

WORKFARE INCOME SUPPLEMENT (WIS) SPECIAL PAYMENT IN 2009

FAQS ON WIS SPECIAL PAYMENT	
1.	<p>What is the WIS Special Payment?</p> <p>In this economic downturn, some low-wage workers may have to accept lower wages or work less over-time, which means they will have less take home pay. To provide additional help during this downturn, the Government will provide a temporary one-off WIS Special Payment to supplement their pay and encourage them to stay at work. To help those with less regular employment, the work eligibility criterion is also more relaxed compared to WIS. Eligible workers can receive up to a total of \$1,200, to be paid fully in cash over three payments.</p>
2.	<p>How is the WIS Special Payment different from WIS?</p> <p>The WIS Scheme is a long term programme put in place by the Government to encourage older low wage workers to find work and stay in work, while at the same time helping them to save for their longer term needs. The WIS Special Payment is a temporary one-off scheme to provide additional help to the low wage workers in the economic downturn.</p>
3.	<p>How long will WIS Special Payment run for?</p> <p>WIS Special Payment will be paid in 2009 and 2010 for work done in 2008 and 2009 respectively as a temporary one-off scheme to provide additional help to low wage workers in the economic downturn.</p>
4.	<p>What is the budget for WIS Special Payment?</p> <p>The WIS Special Payment is expected to cost the Government \$150m.</p>
5.	<p>Who is eligible for WIS Special Payment?</p> <p>For work done in 2008, the eligibility criteria for WIS Special Payment are the same as that for WIS, i.e. all WIS recipients will also receive the WIS Special Payment. The eligibility criteria are:</p> <ul style="list-style-type: none"> • Singapore citizens; • 35 years old and above as at 31 Dec of the work year; • Worked at least three months in any six-month period in the year to receive half of the payout, and at least six months in the calendar year to receive the full payout; • Earn an average monthly income of less than \$1,500; and • Stay in a property with Annual Value of not more than \$10,000 assessed as at 31 Dec preceding the work year. The Annual Value will be increased to \$11,000 for work year 2009. <p>For work done in 2009, to help those with less regular employment, a worker needs only to work 2 out of 6 months to receive 25% of the Special Payment for the year. This is an easier criterion to meet than the minimum of three months in six months required under the WIS Scheme.</p>

6. When will the WIS Special Payment be paid?

The WIS Special Payment will be paid over three payments, together with the regular WIS payment as shown:

Table 1: WIS Special Payment Timeline

WIS Special Payment	Assessment Period	Payment Date
2008	Jan – Dec 2008	Mar 2009 (Employees) May 2009 (SEPs)
2009	Jan – Jun 2009	Oct 2009 (Employees, SEPs)
	Jan – Dec 2009	Mar 2010 (Employees)

7. How much WIS Special Payment will I get?

The WIS Special Payment will be paid **fully in cash** over three payments. The maximum total Special Payment is \$1,200, or \$400 per payment. As with WIS, older workers and workers earning \$500-\$1,000 will receive higher Special Payment amounts.

- For work done in 2008, WIS recipients will receive up to \$400 in one payment
- For work done in 2009, WIS recipients will receive up to \$800 over two payments

In total, for work done in 2008 and 2009, WIS recipients will receive an extra 50% of one year's WIS if they work regularly and have a constant income.

Please refer to the tables below for more details.

Table A1: WIS Special Payment Amount for Employees for Work Year 2008

Average Monthly Income	If your age in 2008 is:			
	35 - 44	45 - 54	55 - 59	60 & above
\$100	\$30	\$40	\$46	\$46
\$200	\$60	\$80	\$97	\$97
\$300	\$90	\$120	\$148	\$148
\$400	\$120	\$160	\$199	\$199
\$500	\$150	\$200	\$250	\$250
\$600	\$150	\$200	\$260	\$280
\$700	\$150	\$200	\$270	\$310
\$800	\$150	\$200	\$280	\$340
\$900	\$150	\$200	\$290	\$370
\$1,000	\$150	\$200	\$300	\$400
\$1,100	\$120	\$160	\$240	\$320
\$1,200	\$90	\$120	\$180	\$240
\$1,300	\$60	\$80	\$120	\$160
\$1,400	\$30	\$40	\$60	\$80
\$1,500	\$0	\$0	\$0	\$0

Employees who worked only 3 months within a 6 month period for the whole year will receive 50% of the amount stated.

Table A2: WIS Special Payment Amount for Employees for Work Year 2009

Average Monthly Income	If your age in 2009 is:			
	35 - 44	45 - 54	55 - 59	60 & above
\$100	\$60	\$80	\$91	\$91
\$200	\$120	\$160	\$194	\$194
\$300	\$180	\$240	\$296	\$296
\$400	\$240	\$320	\$398	\$398
\$500	\$300	\$400	\$500	\$500
\$600	\$300	\$400	\$520	\$560
\$700	\$300	\$400	\$540	\$620
\$800	\$300	\$400	\$560	\$680
\$900	\$300	\$400	\$580	\$740
\$1,000	\$300	\$400	\$600	\$800
\$1,100	\$240	\$320	\$480	\$640
\$1,200	\$180	\$240	\$360	\$480
\$1,300	\$120	\$160	\$240	\$320
\$1,400	\$60	\$80	\$120	\$160
\$1,500	\$0	\$0	\$0	\$0

Employees who worked only 2 months, or 3 months, within a 6 month period for the whole year will receive 25%, or 50% respectively, of the amount stated.

Table A3: WIS Special Payment Amount for Self-Employed Persons for Work Year 2008

Average Monthly Income	If your age in 2008 is:			
	35 - 44	45 - 54	55 - 59	60 & above
\$100	\$20	\$27	\$31	\$31
\$200	\$40	\$54	\$65	\$65
\$300	\$60	\$80	\$99	\$99
\$400	\$80	\$107	\$133	\$133
\$500	\$100	\$134	\$167	\$167
\$600	\$100	\$134	\$174	\$187
\$700	\$100	\$134	\$180	\$207
\$800	\$100	\$134	\$187	\$227
\$900	\$100	\$134	\$194	\$247
\$1,000	\$100	\$134	\$200	\$267
\$1,100	\$80	\$107	\$160	\$214
\$1,200	\$60	\$80	\$120	\$160
\$1,300	\$40	\$54	\$80	\$107
\$1,400	\$20	\$27	\$40	\$54
\$1,500	\$0	\$0	\$0	\$0

Table A4: WIS Special Payment Amount for Self-Employed Persons for Work Year 2009

Average Monthly Income	If your age in 2009 is:			
	35 - 44	45 - 54	55 - 59	60 & above
\$100	\$40	\$54	\$61	\$61
\$200	\$80	\$107	\$129	\$129
\$300	\$120	\$160	\$197	\$197
\$400	\$160	\$214	\$266	\$266
\$500	\$200	\$267	\$334	\$334
\$600	\$200	\$267	\$347	\$374
\$700	\$200	\$267	\$360	\$414
\$800	\$200	\$267	\$374	\$454
\$900	\$200	\$267	\$387	\$494
\$1,000	\$200	\$267	\$400	\$534
\$1,100	\$160	\$214	\$320	\$427
\$1,200	\$120	\$160	\$240	\$320
\$1,300	\$80	\$107	\$160	\$214
\$1,400	\$40	\$54	\$80	\$107
\$1,500	\$0	\$0	\$0	\$0

Self-employed persons and informal workers will need to contribute to their Medisave account first to be eligible for WIS and WIS Special Payment.

8. What do I need to do to receive my WIS Special Payment payout?

Employees

Employees contributing to CPF need not do anything. CPF Board will automatically notify eligible recipients by post.

Self-employed persons / Informal workers

Self-employed persons or informal workers¹ whose employers do not contribute to their CPF will have to do the following:

Step 1: Declare Income

- SEPs and informal workers who are required to file Income Tax Returns to IRAS must declare their Net Trade Income to IRAS.
- SEPs and informal workers who are not required to file Income Tax Returns to IRAS must declare their Net Trade Income to CPF Board at any Singapore Post branch.

Step 2: Contribute to Medisave

Make Medisave contributions in a lump sum or in monthly instalments through the following channels:

- (a) NETs/Cashcard/Cash at any Singapore Post branch with payment form (SE3);
- (b) Cheque made payable to CPF Board with payment form (SE3) at any of the 5 CPF Service Centres;
- (c) NETs/Cashcard at AXS stations; and

¹ Informal workers are also required to register as self-employed persons with CPF Board.

	<p>(d) E-payment at www.cpf.gov.sg if you have a DBS/POSB/UOB/Citibank Internet Banking account.</p> <p>SEPs and informal workers must declare their incomes and contribute to Medisave by 31 Mar 2009 to receive WIS and the 2008 Special Payment on 1 May 2009. The Medisave contribution deadlines for the 1 Oct 2009 and 1 May 2010 payments are 31 Aug 2009 and 31 Mar 2010 respectively.</p>
9.	<p>How and when will I be notified if I qualify?</p> <p>Low wage workers who qualify for the WIS Special Payment will be notified by CPF Board before the payment dates.</p>
10.	<p>Whom can I contact for queries?</p> <p>More information on WIS and the WIS Special Payment can be found at www.wis.sg</p> <p>Queries can also be addressed to CPF Board via:</p> <ul style="list-style-type: none"> - Email at wis@cpf.gov.sg <p>Hotline number at 1800-2222-888 (Mon-Fri: 8am – 6pm)</p>
11.	<p>What if I am unable to find regular work in this economic downturn?</p> <p>The WIS Special Payment, like WIS, is premised on regular work. In view of the economic downturn, to help those with less regular employment, low wage workers can receive WIS Special Payment as long as they have worked at least three months or two months within a six month period during 2008 and 2009 respectively. Contract, casual, and part-time workers can also qualify for the WIS Special Payment.</p> <p>Unemployed workers can also benefit from the new SPUR (Skills Programme for Upgrading and Resilience) to help them improve their employability and find work. Under SPUR, course fee subsidies for certified training courses have been increased to make these courses more affordable. Unemployed workers may be eligible for training allowances. However, such allowances do not constitute as income for eligibility for WIS and the WIS Special Payment. For more details on SPUR, call 6883 5885 or email to wda_enquiry@wda.gov.sg.</p>
12.	<p>Can the WIS Special Payment also be given to contract/ casual/ odd-job workers/ part-time workers?</p> <p>Yes, like WIS, contract/ casual/ odd-job/ part-time workers are also eligible for the WIS Special Payment if they meet the criteria. When work is performed on any day in a month, that month will be counted towards meeting the work criterion. As long as CPF contributions are made for the work performed, the worker may be eligible for WIS or the WIS SP if he meets the other criteria as well.</p>

13.	<p>What is the Government doing for self-employed persons/ informal workers who have difficulties making Medisave contributions?</p> <p>If self-employed persons and informal workers declare their incomes and contribute to Medisave for work done in 2008 by 31 Mar 2009, they will receive WIS and the Special Payment on 1 May 2009. The Medisave contribution deadlines for the 1 Oct 2009 and 1 May 2010 Special Payments are 31 Aug 2009 and 31 Mar 2010 respectively.</p> <p>To help eligible workers with financial difficulties, self-employed persons and informal workers who make their Medisave contributions after the stated deadlines can still receive the Special Payment one month after they have made their Medisave contributions. SEPs and informal workers making cash or GIRO instalments may also qualify.</p> <p>As the WIS Special Payment is a temporary scheme, Medisave Contributions must be made no later than 31 Aug 2010 after which the WIS Special Payment will cease.</p>
14.	<p>Why are SEPs/ informal workers still required to make Medisave contributions before receiving WIS Special Payment? Can the Medisave contributions be waived or relaxed?</p> <p>A fundamental principle of Workfare is self-reliance. The responsibility of looking after one's healthcare needs must lie first and foremost with the individual worker, even during the economic downturn. SEPs and informal workers are therefore still required to make Medisave contributions before they can qualify for Workfare. Nevertheless, those with difficulties making Medisave contributions can consider paying using their GST Credits, which has recently been increased, or by instalments. Moreover, to encourage SEPs and informal workers to make Medisave contributions during this downturn, the Government is also giving temporary assistance to low wage workers through the one-off WIS Special Payment, which will be given in cash.</p>