for couples applying to live together with, or near to their parents (in the same town or within a 2km radius). This allows extended families to provide mutual care and support for each other.

Number of new HDB flats set aside for MCPS applicants

Household Status	Build-To-Order Sales Launch				Sale of Balance Flat Sales Launch
	Non-mature Estate			Mature Estate	
	2-room Flexi	3-room	4-/5-room	2-room Flexi & bigger	
First-timer Family	5%	30%	30%	30%	30%
Second-timer Family	15%	15%	10%	3%	3%

Visit HDB InfoWEB at www.hdb.gov.sg

→ Buying a Flat → New → Eligibility → Priority Schemes.

Parenthood Priority Scheme (PPS)

First-timers who are married and have a Singaporean child aged below 16 (including those who are expecting a child) get additional priority to buy their first home. Up to 30% of BTO and 50% of SBF units are set aside for these families.

Parenthood Provisional Housing Scheme (PPHS)

While awaiting completion of their new HDB flats, married couples and applicants under the Fiancé/Fiancée Scheme*, with at least one first-timer can rent a HDB flat at an affordable rate for their interim housing needs. Divorced or widowed parents with children are also eligible.

*Couples will need to submit their marriage certificate within 3 months of taking possession of their PPHS flat.

Visit HDB InfoWEB at www.hdb.gov.sg → Residential → Renting a Flat → Renting from HDB.

Third Child Priority Scheme (TCP)

Married couples with more than 2 children are given priority in applying for flats. Up to 5% of BTO/Sale of Balance Flats units are set aside under this scheme.

Help with Payment

CPF Housing Grants

Married couples who are **first-time home buyers** can apply for grants to help with the cost of buying their new or resale HDB flat.

Grants for couples buying a new HDB flat

Type of grant	Monthly household income	Grant amount
Additional CPF Housing Grant	\$5,000 or less	Up to \$40,000
Special CPF Housing Grant <small>* In addition to the Additional CPF Housing Grant</small>	\$8,500 or less	Up to \$40,000 <small>* Only if couple is buying a 2-room Flexi, 3- or 4-room flat in a non-mature estate</small>

Grants for couples buying a resale flat

Type of grant	Monthly household income	Grant amount
CPF Housing Grant for Family	\$12,000 or less	\$30,000
Proximity Housing Grant	Not Applicable	\$20,000 <small>* If the couple is living with or near their parents (in the same town or within 2km of their parents' home)</small>
Additional CPF Housing Grant	\$5,000 or less	Up to \$40,000



CPF Housing Top-Up Grant Scheme

Singles who had earlier received a subsidy from HDB (i.e. Singles Grant recipients) and marry a citizen who is:

- a first-time home buyer; **or**
- another Singles Grant recipient

will be eligible for this scheme. The grant tops up the amount of the Singles Grant to that of the Family Grant.

Staggered Downpayment Scheme

This scheme helps couples who are buying a new flat for the first time to better manage their cash flow.

If either one of the applicants is aged 30 years or younger at the point of application, the couple can choose to pay the 10% downpayment in 2 stages.

STAGE 1

FIRST

5%

WHEN SIGNING
THE AGREEMENT
FOR LEASE

STAGE 2

REMAINING

5%

UPON TAKING
POSSESSION OF
THE NEW FLAT

PRIORITY HOUSING

Married Child Priority Scheme (MCPS)

Q: Will the MCPS quota be sufficient to meet the demand?

A: The success rate of MCPS applicants is significantly improved with a quota in the flat supply set aside for them. Unsuccessful applicants will also have another chance in balloting for a new flat with other public applicants. HDB will monitor this and make further adjustments if necessary.

Parenthood Priority Scheme (PPS)

Q: Will I be assured of a flat if I have a child/children and apply for the PPS?

A: Your chance of allocation will depend on both the number of applications received and the units available under PPS.

Q: Why is the PPS also available to first-timer couples who are expecting a child?

A: As first-timer couples who are expecting a child have urgent housing needs that are similar to first-timer married couples with a citizen child below the age of 16, the PPS is also available to them.

Q: Why is the PPS not extended to second-timers with children below 16 years old?

A: The main objective of the PPS is to help married couples with children to buy their first home. Hence, second-time applicants with children are not eligible under the PPS.

Parenthood Provisional Housing Scheme (PPHS)

Q: What is the application procedure for the PPHS?

A: Interested applicants can submit their requests online via HDB InfoWEB or at HDB Hub/Branches (e-kiosk). A non-refundable administrative fee of \$10 is payable. Thereafter, HDB will conduct eligibility checks of all applications received in a calendar month and invite eligible applicants to select a flat in the following month, subject to the availability of flats.

Q: Where are the PPHS flats located?

A: Please visit HDB InfoWEB at www.hdb.gov.sg for the latest list of PPHS flats available for application.

HELP WITH PAYMENT

Proximity Housing Grant (PHG)

Q: How do I check if my parents' flat and the flat that I wish to buy have met the proximity condition for the PHG?

A: You may use the e-Service 'Distance Enquiry for Proximity Housing Grant for Family' to check if the two HDB flats are within 2km or in the same town. If your parents live in a private residential property which they own, you will have to check with HDB resale office if the flat that you intend to buy meets the proximity condition.

Q: If my wife and I jointly buy a resale flat with my parents, will my parents and I be given a PHG of \$20,000 each; i.e. a total PHG of \$40,000?

A: The highest amount of PHG for the purchase of a resale flat is \$20,000. You have to choose whether your parents or your household will enjoy the PHG.



HEALTH

Medisave Maternity Package

Up to \$900 can be used to help defray the cost of pre-delivery care.

Medisave for Assisted Conception Procedures (ACP)

Lifetime withdrawal limit for each patient of \$15,000 for out-of-pocket costs for Assisted Conception Procedures.

Co-funding for Assisted Reproduction Technology (ART) Treatment

Up to 75% co-funding from Government for a maximum of 3 fresh and 3 frozen ART cycles.

EMPLOYMENT

Maternity Protection for Pregnant Employees

If pregnant employees are dismissed without sufficient cause or retrenched at any stage of the pregnancy, the employer is required to pay maternity leave benefits.

Health

Medisave Maternity Package (MMP) (for pre-natal check-ups)

From 24 March 2016, couples can use up to \$900 from Medisave to help defray the cost of pre-delivery care at both public and private hospitals. This amount can be used for consultations, ultrasound scans, tests and medications.

Couples should keep the pre-delivery care receipts and present them to the hospital upon delivery of the child. The hospital will submit these receipts, together with the delivery expenses, for Medisave withdrawal under the Medisave Maternity Package.

To use Medisave for the delivery and pre-delivery care for the 5th and subsequent children, couples will need to have a combined Medisave balance of at least \$15,000 at the time of delivery.



Parenthood Quiz

How long should a couple try for a baby before consulting their doctors?

- A. Five years.
- B. Ten years.
- C. One year.

Answer: C

A couple below 35 years of age who does not have any obvious problems, for example, irregular periods, is advised to seek specialised medical attention if they do not conceive after one year of regular intercourse without the use of contraceptives. Couples over 35 are encouraged to seek help earlier after half a year of trying.

[Source: KK Women's and Children's Hospital]

Medisave for Assisted Conception Procedures (ACP)

Couples can use their Medisave to pay for out-of-pocket costs of Assisted Conception Procedures (ACP) that include ART treatments.

The withdrawal limit for ACP treatments such as in-vitro fertilisation (IVF) and intra-uterine insemination (IUI) is as follows:



1st
Cycle

Up to
\$6,000



2nd
Cycle

Up to
\$5,000



3rd &
Each
Subsequent
Cycle

Up to
\$4,000

The lifetime withdrawal limit for each patient is \$15,000.

It is best to seek treatment early if you have difficulties conceiving as the success rate of ACP declines with age.

Visit MOH's website at www.moh.gov.sg

Costs and Financing → Schemes and Subsidies → Marriage and Parenthood Schemes.

Co-Funding For Assisted Reproduction Technology (ART) Treatment

Couples who undergo Assisted Reproduction Treatments (ART) at public hospitals can receive Government co-funding. These treatments are limited to a maximum of 3 fresh and 3 frozen ART cycles. For eligible couples, the co-funded amount will automatically be deducted from the final bill.

Procedures that are covered include:

- In-vitro fertilisation (IVF) with or without intracytoplasmic sperm injection (ICSI).
- Gamete intra-fallopian transfer (GIFT).
- Standard procedures such as ovarian stimulation, thawing the embryo and embryo transfer.

This scheme does not cover consultations and investigations carried out prior to a patient's decision to start ART treatment.

Eligible couples can receive up to 75% co-funding, depending on their citizenship status.

Couple's citizenship status	Both are Singapore Citizens	One Singapore Citizen & one Permanent Resident	One Singapore Citizen and one Foreigner
Fresh Cycle	75%; up to \$6,300	55%; up to \$4,600	35%; up to \$3,000
Frozen Cycle	75%; up to \$1,200	55%; up to \$900	35%; up to \$600

Qualifying criteria:

- The patient (for women) must be below 40 years of age at the start of the ART cycle. i.e. the date of the ovarian stimulation phase (for fresh cycle) or the thawing of the embryo (for frozen cycle).
- The patient must not have completed 3 co-funded fresh and 3 co-funded frozen cycles (with subsidies).
- The patient has been assessed by a doctor that she meets the clinical requirements for ART.
- Either the patient or her spouse must be a Singapore Citizen at the start of the ART cycle.

To apply, couples have to fill up a declaration form provided by the hospital.

Employment

Maternity Protection for Pregnant Employees

The protection gives pregnant employees peace of mind while they are expecting. If pregnant employees are dismissed without sufficient cause or retrenched at any stage of the pregnancy, the employer is required to pay maternity leave benefits. (See page 32 for details on maternity leave.)

Qualifying criteria:

- The employee has served the employer for a continuous duration of at least 3 months.
- A doctor has certified the employee's pregnancy before any notice of dismissal or retrenchment is given.
- The employee would have been eligible for maternity leave under the Employment Act or the Child Development Co-Savings Act, if not for the employee's dismissal or retrenchment.

Visit MOM's website at www.mom.gov.sg

Employment practices → Leave → Maternity Leave → Protections and Obligations.

F.A.Q

HEALTH

Co-funding for Assisted Reproduction Technology (ART) Treatment

Q: Can I use Medisave to foot the remaining costs of a co-funded ART cycle?

A: Yes, Medisave can be used to pay for both co-funded and non-co-funded ART cycles. The Medisave limits for ACP treatments are \$6,000, \$5,000 and \$4,000 for the 1st, 2nd and 3rd and subsequent withdrawals respectively.

Q: Why is there an age restriction for the ART co-funding scheme?

A: Medical evidence shows that the chance of conception is significantly higher for a woman who undergoes ART treatment at a younger age. The ART co-funding scheme is meant to encourage couples who have difficulty conceiving to seek treatment early, and thus focuses on those who start their cycle before turning 40.

Q: Why is co-funding provided for 3 fresh and 3 frozen ART cycles? What about subsequent ART cycles for couples who may need it?

A: Fresh ART treatment cycles usually produce excess embryos, which are then typically frozen and stored for future use. With improvements in technology and clinical practice, it is now a norm for couples who have produced enough good quality embryos from the first fresh treatment cycle to follow up with a frozen treatment cycle. Co-funding for 3 fresh and 3 frozen cycles is meant to allow couples to use their frozen embryos left over from fresh cycles.

Visit www.moh.gov.sg (under “Marriage and Parenthood Schemes”) for more information on the ART co-funding scheme.

EMPLOYMENT

Maternity Protection for Pregnant Employees

Q: How can pregnant employees be eligible for maternity protection?

A: To be eligible for maternity protection, the employee must have served her employer for a continuous duration of at least 3 months before receiving the notice of dismissal or retrenchment. She also must have been certified pregnant by a medical practitioner before receiving the notice of dismissal or retrenchment.

Q: If I am on a fixed term contract and my contract ends before delivery, will I be eligible for maternity leave?

A: You will either be eligible for Government-Paid Maternity Leave (GPML) or the Government-Paid Maternity Benefit (GPMB) depending on when your contract ends:

(i) If your contract ends within 4 weeks of your estimated delivery date (EDD): You can start taking the maternity leave up to 4 weeks before your EDD, up to the end of your contract. You may also be eligible for a GPMB top-up thereafter.

(ii) If your contract ends before you have started taking maternity leave: You may apply for the full GPMB.

The total amount of Government-paid benefits (GPML, GPMB and Shared Parental Leave) are capped at 8 or 16 weeks depending on the birth order of your child. (See page 33 for more details on the GPMB.)

Caring For Baby



Measures for Mummies & Daddies

with infants aged 0-2 years

An illustration of a hospital building with a red cross on top, a tall red building, and two green trees. A green banner with the word "Health" is attached to the right side.

Health

- Medisave Maternity Package
- Medisave Grant for Newborns
- MediShield Life Coverage from Birth

An illustration of a calendar with a red cover and a grid of yellow and red squares. A green banner with the word "Leave" is attached to the right side.

Leave

- Maternity Leave
- Government-Paid Maternity Benefit
- Paternity Leave
- Shared Parental Leave
- Childcare Leave
- Infant Care Leave
- Adoption Leave
- WorkPro Work-Life Grant

An illustration of a hand holding a red heart. A green banner with the word "Care" is attached to the right side.

Care

- Baby Bonus Cash Gift and Baby Bonus Plus
- Child Development Account and CDA First Step
- Tax Reliefs and Rebate
- Support for Working Mums' Caregiving Options
 - > Infant Care Subsidies
 - > Grandparent Caregiver Relief
 - > Foreign Domestic Worker Levy Concession

Medisave Maternity Package (MMP) (for delivery and hospitalisation fees)

Couples can use their Medisave to help pay for the medical expenses for delivery and pre-delivery care. They can withdraw up to:



\$900*
For pre-delivery
medical expenses

Between
\$750
and
\$2150
for delivery medical expenses
depending on the type
of procedure



\$450
For each day's stay
in hospital

* From 24 March 2016, couples can use up to \$900 from their Medisave to pay for their pre-delivery expenses, up from \$450 previously.

Visit the MOH website at www.moh.gov.sg

→ Costs and Financing → Schemes & Subsidies → Marriage and Parenthood Schemes.

Medisave Grant for Newborns

All Singapore Citizens babies born on or after 1 January 2015 will receive a \$4,000 grant. This will be deposited in their Medisave accounts, which will be automatically created after birth registration.



MediShield Life Coverage from Birth

MediShield Life is a basic health insurance plan that helps to pay for large hospital bills and selected costly outpatient treatments. All Singapore Citizen babies are automatically covered by MediShield Life from birth for their whole lives, including those with congenital and neonatal conditions.

Leave

Government-Paid Maternity Leave

With 16 weeks of paid maternity leave, working mothers can spend more time with their newborn.

By default, the 16 weeks of leave can be taken continuously as a block starting from up to 4 weeks before the date of delivery. If the employer and employee mutually agree, the last 8 weeks of leave can also be taken flexibly over a period of 12 months from the birth of the child.

Details of funding for Government-Paid Maternity Leave

	Funded by:	Cap for Government funded portion of maternity leave*
 1 st & 2 nd births	Employer-Paid Government-Paid 	Up to \$20,000 for each birth.
 3 rd & subsequent births	Government-Paid 	Up to \$40,000 for each birth.

* Capped at \$10,000 for each 4 week period, inclusive of CPF contributions.

Qualifying criteria:

- The child is a Singapore Citizen.
 - The mother is lawfully married to the child's father.[^]
- [^] *This criteria will be revised by early 2017.*

In addition,

- The mother is an employee who has served the current employer for a continuous period of at least 3 months before the birth of the child.
- or
- The mother is self-employed and has engaged in a particular business, trade or profession for a continuous period of at least 3 months before the birth of the child, and has lost income as a result of not engaging in work during the maternity leave period.

Government-Paid Maternity Benefit (GPMB)

Working mothers who are not eligible for paid maternity leave due to their work arrangements may apply for Government-paid maternity benefit, which is equivalent to the Government-paid portion of the maternity leave. Mothers should apply for the GPMB within 15 months of their child's birth.

The maternity benefit that the mother is eligible for is as follows

	Government-paid maternity benefit	Amount that the mother will receive
 1 st & 2 nd births	 8 weeks	$\frac{\text{Total gross rate of pay}^*}{365 \text{ days}} \times 56$ Capped at \$20,000
 3 rd & subsequent births	 16 weeks	$\frac{\text{Total gross rate of pay}^*}{365 \text{ days}} \times 112$ Capped at \$40,000

* Total gross rate of pay includes gross rate of pay and employer CPF contributions, as well as net trade income earned in the 12 months preceding the birth of the child.

Qualifying criteria:

- The child is a Singapore Citizen.
- The mother is lawfully married to the child's father.[^]
- The mother has been in employment for a total of at least 90 days in the 12 months preceding the birth of the child. For mothers with different employers over these 12 months, the employment periods can be added to meet the required 90 days.

[^] This criteria will be revised by early 2017.

Working mothers whose contracts expire during the maternity leave period may be eligible for a GPMB top-up, capped at 8 or 16 weeks of Government-paid leave benefits depending on the birth order of the child.

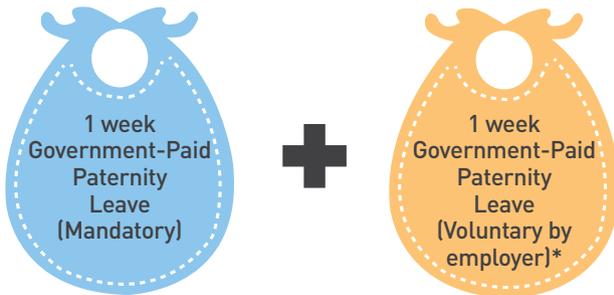
Visit profamilyleave.gov.sg

→ Learn more about Government-Paid Leave Schemes

→ Government-Paid Maternity Benefit (GPMB) Scheme.

Government-Paid Paternity Leave

With up to 2 weeks of Government-paid paternity leave, fathers can spend more time caring for their children.



* This will be made mandatory for parents of children born on or after 1 January 2017.

By default, the paternity leave can be taken continuously as a 2-week block within 16 weeks after the birth of the child, or flexibly within 12 months after the birth of the child, as long as there is mutual agreement between the employer and employee. Government-paid paternity leave is capped at \$2,500 per week, inclusive of CPF contributions.

Qualifying criteria:

- The child is a Singapore Citizen.
- The father is lawfully married to the child's mother.

In addition,

- The father is an employee who has served the employer for a continuous period of at least 3 months before the birth of the child.
- or
- The father is self-employed and has been engaged in a particular business, trade or profession for a continuous period of at least 3 months before the birth of the child, and has lost income as a result of not engaging in work during the paternity leave period.

Visit profamilyleave.gov.sg

- Learn more about Government-Paid Leave Schemes
- Government-Paid Paternity (GPPL) Scheme.

Shared Parental Leave

To further encourage and support shared parental responsibilities, working fathers will be able to share a portion of leave from their wives' 16 weeks of maternity leave, as long as the latter agrees. Shared parental leave is funded by the Government and capped at \$2,500 per week, inclusive of CPF contributions.



Shared Parental Leave

* To be increased to 4 weeks for parents of children born on or after 1 July 2017.



Fathers can take shared parental leave in a continuous block of 1 week within 12 months after the birth of their child. However, if there is mutual agreement between the employer and the employee, the leave may be taken on a flexible basis within 12 months after the birth of the child.

Qualifying criteria:

- The child is a Singapore Citizen.
- The child's mother qualifies for Government-Paid Maternity Leave.
- The father is lawfully married to the child's mother.

Visit profamilyleave.gov.sg

→ Learn more about Government-Paid Leave Schemes →
Government-Paid Shared Parental Leave (SPL) Scheme.

Childcare Leave

To help parents spend more time with their children and care for them, each parent is eligible for 6 days of paid childcare leave per year, if the child is below 7 years old. See page 55 for more details on extended childcare leave for parents with children aged 7-12 years.



Qualifying criteria:

- The child is below 7 years old.
- The child is a Singapore Citizen.

In addition,

- The parents are employees who have served the employer for a continuous period of at least 3 months.
- or
- The parents are self-employed and have engaged in a particular business, trade or profession for a continuous period of at least 3 months, and have lost income as a result of not engaging in work during the childcare leave period.

If the parents did not serve the employer for a full 12 months, they are still eligible for pro-rated childcare leave, subject to a minimum of 2 days.

Visit profamilyleave.gov.sg

→ Learn more about Government-Paid Leave Schemes

→ Government-Paid Childcare Leave (GPCL) Scheme.

Infant Care Leave

Parents with children under the age of 2 years can apply for 6 days of unpaid infant care leave per parent, per year.

Qualifying criteria:

- The child is below 2 years old.
- The child is a Singapore Citizen.
- The parents are employees who have served the employer for a continuous period of at least 3 months.

Visit profamilyleave.gov.sg

→ Learn more about Government-Paid Leave Schemes →
Unpaid Infant Care Leave Scheme.

Government-Paid Adoption Leave

Working mothers who adopt a child below 12 months of age are eligible for adoption leave.



Government-Paid Adoption Leave

* To be increased to 12 weeks, for adoptive mothers whose point of 'formal intent to adopt' is on or after 1 July 2017.

By default, the 4 weeks of paid adoption leave can be taken continuously as a block, starting from the point of 'formal intent to adopt', or flexibly over a period of 12 months from the child's birth, if the employer and employee mutually agree. Adoption leave is capped at \$10,000 for the 4 weeks, inclusive of CPF contributions.

Qualifying criteria:

- The adopted child is below 12 months of age.
- The adopted child is a Singapore Citizen, or in cases where the adopted child is not a Singapore Citizen, at least 1 of the adoptive parents must be a Singapore Citizen.
- The mother is lawfully married at the point of the 'formal intent to adopt', i.e.:
 - Filing of the adoption petition to the Family Court for adoption (for a Singapore Citizen child);
- Or
 - Issuance of a document stating that the Dependant's Pass application for the adopted child has been approved (for a child who is not a Singapore Citizen).
- The Adoption Order is granted within 1 year from the point of 'formal intent to adopt', and the adopted child obtains Singapore Citizenship within 6 months after the Adoption Order is passed.

Additionally, the following must be fulfilled:

- The mother is an employee who has served the employer for a continuous period of at least 3 months preceding the point of 'formal intent to adopt'.
- or
- The mother is self-employed and has engaged in a particular business, trade or profession for a continuous period of at least 3 months preceding the point of 'formal intent to adopt', and has lost income as a result of not engaging in work during the adoption leave period.

WorkPro Work-Life Grant

The Government provides funding and incentives to employers to offer flexible work arrangements (FWAs) that help employees better manage their work and family responsibilities.

FWAs refer to work arrangements where employers and employees agree to a variation of the usual work arrangement. Flexibilities can be applied to:



Work timing/duration



Work location



Work scope

The WorkPro Work-Life Grant has two components. Employers may tap on either or both components of the grant, which provides funding of up to \$160,000:

Developmental Grant

WHO? Employers who have just started on their work-life journeys, i.e. those who have implemented minimal FWAs or have not implemented any FWAs but are keen to do so.

WHY? To help defray the implementation costs of work-life programmes, especially FWAs.

FWA Incentive

WHO? Employers who have implemented some or many FWAs, i.e. a proportion of their employees are already using FWAs on a regular basis.

WHY? Recognise employers who sustain work-life friendly workplaces.

Baby Bonus Cash Gift + Baby Bonus Plus

The Baby Bonus Cash Gift and Baby Bonus Plus help parents defray their child raising costs.

The amount that each birth order will receive is illustrated below



The cash gift, including the Baby Bonus Plus, is disbursed in 5 instalments over the 18 months following the child's birth.

Time	Amount of Cash Gift disbursed	
	1 st and 2 nd birth orders	3 rd and subsequent birth orders
Within 7 to 10 days after joining the scheme	\$3,000	\$4,000
When the child turns 6 months old	\$1,500	\$2,000
When the child turns 12 months old	\$1,500	\$2,000
When the child turns 15 months old	\$1,000	\$1,000
When the child turns 18 months old	\$1,000	\$1,000
Total	\$8,000	\$10,000

Qualifying criteria:

- The child is a Singapore Citizen born on or after 1 Jan 2015.
- The child's parents are lawfully married.

Parents/parents-to-be can complete the online registration at www.babybonus.msf.gov.sg to join the scheme. This can be done as early as 2 months before the estimated delivery date.

Baby Bonus Child Development Account (CDA)

The Baby Bonus CDA is a special savings account that helps parents with their child's educational and healthcare expenses. Savings deposited into the CDA are matched dollar-for-dollar by the Government, up to a cap for matching contributions.

CDA First Step for Singapore Citizen children born on or after 24 March 2016

To help more parents benefit from support provided by the CDA, Singapore Citizen children born on or after 24 March 2016 will receive the CDA First Step – This is an initial balance of \$3,000 (which comes from the Government's existing contribution caps) given without parents having to save into the CDA first. Parents who continue to save beyond this initial balance will enjoy dollar-for-dollar matching, up to the remaining amount of the Government contribution caps. Parents can save any time before 31 December of the year their child turns 12 years old.

CDA First Step and Total Government Contribution for Singapore Citizen children born on or after 24 March 2016

 1 st & 2 nd child	CDA First Step (Parents' savings not required)  \$3,000	Parents' Savings  \$3,000 Government Co-savings  \$3,000	Total Government Contribution:  \$6,000
 3 rd & 4 th child	CDA First Step (Parents' savings not required)  \$3,000	Parents' Savings  \$9,000 Government Co-savings  \$9,000	Total Government Contribution:  \$12,000
 5 th child & beyond	CDA First Step (Parents' savings not required)  \$3,000	Parents' Savings  \$15,000 Government Co-savings  \$15,000	Total Government Contribution:  \$18,000

Parents with eligible children born between 24 March 2016 and 30 June 2016 (both dates inclusive) should do the following:

- Join the Baby Bonus Scheme to (1) open a CDA account, and (2) receive the Baby Bonus Cash Gift (disbursed in instalments).

- Wait till 1 July 2016 before saving into the CDA, to receive the CDA First Step automatically.
- Start saving in the CDA from 1 July 2016 to receive dollar-for-dollar matching from the Government, up to the current Government contribution caps.

Parents who save into the CDA before 1 July 2016, may do so under the previous CDA scheme of \$1 : \$1 co-matching, up to the existing cap. However, they will not receive the \$3,000 CDA First Step. These parents will still be eligible for the same total Government contribution as those who choose to save after 1 July 2016.

Parents with eligible children born from 1 July 2016 will receive the CDA First Step automatically after opening a CDA.

CDA Co-savings Caps for Singapore Citizen children born from 17 August 2008 to 23 March 2016

Child Order	Total Government co-savings cap for each child (Parents' savings are matched 1:1 by the Government, up to the cap)
 1 st & 2 nd child	\$6,000
 3 rd & 4 th child	\$12,000
 5 th child & beyond	\$18,000

Qualifying criteria:

- The child is a Singapore Citizen; and
- The child's parents are lawfully married.*

* *This criteria will be revised by Q3 2016.*

Parents can use the CDA funds at Approved Institutions registered with the Ministry of Social and Family Development (MSF). Approved uses of CDA funds include the following:

- Fees for childcare centres, kindergartens, special education schools, early intervention programmes, and student care centres registered with MSF.
- Medical expenses at healthcare institutions such as hospitals and GP clinics.
- Premiums for MediShield Life or Medisave-approved private integrated plans.
- Assistive devices.
- Eye-related products and services at optical shops.
- Approved healthcare items at pharmacies.

Parents/parents-to-be can complete the online registration at

www.babybonus.msf.gov.sg to join the scheme. This can be done as early as 2 months before the estimated delivery date. Visit www.babybonus.gov.sg for more information.

Tax Reliefs and Rebate for Parents

Parents can claim the following reliefs and rebate to offset their income taxes.

Parenthood Tax Rebate (PTR)

Parents can claim the following amount under PTR:

Child Order	Rebate amount
 1 st child	\$5,000
 2 nd child	\$10,000
 3 rd & each subsequent child	\$20,000

Both parents may share the PTR. Any unused rebate can be used to offset the income tax payable in subsequent years until the rebate is finished.

Qualifying Child Relief (QCR) and Handicapped Child Relief (HCR)

To support parents in caring for their handicapped children, parents can claim a tax relief of \$4,000 per child under QCR or \$7,500 per child under the HCR.

Working Mother's Child Relief (WMCR)

A working mother can claim the following amount under WMCR:

Child Order	Percentage of your earned income
 1 st child	15%
 2 nd child	20%
 3 rd & each subsequent child	25%

The maximum you can receive is 100% of your earned income.

The total amount of QCR/HCR and WMCR you can claim for each child is \$50,000. The overall maximum amount of personal income tax reliefs claimable by an individual is capped at \$80,000 (effective from YA 2018).

The various tax reliefs and rebate are subject to conditions.

Visit www.iras.gov.sg

- Individuals → Deductions for Individuals (Reliefs, Expenses, Donations)
- Additional Reliefs/Rebates Available to Married/Divorced/Widowed Taxpayers.

Support for Working Mums' Caregiving Options

Infant Care Subsidies

To make infant care services more affordable, parents with Singapore Citizen children enrolled in licensed childcare centres with infant care services are eligible for the following infant care subsidies.



Larger families with many dependants can also choose to have their Additional Subsidy calculated on a Per Capita Income (PCI) basis, as follows:

$$\text{PCI} = \frac{\text{Total gross monthly household income of family members}}{\text{Number of family members living in the same household}}$$

Monthly subsidy for Full-Day Infant Care Programmes (for Singapore Citizen infants aged 2 to 18 months)

Monthly Household Income	Per Capita Income (PCI)	Basic Subsidy [#]	Additional Subsidy	Max Total Subsidy [^]
\$2,500 and below	\$625 and below	\$600	\$540	\$1,140
\$2,501 - \$3,000	\$625 - \$750		\$500	\$1,100
\$3,001 - \$3,500	\$751 - \$875		\$470	\$1,070
\$3,501 - \$4,000	\$876 - \$1,000		\$410	\$1,010
\$4,001 - \$4,500	\$1,001 - \$1,125		\$320	\$920
\$4,501 - \$7,500	\$1,126 - \$1,875		\$200	\$800
Above \$7,500	Above \$1,875		\$0	\$600

^ Subject to minimum co-payment by parents. More details on the schedule of minimum co-payment amounts are available at www.childcarelink.gov.sg.

Non-working mothers are eligible for a Basic Subsidy of up to \$150 per month.

Subsidies are pro-rated according to the numbers of hours of care received and are disbursed through the childcare centres. Parents need only pay the net fees after subsidy.

Visit www.childcarelink.gov.sg → Parents → Financial Support.

Grandparent Caregiver Relief (GCR)

A working mother whose parent, parent-in-law, grandparent or grandparent-in-law is looking after any of her Singapore Citizen children aged 12 years and below will be eligible to claim the GCR of \$3,000.



Foreign Domestic Worker Levy Concession

Families who engage a foreign domestic worker to help out with household needs are eligible for a concessionary levy rate of \$60 (i.e. concession of \$205 off the monthly levy rate) if any of these conditions apply:

- A Singapore Citizen child aged below 16 years is staying in the same household.
- The employer or spouse who is staying in the same household is a Singapore Citizen aged 65 years or above.
- A Singapore Citizen or Singapore Permanent Resident parent, parent-in-law, grandparent or grandparent-in-law aged 65 years old or above is staying in the same household.
- The employer has a disability, or has family members with disabilities staying in the same household, and require a full-time caregiver's assistance in daily activities.

Levy concession will be granted on a one-to-one basis. For example, the levy concession for one foreign domestic worker is based on one eligible person in the household. If there are two eligible persons in the household, an employer may apply for the levy concession for up to two foreign domestic workers.

HEALTH

MediShield Life Coverage from Birth

Q: Do I have to apply for MediShield Life for my newborn?

A: Newborns who are registered as Singapore Citizens at birth are insured under MediShield Life from birth. The Central Provident Fund (CPF) Board will notify the parent of the newborn's MediShield Life coverage details generally within 1 month from the start of the MediShield Life cover.

Medisave Grant for Newborns

Q: When will the Medisave Grant for Newborns be deposited?

A: It takes about 2 months from the registration of birth for the grant to be credited to the newborn's Medisave account. The parents of the child will receive a notification letter after the grant has been deposited.

Q: How can parents check their child's Medisave balance?

A: Parents can contact the Central Provident Fund Board at 1800-227-1188 or member@cpf.gov.sg to check their child's Medisave balance.

Q: How can parents use their child's Medisave Grant for Newborns?

A: The Medisave Grant for Newborns can be used to pay for medical expenses incurred from hospitalisations, approved day surgeries and approved outpatient treatments, including recommended vaccinations on the National Childhood Immunisation Programme.

It can also be used for the child's MediShield Life premiums. Parents who wish to purchase Integrated Shield Plans (ISP) for their children can use Medisave to pay for approved ISP premiums. However, we encourage parents to carefully consider the suitability of ISPs for their family's needs, as these purchases will deplete the child's account more quickly.

For details on the uses of Medisave, please visit the MOH webpage on Medisave withdrawal limits.

LEAVE

Government-Paid Maternity Leave (GPML) and Government-Paid Maternity Benefit (GPMB)

Q: I was eligible for Government-Paid Maternity Leave (GPML) in my previous job but I left the job before utilising it fully. Can I apply for Government-Paid Maternity Benefit (GPMB)?

A: Mothers are required to finish consuming GPML before they change jobs. Any unutilised GPML will be forfeited once they leave their jobs. As GPMB aims to support working mothers who are otherwise not eligible for GPML, if you were eligible for GPML in your previous job (with the exception of contract expiry after childbirth), you are not eligible for GPMB for the same childbirth.

Q: I am a self-employed or part-time worker. Am I eligible for Government-Paid Maternity Leave (GPML)?

A: Yes, self-employed and part-time employees are eligible for GPML as long as they meet the eligibility criteria.

Q: If I meet all the eligibility criteria except that my child is not a Singapore Citizen at birth, will I be eligible for Government-Paid Maternity Leave (GPML)?

A: You will be eligible for 12 weeks of maternity leave if you are covered under the Employment Act. For the first and second births, the first 8 weeks of maternity leave will be employer-paid and the last 4 weeks will be unpaid. It is optional for you to utilise the 4 weeks of unpaid maternity leave.

If you have two or more living children at the point of a delivery, the 12 weeks of maternity leave will be unpaid and it is optional for you to utilise the last 8 weeks.

Subsequently, if your child becomes a Singapore Citizen within 12 months from his/her date of birth, you will be eligible to take the remaining GPML before your child turns one.

Government-Paid Paternity Leave (GPPL) & Shared Parental Leave (SPL)

Q: My child was born before I worked for 3 months with my employer. Can I take Government-Paid Paternity Leave (GPPL) once I have worked for 3 months?

A: An employee who has worked for less than 3 months at the point of the child's birth will not qualify for GPPL, as eligibility is determined at the child's birth. GPPL cannot be 'earned' after the child's birth.

Q: My spouse and I work different numbers of days per week. How is 1 week of Shared Parental Leave (SPL) defined?

A: The leave allocation of '1 week' is defined in terms of the work week of the relevant parent employee. For example, let's consider how a mother who has a 5-day work week will share a week of Government-paid maternity leave with her husband who has a 6-day work week.

Work Week	Mum with a 5-day work week	Dad with a 6-day work week
Duration of leave after sharing 1 week of maternity leave	16 weeks – 1 week = 15 weeks of maternity leave based on a 5 day work week	+ 1 week of shared parental leave based on a 6 day work week

Q: I have made a declaration to share my maternity leave with my husband. However, he has resigned/was retrenched/terminated and is unable to take the Shared Parental Leave. Can I cancel the declaration?

A: Parents should consider the decision to share the leave carefully as the declaration for shared parental leave cannot be cancelled. For special circumstances like resignation, retrenchment or termination where the father has not utilised any part of the shared leave, please send the following documents to claims@profamilyleave.gov.sg to make an appeal:

- Letter of resignation/retrenchment/termination.
- Email/letter from your employer to show that the shared parental leave has not been utilised at all.

If approved, the portion of the shared parental leave will be returned to the mother and she has to utilise it within 12 months from the child's date of birth.

Childcare Leave and Infant Care Leave

Q: I just joined my company, am I eligible for 6 days of childcare leave?

A: For new employees or employees leaving service, the employer may pro-rate the childcare leave entitlement according to the table below:

Length of Service (L) within 12-month period	No. of days of childcare leave
$L < 5$ months	2 days
$5 \leq L < 7$ months	3 days
$7 \leq L < 9$ months	4 days
$9 \leq L < 11$ months	5 days
$11 \leq L \leq 12$ months	6 days

However, an employee is only eligible for a total of 6 days of childcare leave in a 12-month period. If you have utilised the full 6 days of childcare leave in your previous company, you will not be eligible to take any more childcare leave in the same relevant period at your new company.*

* Relevant period refers to the 12-month basis period (i.e. calendar year or any 12-month period as agreed between the employer and employee) in which the childcare leave is utilised.

Q: My child was born at the end of the year. If I do not have enough time to utilise childcare leave in the year of my child's birth, will I have less leave?

A: Parents can choose to start utilising childcare leave in the calendar year the child is born or in the calendar year the child turns one year old, and will be eligible for 6 days of childcare leave for a total of 7 consecutive calendar years after that (i.e. a cap of 42 days until their child turns 7). The table below will show an example of two possible utilisation patterns of childcare leave for two sets of parents with different start dates.

Calendar Year	No. of days of childcare leave Parent 1 takes (e.g. child is born at start of the year)	No. of days of childcare leave Parent 2 takes (e.g. child is born at end of the year)
Calendar year in which child is below 1 year old	6 days	0 days
Calendar years in which child turns 1 year old to 6 years old (total of 6 calendar years)	6 days (x 6 years)	6 days (x 6 years)
Calendar year in which child turns 7 years old	Not eligible*	6 days
Total childcare leave taken	42 days	42 days

* Note: These parents would be eligible for 2 days of Extended Childcare Leave (for children aged 7-12 years) instead.

Government-Paid Adoption Leave (GPAL)

Q: When can I start taking Government-Paid Adoption Leave (GPAL)?

A: Working adoptive mothers have to first reach a mutual agreement with their employers on the start and end date of their adoption leave. They can then begin to utilise their leave from the point of 'formal intent to adopt' i.e.:

- For a Singapore Citizen child: The submission of the adoption petition to the Family Court to commence the legal adoption process.
- For a non-Citizen child: The issuance of a document stating that the application for the Dependant's Pass for the adopted child has been approved.

Your eligibility for GPAL will be subject to the passing of the Adoption Order within 1 year from either of the points above, and the child obtaining Singapore Citizenship within 6 months after the Adoption Order is granted.

Q: What happens if I took Government-Paid Adoption Leave (GPAL) after receiving In-Principle Approval for Dependant's Pass but the adoption was not successful subsequently?

A: Employers will be reimbursed if employees had met the eligibility criteria at the point of utilising GPAL, and a GPAL reimbursement claim is made via Government-Paid Leave Portal within 3 months from the last day of the adoption leave.

If the Adoption Order is not passed within 1 year from the In-Principle Approval for the Dependant's Pass, the Government will recover the GPAL payment from the employee as a civil debt.

Q: As a self-employed woman, am I eligible for adoption leave?

A: Yes, you are eligible for adoption leave if you meet all the eligibility criteria. Visit www.profamilyleave.gov.sg for information on the eligibility criteria.

CARE

Baby Bonus Scheme

Q: How can I open a Child Development Account (CDA) for my child?

A: If you are a Singapore Citizen parent, a CDA will be opened automatically when you join the Baby Bonus Scheme. Parents/parents-to-be can complete the online registration to join the scheme. This can be done as early as 2 months before the estimated delivery date.

- To join the scheme, visit Baby Bonus Online (www.babybonus.msf.gov.sg/parent) to check your child's eligibility. You will need your SingPass and the parents' and child's details (i.e. NRIC and Birth Certificate) to complete the process.

The CDA will be automatically opened within 3 working days after the CDA trustee accepts the terms and conditions.

- If your child has already joined the Baby Bonus Scheme but has not opened the CDA, use the "Services Login" found on Baby Bonus Online to open the CDA.

Q: When will I receive the Government contribution when I deposit in the Child Development Account (CDA)?

A:

For CDAs opened from 17 August 2008 to 23 March 2016

The Government will provide matching contributions up to the eligible contribution cap, within 2 weeks of every deposit into your child's CDA.

You can also select 'View Account Summary' under Services found in Baby Bonus Online (BBO), to view the CDA matching contribution.

For CDAs opened from 24 March 2016

The Government will deposit a \$3,000 First Step into the CDAs. The First Step will only be deposited from 1 July 2016 onwards. On top of the First Step, the Government will provide matching contributions up to the existing Government contribution caps, within 2 weeks of every deposit into your child's CDA.

Q: Can I use the Child Development Account (CDA) to pay for enrichment programmes in the childcare centre?

A: CDA is meant to defray costs that are essential to children's educational and healthcare needs. Core programmes at pre-school are one such cost. Although preschool centres may also offer optional programmes that complement their core curriculum, they do not form part of the core programmes. As such, fees for optional enrichment programmes are not covered by the CDA.

Tax Reliefs and Rebate for Parents

Parenthood Tax Rebate (PTR)

Q: I have unutilised Parenthood Tax Rebate (PTR) in my account. Can the balance be refunded to me in cash, if I do not wish to use it to offset my income tax payable in the future?

A: No, any unutilised balance in the PTR account is not refundable in cash. It will automatically be carried forward to offset your future income tax payable until it is fully utilised.

Qualifying Child Relief (QCR) / Handicapped Child Relief (HCR)

Q: I would like to share the Qualifying Child Relief (QCR)/Handicapped Child Relief (HCR) with my spouse. Can I do so?

A: Yes, you may share the QCR/HCR on the same child based on an agreed apportionment between you and your spouse. However, the total amount of QCR/HCR allowed on the same child remains the same. For example, you

and your spouse will each be allowed \$2,000 of the QCR if a 50-50 sharing arrangement is agreed on.

Working Mother's Child Relief (WMCR)

Q: I am a working mother and I wish to claim Qualifying Child Relief (QCR) and Working Mother's Child Relief (WMCR) on my first child. My earned income for the year is \$80,000. How will the reliefs be allowed to me?

A: The QCR will first be allowed to you, followed by the WMCR, subject to a total cap (QCR plus WMCR) of \$50,000 per child. To illustrate, if you are the sole claimant of the QCR, \$4,000 will be allowed to you first. The WMCR is then limited to the lower of (a) the amount computed by the formula (mother's earned income x 15% for first child) and (b) the balance of the cap after QCR is allowed. In this case, the WMCR of \$12,000 ($\$80,000 \times 15\%$) will be allowed to you.

Support for Working Mums' Caregiving Options

Infant Care Subsidies

Q: How will you determine my household income?

A: Monthly household income is based on the gross combined income of both parents. Monthly income of parents who are salaried employees will be based on the average monthly income received over the last available 12-month period, including bonuses and allowances. Income of parents who are self-employed will be based on the monthly income derived from the last available net trade income assessed by the Inland Revenue Authority of Singapore within the last 2 assessment years.

Q: What if my income level changes after I have applied for the Additional Subsidy? Will the subsidy amounts I qualify for change?

A: You may resubmit your Additional Subsidy application to the childcare centre at any time if your household's financial circumstances have changed and you believe you qualify for Additional Subsidy. The Additional Subsidy will be recalibrated to better support you based on your new household income.

Grandparent Caregiver Relief (GCR)

Q: I am a working mother who has claimed Parent Relief on my father-in-law. As my father-in-law helps to take care of my child when I am working, can I also claim GCR on him?

A: Yes, you may also claim the GCR on your father-in-law if you meet the qualifying conditions of the relief.

Foreign Domestic Worker Levy Concession

Q: Do I need to apply for the foreign domestic worker levy concession?

A: Please refer to the table below for a summary of the application guidelines.

Apply	No need to apply:
<ul style="list-style-type: none">• If the Singapore Citizen child (aged below 16) is the grandchild of the employer living in the same household.*• If the Singapore Citizen/Permanent Resident aged person (65 years or above) is the parent, parent-in-law, grandparent, or grandparent-in-law of the employer living in the same household, as registered in the NRIC.*• If the person with disability is the employer, or a family member of the employer living in the same household.^	<ul style="list-style-type: none">• If the Singapore Citizen child (aged below 16) is the child of the employer living in the same household.• If the Singapore Citizen/Permanent Resident aged person (65 years or above) is the employer.

For more details of the application criteria and steps, please visit :

* MOM's website www.mom.gov.sg
(for young child/grandchild/elderly person schemes) or

^ AIC website www.aic.sg (for PWD scheme).

Q: Why is my levy still reflected as the normal rate (of \$265) this month even though the levy concession was recently approved (within the same month)?

A: Levy concession is always granted 1st of the following month. The levy for each month will be automatically deducted from your bank account on the 17th of the following month (or the next working day if it falls on a weekend or public holiday).

Raising Your Child



Measures for Mummies & Daddies

with children aged 3 onwards



Leave

Extended
Childcare
Leave



Care

Tax Reliefs and Rebate

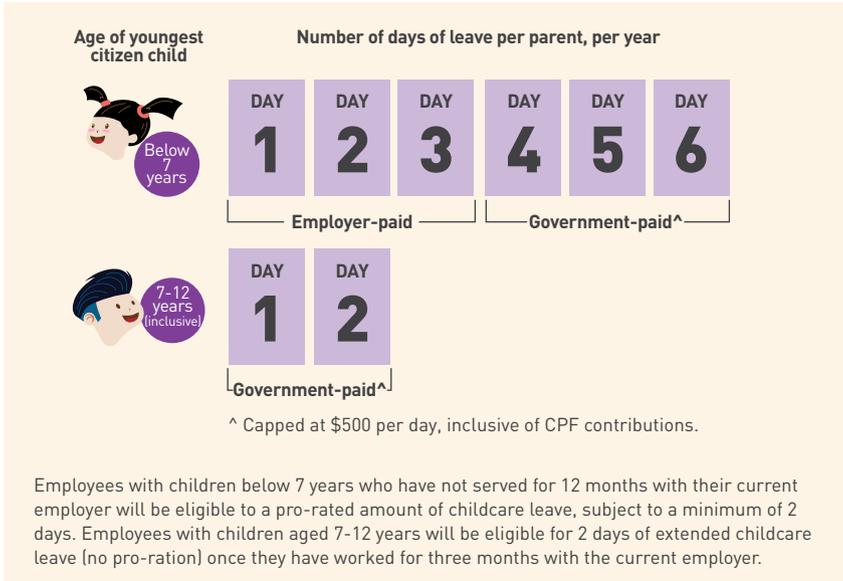
Support for Working Mums'
Caregiving Options

- Childcare Subsidies
- Grandparent Caregiver Relief
- Foreign Domestic Worker Levy Concession

CDA → PSEA

Extended Childcare Leave

To enable parents to have more time with their children, parents with at least one child aged 12 years and below are eligible for the following amount of paid childcare leave per parent, per year.



Qualifying criteria:

- The youngest child is aged below 7 years (for 6 days of childcare leave) or 7-12 years (for 2 days of extended childcare leave).
- The child is a Singapore Citizen.

and,

- The parent is an employee who has served the employer for a continuous period of at least 3 months.

or

- The parent is self-employed and has engaged in a particular business, trade or profession for a continuous period of at least 3 months, and has lost income as a result of not engaging in work during the childcare leave period.

For those with citizen children aged below 7 years and between 7-12 years, the total paid childcare leave for each parent is a maximum of 6 days per year.

Support for Working Mums' Caregiving Options

Childcare Subsidies

Parents with Singapore Citizen children enrolled in licensed childcare centres are eligible for the following childcare subsidies.



Larger families with many dependants can also choose to have their Additional Subsidy calculated on a Per Capita Income (PCI) basis, as follows:

$$\text{PCI} = \frac{\text{Total gross monthly household income of family members}}{\text{Number of family members living in the same household}}$$

Monthly subsidy for Full-Day Childcare Programmes (for Singapore Citizen children aged above 18 months to below 7 years old)

Monthly Household Income	Per Capita Income (PCI)	Basic Subsidy [#]	Additional Subsidy	Max Total Subsidy [^]
\$2,500 and below	\$625 and below	\$300	\$440	\$740
\$2,501 - \$3,000	\$625 - \$750		\$400	\$700
\$3,001 - \$3,500	\$751 - \$875		\$370	\$670
\$3,501 - \$4,000	\$876 - \$1,000		\$310	\$610
\$4,001 - \$4,500	\$1,001 - \$1,125		\$220	\$520
\$4,501 - \$7,500	\$1,126 - \$1,875		\$100	\$400
Above \$7,500	Above \$1,875		\$0	\$300

[^] Subject to minimum co-payment by parents. More details on the schedule of minimum co-payment amounts are available on the website www.childcarelink.gov.sg

[#] Non-working mothers are eligible for a Basic Subsidy of up to \$150 per month.

Subsidies are pro-rated according to the number of hours of care received and are disbursed through the childcare centres. Parents need only pay the net fees after subsidy.

Visit www.childcarelink.gov.sg → Parents → Financial Support.

Did you know?

The Early Childhood Development Agency (ECDA) has been working closely with the Anchor Operators (AOPs) to increase provision of quality and affordable early childhood services. ECDA also announced the Partner Operator (POP) scheme for childcare operators. POPs will receive funding to reduce their fees, raise quality, and enhance continuing professional development and career progression of their teachers and educators. ECDA will also continue to offer scholarships and training awards to attract a steady supply of early childhood educators.

Grandparent Caregiver Relief (GCR)

A working mother whose parent, parent-in-law, grandparent or grandparent-in-law is looking after any of her Singapore Citizen children aged 12 years and below will be eligible to claim the GCR of \$3,000.



Foreign Domestic Worker Levy Concession

Families who engage a foreign domestic worker to help out with household needs are eligible for a concessionary levy rate of \$60 (i.e. concession of \$205 off the monthly levy rate) if any of these conditions apply:

- A Singapore Citizen child aged below 16 years is staying in the same household.
- The employer or the spouse who is staying in the same household is a Singapore Citizen aged 65 years or above.
- A Singapore Citizen or Singapore Permanent Resident parent, parent-in-law, grandparent or grandparent-in-law aged 65 years old or above is staying in the same household.
- The employer has a disability, or has family members with disabilities staying in the same household, and require a full-time caregiver's assistance in daily activities.

Levy concession will be granted on a one-to-one basis. For example, the levy concession for one foreign domestic worker is based on one eligible person in the household. If there are two eligible persons in the household, an employer may apply for the levy concession for up to two foreign domestic workers.

Tax Reliefs and Rebate for Parents

Parents can claim the following reliefs and rebate to offset their income taxes.

Parenthood Tax Rebate (PTR)

Parents can claim the following amount under PTR:

Child Order	Rebate amount
 1 st child	\$5,000
 2 nd child	\$10,000
 3 rd & each subsequent child	\$20,000

Both parents may share the PTR. Any unused rebate can be used to offset the income tax payable in subsequent years until the rebate is finished.

Qualifying Child Relief (QCR) & Handicapped Child Relief (HCR)

To support parents in caring for their handicapped children, parents can claim a tax relief of \$4,000 per child under QCR or \$7,500 per child under the HCR.

Working Mother's Child Relief (WMCR)

A working mother can claim the following amount under WMCR:

Child Order	Percentage of your earned income
 1 st child	15%
 2 nd child	20%
 3 rd & each subsequent child	25%

The maximum you can receive is 100% of your earned income.

The total amount of QCR/HCR and WMCR you can claim for each child is \$50,000. The overall maximum amount of personal income tax reliefs claimable by an individual is capped at \$80,000 (effective from YA 2018).

The tax reliefs (WMCR, QCR/HCR) are applicable if the child is below 16 years old or studying full-time at any university, college or other educational institution at any time in the last calendar year, and does not earn an annual income exceeding \$4,000 in the last calendar year.

The various tax benefits are subject to conditions.

Visit www.iras.gov.sg → Individuals → Deductions for Individuals (Reliefs, Expenses, Donations) → Additional Reliefs/Rebates Available to Married/Divorced/Widowed Taxpayers.

Child Development Account (CDA) → Post Secondary Education Account (PSEA)

The CDA will remain open until 31 Dec of the year the child turns 12, whereby it will close, and any unused CDA funds will be transferred to the PSEA to help with his/her post-secondary education expenses.

Visit MOE's website at www.moe.gov.sg/initiatives/post-secondary-education-account.

LEAVE

Childcare Leave and Extended Childcare Leave

Q: My child is 7 years old this year. Am I eligible for 6 days of childcare leave?

A: Parents are eligible for 6 days of childcare leave per year from the child's birth till the year the child turns 7. Parents can choose to start utilising childcare leave in the year the child is born or in the year the child turns one. If you have taken childcare leave in the year your child was born, you will not be eligible for 6 days of childcare leave in the year your child turns 7 years old. Instead, you may enjoy 2 days of Extended Childcare Leave. Parents with children aged between 7-12 are eligible for two days of Extended Childcare Leave per year per child.

Q: I just joined my company, am I eligible for 6 days of childcare leave?

A: If your youngest child is aged 7-12 years (inclusive), you will be eligible for 2 days of Extended Childcare Leave once you have served your current employer for 3 months (with no pro-ration). If your child is aged below 7, please refer to page 47.

Q: My child was born at the end of the year. If I do not have enough time to utilise childcare leave in the year of my child's birth, will I have less leave?

A: Please refer to page 48.

CARE

Support for Working Mums' Caregiving Options

Childcare Subsidies

Q: How is household income determined?

A: Please refer to page 51.

Q: What if my income level changes after I have applied for the Additional Subsidy? Will there be a change in the subsidy amounts I qualify for?

A: Please refer to page 51.

Grandparent Caregiver Relief (GCR)

Q: I am a working mother who has claimed Parent Relief on my father-in-law. As my father-in-law helps to take care of my child when I am working, can I also claim Grandparent Caregiver Relief (GCR) on him?

A: Please refer to page 52.

Foreign Domestic Worker Levy Concession

Q: Do I need to apply for the foreign domestic worker levy concession? How do I apply for the foreign domestic worker levy concession?

A: Please refer to page 52.

Q: Why is my levy still reflected as the normal rate (of \$265) this month even though the levy concession was recently approved (within the same month)?

A: Please refer to page 52.

Tax Reliefs and Rebate for Parents

Parenthood Tax Rebate (PTR)

Q: I have unutilised PTR in my account. Can the balance be refunded to me in cash, if I do not wish to use it to offset my income tax payable in the future?

A: Please refer to page 50.

Qualifying Child Relief (QCR) / Handicapped Child Relief (HCR)

Q: I would like to share the QCR/HCR with my spouse. Can I do so?

A: Please refer to page 50.

Working Mother's Child Relief (WMCR)

Q: I am a working mother and I wish to claim QCR and WMCR on my first child. My earned income for the year is \$80,000. How will the reliefs be allowed to me?

A: Please refer to page 51.

Got Questions?

Policy themes

HOUSING

Priority Housing

- Priority Allocation for First-timers
- Fiancé/Fiancée Scheme
- Married Child Priority Scheme
- Parenthood Priority Scheme
- Third Child Priority Scheme

Help with Payment

- CPF Housing Grants
- CPF Housing Top-Up Grant Schemes
- Staggered Downpayment Scheme

Priority Housing

- Parenthood Provisional Housing Scheme

HEALTH

- Medisave Maternity Package
- Medisave for Assisted Conception Procedures
- Medisave Grant for Newborns
- MediShield Life Coverage from Birth

- Co-funding for Assisted Reproduction Technology (ART) Treatment

EMPLOYMENT

- Maternity Protection for Pregnant Employees

LEAVE

- Maternity Leave
- Government-Paid Maternity Benefit
- Paternity Leave
- Shared Parental Leave
- Infant Care Leave
- Childcare Leave
- Adoption Leave

Flexible Work Arrangements

- WorkPro Work-Life Grant

CARE

Baby Bonus

- Cash Gift & Baby Bonus Plus
- Child Development Account & CDA First Step
- Tax Reliefs & Rebates

- Infant Care and Childcare Subsidies

- Foreign Domestic Worker Levy Concession

- Post-Secondary Education Account

Agency & Contact Information

HDB Housing & Development Board

1800 866 3066
hdbsales@hdb.gov.sg

HDB Housing & Development Board

1800 225 5432
hdbrental@hdb.gov.sg

CPF Board Central Provident Fund Board

1800 227 1188 member@cpf.gov.sg
medgrant_newborn@cpf.gov.sg

MSHL Office MediShield Life Office

1800 222 3399
contactus@medishieldlife.gov.sg

MOH Ministry of Health

6325 9220
moh_qsm@moh.gov.sg

MOM Ministry of Manpower

6438 5122

MSF Ministry of Social & Family Development

1800 253 4757

NTUC National Trades Union Congress

6213 8383
workpro@ntuc.org.sg

SNEF Singapore National Employers Federation

6290 7694
wdm@snef.org.sg

MSF Ministry of Social & Family Development

1800 253 4757

IRAS Inland Revenue Authority of Singapore

1800 356 8300

ECDA Early Childhood Development Agency

6735 9213

MOM Ministry of Manpower

6438 5122

MOE Ministry of Education

6872 2220

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UPDATED AS OF APRIL 2016



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