

**Wave 5 Quiz**  
**83 Questions**



<https://sgo.carrd.co>

Are private Specialist Outpatient Clinic (SOC) patients eligible for the additional Merdeka Generation subsidies at SOCs?

Yes

No ✓ (Correct Answer)

## Feedback

The additional Merdeka Generation subsidies are applicable only for subsidised services and medications at public SOCs. Patients who wish to seek subsidised care at the public SOCs should first consult a primary care doctor at the polyclinic or a general practitioner on CHAS. If needed, the doctors can refer the patients to public SOCs as subsidised patients.

Next »

Do Seniors still need the CHAS card if they have the Merdeka Generation card?

Yes ✓ (Correct Answer)

No

### Feedback

Yes. Seniors are encouraged to apply for CHAS to enjoy higher subsidies at Specialist Outpatient Clinics (SOCs).

Next »

## Who is covered under MediShield Life?

Only Singaporeans

Those who have no pre-existing conditions

All Singaporeans and Permanent Residents ✓ (Correct Answer)

Those who were not previously rejected by insurers

### Feedback

Medishield Life is for all Singaporeans and PRs. It covers people who have pre-existing conditions, including those who were previously rejected by other insurers.

Next »

The MGP is one of many ways the Government aims to support the Merdeka Generation's aspirations to stay active and healthy.

A True ✓ (Correct Answer)

B False

## Feedback

With greater support for healthcare and caregiving costs, MG seniors and their families can enjoy greater peace of mind. The MGP is another addition to the various healthcare schemes and subsidies that the Government provides, to keep healthcare affordable for all Singaporeans.

Next »

What does Silver Generation Ambassador (SGA) ask in order to access a Senior's clinical frailty scale (CFS)?

Their basic activities of daily living (BADL)

Their instrumental activities of daily living (IADL)

Do they feel "slowed down" or do their symptoms limit their usual activity

All of the above ✓ (Correct Answer)

## Feedback

SGA is required to ask about Seniors IADL, BADL and the strength (compared to the past) to do their usual routines.

Next »

Seniors living alone will become depressed.

A True

B False ✓ (Correct Answer)

## Feedback

Loneliness and social isolation are risk factors for depression. Seniors that live alone but have good social networks, family support and good access to community services have a lower risk of developing depression. Studies have shown that seniors that live their families may also feel lonely and neglected as their family members do not interact with them in a positive way.

Next »



Which of the following improvement is provided under the HDB EASE package? (Tick all that applies)

Ramps ✓ (Missed)

Grab bars ✓ (Missed)

Window grilles

Bathroom doors

## Feedback

The 3 improvement items offered by EASE are: grab bars, anti-slip floor treatment and ramps.

There are 3 types of ramps for HDB flats with multi-step entrances, namely Portable Ramp, Customisable Ramp and Wheelchair Lifter.

Next »

## When would eligible Seniors receive their MG Welcome Pack?

In March 2019

Between June to August 2019 ✓ (Correct Answer)

Between June to September 2019 ✗ (Your Answer)

After October 2019

### Feedback

Seniors receive their MG Welcome Folder between June to August 2019.

Next »

Seniors with household monthly income less than \$1,100 but property AV is above \$21,000 can still qualify for CHAS Blue.

A True ✓ (Correct Answer)

B False

## Feedback

AV of home only kicks in if there is no household income. Otherwise, Seniors will be eligible for CHAS Blue if their household monthly income is less than \$1,100.

Next »

Edwin is a caregiver to his father who is 75 years old this year. What is his entitlement under Caregivers Training Grant if he would like to take up the course to learn to better care for his loved one.

\$150

\$200 ✓ (Correct Answer)

\$350

\$500

## Feedback

The caregiving training grant is a \$200 annual training grant that caregivers can use to offset the costs of approved courses, such as day-to-day care, behavioral management, etc. to learn to better care for their loved one.

Next »

Senior turning age 65 in 2019 can apply for PioneerDAS?

A True

B False ✓ (Correct Answer)

## Feedback

The DAS scheme is only applicable to a special group of Seniors. They are our Pioneer Generation.

Next »

Which of the following are the CORRECT statement(s) under PAssion Silver Card in MGP? (Tick all that applies)

PAssion Silver Card top up for eligible MG has been extended to existing PG.

Seniors can use the PAssion Card top up to pay for courses at Community Clubs. ✓ (Missed)

Eligible MG seniors get one off \$100 top up to their PAssion Silver Card ✓ (Missed)

MG seniors who yet to reach their 60th birthday will receive a PAssion Silver invitation pack during their birthday month. ✓ (Missed)

## Feedback

PAssion Silver card top-up is NOT extended to PGs because the MGP and PGP are different packages. The latter focuses on extending healthcare benefits. As MGs are younger, therefore there is an element of socialising as a gesture to encourage them to engage in activities.

Next »

A Pioneer who is already on IDAPE will automatically qualify for DAS.

A True ✓ (Correct Answer)

B False

## Feedback

As the eligibility criteria for PioneerDAS is less stringent, Pioneers who are receiving payout from Eldersshield, IDAPE or FDWG are automatically included in PioneerDAS but not vice versa.

Next »

**Correct**

Which of the following about Dementia is FALSE?

There is a progressively declined in memory

Not all seniors who are forgetful have dementia

A person with dementia are more likely to be confused when they are unwell

It is important to pick up dementia in seniors so that it can be cured with early treatment ✓ (Your Answer)

## Feedback

There are 1 in 10 Seniors suffers from Dementia. There is no cure for Dementia at the moment. It is important to keep fit by having a regular physical and mental exercise, healthy diet and ensure chronic disease are under control to delay the progression of Dementia

Next »



What are possible ways to advise a Senior who asks if he should drop his Integrated Shield Plan (IP) since MediShield Life seems good enough? (Tick all that applies)

It's your decision. ✓ (Missed)

Do you want to choose your own doctor? ✓ (Missed)

It'll be good to seek further advice from your financial agent. ✓ (Missed)

If you want to lower your healthcare costs you should drop your IP

## Feedback

We can advise Seniors about the additional benefits provided by IPs, namely the ability to stay in better ward classes and choose their doctor. We should also highlight that premiums increase with age. However, we are not in a position to tell senior to buy or drop their IPs and should emphasize that it is their decision and they should discuss it with their financial agent.

Next »

## Can Medisave be used at CHAS clinics?

No, Medisave can only be used for hospital bills.

No, Medisave can only be used at hospitals and polyclinics.

Yes, Medisave can be used to pay for all CHAS clinic bills.

Yes, Medisave can be used to pay for selected chronic conditions at CHAS clinics. ✓ (Correct Answer)

### Feedback

MediSave claims can only be made for the treatment of 20 conditions covered under Chronic Disease Management Programme (CDMP). The MediSave withdrawal limit is up to \$500 per MediSave account a year.

Next »

Which is the RIGHT channel for MGs to check their CHAS chronic subsidy balance?

Call Silver Generation Office

Call Agency for Integrated Care

Call CHAS Hotline ✓ (Correct Answer)

Call Singapore Silver Line

## Feedback

MGs can check their CHAS claims history and annual chronic subsidy balance, by logging in to MyCHAS using your SingPass on the CHAS website ([www.chas.sg](http://www.chas.sg)), or calling the CHAS hotline (1800-275- 2427). MGs can also update their personal particulars through MyCHAS or the CHAS hotline.

Next »

During a visit, SGA Ahmad & Tina was told by Mdm Ow's son that she has been living in a nursing home for the past 3 months. Which of the following is the correct practice:

Engage Mdm Ow's son and submit PEF for Mdm Ow, indicating that she was incapable of engagement

Engage Mdm Ow's son but do not submit PEF.

Request to visit Mdm Ow at the nursing home with her son ✓ (Correct Answer)

Indicate on the profile form that Mdm Ow is Not in.

## Feedback

For an engagement to be deemed as successful, the engagement must be done in person with the senior during the house visit, unless the senior is medically unfit to be engaged. For Seniors who are Not capable of being engaged, they should be present or at least sighted during the engagement so that we can observe if Seniors are well-cared for. For Mdm Ow's case, as she is living in a nursing home, we should request to visit her in the presence of her son if possible.

Next »

Families who qualify for the Foreign Domestic Worker Grant (FDWG) receives a monthly grant payment of \_\_\_\_\_.

\$80

\$100

\$120 ✓ (Correct Answer)

\$140

## Feedback

FDW Grant is a \$120 monthly cash payment given to families who need to hire a FDW to care for their loved ones who require permanent assistance with 3 or more Activities of Daily Living (ADLs). The FDW needs to attend a Caregiver Training by any approved AIC caregiving training provider. FDWG will be replaced with Home Caregiving Grant (HCG) end of 2019.

Next »

Upon acceptance of the summary sheet in SEA, how many days can you access it?

3 calendar days

5 calendar days ✓ (Correct Answer)

10 calendar days

14 calendar days

## Feedback

SGAs have 5 calendar days to access the assigned summary sheet upon acceptance. Otherwise, the summary sheet will become obsolete and Division Lead will need to re-assign the summary sheet to the next SGA.

Next »

## What does a SGA need to log into Senior Engagement Application?

Mobile Number

NRIC

SingPass ✓ (Correct Answer)

SGO Tag number

### Feedback

Having a 2FA login via SINGPASS is for security purpose as we are assessing confidential data of the seniors.

[Next »](#)

A Pioneer born in 1949 will receive \$600 in Medisave top-ups when he is 75 years old.

A True

B False ✓ (Correct Answer)

## Feedback

As Medisave top-ups for the PGP is cohort-based, a Pioneer who is born in 1949 will continue to receive \$200 Medisave top-up in July every year regardless of age.

Next »



How often is the GST Voucher – U-Save rebate given out?

Annually

Quarterly ✓ (Correct Answer)

Twice a year

Three times a year

## Feedback

GST Voucher – U-Save provides lower- and middle- income Singaporean HDB households with quarterly rebates to offset their utilities bills. It is given out in January, April, July and October each year.

Next »

Which of the following option states the qualifying criteria for the MediShield Life Premium Subsidies?

Residential status and income status

Residential status and property ownership

Household monthly income per person and HDB flat room type

Household monthly income per person, Annual Value of home and property ownership ✓ (Correct Answer)

## Feedback

MediShield Life covers all Singaporean Citizens and PRs. Premium subsidies is a permanent feature of the Medishield Life scheme. It is meant to help lower- to middle-income families to cope with the cost of basic healthcare premiums. Those who live in homes with AV more than \$21,000 or who own more than one property will not be eligible for this subsidy. PRs may be entitled for premium subsidies but will receive half the subsidy rate applicable to citizens.

Next »

Mdm Noraini lives in a 2-room HDB flat. She is on the ComCare Long Term Assistance Scheme. She qualifies for Silver Support Scheme (SSS) and will receive \$\_\_\_ of SSS payout per quarter.

\$300 ✓ (Correct Answer)

\$450

\$600

\$750

## Feedback

Seniors who are on ComCare Long Term Assistance Scheme (also known as Public Assistance) will receive a Silver Support payout of \$300 per quarter, regardless of their type of residence, to help them cope with their daily living expenses. Together with ComCare, a single elderly person will get \$600 in cash assistance per month (or \$1,800 per quarter). This is on top of free medical care and supplementary community assistance.

Next »

Senior who was born on 1 May 1948 and acquired citizenship on 31 Dec 1996, does he receive PGP or MGP?

PGP

MGP ✓ (Correct Answer)

## Feedback

MGP is also given to senior who were born on or before 31 Dec 1949 and became a Singapore citizen on or before 31 Dec 1996 and do not receive the PGP.

Next »

## Which service is not part of Community Networks for Seniors (CNS)?

Befriending

Care Line

Meals-on-wheel

Subsidized hospitalisation charges ✓ (Correct Answer)

### Feedback

CNS provides befriending services and Care Line for lonely and socially isolated seniors. Daily meals may be provided to the doorstep of seniors who are unable to buy or prepare meals for themselves and have no social support for help.

Next »

A senior sublets a room of his HDB flat to a tenant. What is the correct approach when applying for the Community Health Assist Scheme (CHAS)?

No need to include the tenant particulars. ✓ (Correct Answer)

Provide both senior and tenant particulars.

Include tenant particulars only if his NRIC address is the same as the senior.

Senior is ineligible as rental income is computed as part of total household income.

## Feedback

Household monthly income does not include tenant's income as tenants are not considered household members. However the tenancy agreement should be attached with the application form.

Next »

What does Active Ageing Programme consists of:

- i. Exercises
- ii. Health Screening
- iii. Social Activities
- iv. Financial Planning

i only

i & iii only ✓ (Correct Answer)

i, ii & iii

All the above

## Feedback

Active Ageing Programmes (or AAPs) are made up of exercises and social activities. Health screenings are part of the Ageing Well Together programmes within the community. Financial planning is NOT part of the activities under AAP.

Next »

Which of the following does not belong to the components of Instrumental Activities of Daily Living (IALDs)?

Ability to do housework

Ability to manage medication

Ability to put on / remove clothing including undergarments ✓ (Correct Answer)

Ability to shop for groceries

## Feedback

The 6 IADLs are: 1. Do housework 2. Leave house & take transport 3. Shop for groceries 4. Make phone calls 5. Needed someone to help with medications? 6. Able to manage their own money?

Next »



If a Merdeka Generation Senior has an Integrated Shield Plan, will he benefit from the MediShield Life subsidies?

Yes ✓ (Correct Answer)

No

## Feedback

Yes. Integrated Shield Plans (IPs), are made up of (i) a MediShield Life portion and (ii) additional coverage provided by the private insurer. The IP premium comprises the MediShield Life premium and the premium for the additional coverage. All Merdeka Generation Seniors will benefit from the additional MediShield Life premium subsidies – for those with IPs, this will apply to the MediShield Life portion of their IP premium.

Next »

FIT+ is a 6-month long weekly intervention programme for Seniors age 65 years and above.

A True

B False ✓ (Correct Answer)

## Feedback

FIT+ is a 12-week intervention programme for Seniors and not restricted to seniors 65 and above. AAP (Exercises) will continue to be organised for the seniors at the same location after the conclusion of the 12-week FIT+ programme.

Next »

ABCD is the signs and symptoms to identify whether a senior has dementia.

- (A)ctivities of Daily Living
- (B)ehavioral Changes
- (C)ognitive Decline
- (D)isorientation

True ✓ (Correct Answer)

False

## Feedback

The ABCD signs and symptoms for dementia are: Activities of Daily Living – Persons with dementia will have difficulty performing daily tasks such as showering, dressing and eating Behavioral Changes – Persons with dementia might lose interest in activities that they used to enjoy. Cognitive Decline – Apart from memory loss, persons with dementia will have difficulty planning and problem solving. Cognitive decline can also be seen in how the person communicates. Disorientation – Persons with dementia will be confused with time and place. At times, they will get lost in familiar places.

Next »

The Disability Assistance Scheme (DAS) payout will be given to eligible Pioneers for

\_\_\_\_\_.

Life ✓ (Correct Answer)

60 months

72 months

10 years

## Feedback

Pioneers who qualify for the Disability Assistance Scheme will receive a lifelong cash assistance of \$100 each month to help them with their care expenses.

Next »

Both PG and MG benefits do not apply to A&E.

A True ✓ (Correct Answer)

B False

## Feedback

The PG & MG benefits do not apply to A&E departments at the public hospitals, which serve patients with critical, life-threatening medical conditions or have suffered accidents which require emergency attention. The charging practices at the A&E are kept simple, as the focus is to ensure that patients receive vital emergency treatment that they require. Patients who need to be admitted for further medical treatment or investigation are able to pay the A&E fee as part of their inpatient bill with MediSave and/or MediShield Life coverage. MGs may also use their yearly MediSave top-ups to further offset the remaining bill.

Next »

During a visit, SGA Loh & Raj was informed by Mr. Ang's wife that he has passed away 2 weeks ago. Mrs. Ang is not listed in the summary sheet. Which of the following is the CORRECT practice:

Interview Mrs. Ang and submit a PEF for Mr. Ang, indicating he was incapable of engagement.

Send condolences and leave the flat. Indicate on the profile form that Mr. Ang is deceased. ✓ (Correct Answer)

Interview Mrs. Ang but do not submit PEF. Indicate on the profile that Mr. Ang is deceased.

Interview Mrs. Ang and submit a PEF but backdate it to 3 weeks ago

## Feedback

For an engagement to be deemed as successful, the engagement must be done in person with the senior during the house visit. As Mr. Ang has passed away, we should indicate on the profile form and inform our DL so that we do not attempt to visit again. We should also be sensitive by leaving our respects but not disturbing their family during their period of grief.

Next »

What is the first thing you should do if you realised that you have lost your tablet or ID tag?

Keep quiet and hope my DL does not realise

Call the Police

Call my DL ✓ (Correct Answer)

Return to search senior's house without informing my DL

## Feedback

Discovery of loss should be reported to the DL immediately while the search is ongoing. The DL will then inform the Head of Satellite Office for guidance. This pertains especially to the tablet that contains Senior's personal details and ID tag.

Next »

Unutilised Caregiving Training Grant for the year will be credited to caregiver's bank account to pay for Senior's daily expenses.

A True

B False ✓ (Correct Answer)

## Feedback

The annual grant of \$200 must be used within the financial year of 1 April to 31 March the next year. Any amount that is not used will be forfeited and cannot be carried over to the following year. The grant can also only be used to defray the costs of training programmes that are completed no later than 15 Mar of the financial year.

Next »



Merdeka Generation subsidies at CHAS clinics implemented only in November 2019.

A True ✓ (Correct Answer)

B False

## Feedback

MGs will be able to enjoy Merdeka Generation subsidies at CHAS clinics from November 2019.

Next »

For Integrated Shield Plans (IP), the amount of Medisave that can be used to pay for the IP premium top-up is capped by the \_\_\_\_\_.

Additional Premium Limit

Additional Withdrawal Limit ✓ (Correct Answer)

Additional Premium Subsidy

Additional Premium Support

## Feedback

Medishield Life premiums can be covered fully by Medisave. There are Additional Withdrawal Limits (AWLs) so that Singaporeans can use Medisave to pay the premiums for the private portion of their IPs, up to a certain cap. For those aged 1-40, the AWL is \$300; for those aged 41-70 the AWL is \$600; for those 71 and above, the AWL is \$900.

Next »

Which statement is CORRECT on CareShield Life to provide better protection and assurance for your long-term care costs.

- i. Lifetime cash payouts for as long as you are severely disabled.
- ii. Payouts that increase over time, starting from \$800/month in 2020.
- iii. Government subsidies to make it more affordable – no one will lose coverage if they cannot pay the premiums.
- iv. Premiums can be fully payable by MediSave.

i, ii and iv

i, iii, and iv ✓ (Correct Answer)

i, ii and iii

All the above

## Feedback

CareShield Life will provide better protection and assurance for your long-term care costs in 4 ways: a) Lifetime cash payouts for as long as you are severely disabled. b) Payouts that increase over time, starting from \$600/month in 2020. c) Government subsidies to make it more affordable – no one will lose coverage if they cannot pay the premiums. d) Premiums can be fully payable by MediSave.

Next »

It will be considered as Unsuccessful Engagement (UE) if the SGA abort an engagement in SEA.

A True ✓ (Correct Answer)

B False

## Feedback

SGAs are required to tick and key in the reason when they are to abort the engagement and that particular engagement will be considered as an Unsuccessful Engagement.

Next »

A Pioneer who wishes to apply for the Disability Assistance Scheme (DAS) must complete an application form and a \_\_\_\_\_.

Functional Ability Report

Family Assessment Report

Fitness Assessment Report

Functional Assessment Report ✓ (Correct Answer)

## Feedback

Pioneers who need permanent help with at least 3 out of 6 Activities of Daily Living (ADL) can visit any Fully registered doctor under Singapore Medical Council (SMC) • Registered nurse under Singapore Nursing Board (SNB) • Fully registered physiotherapist or occupational therapist under Allied Health Professions Council (AHPC) to perform a functional assessment and fill up the Functional Assessment Report (FAR).

Next »

## Who is considered a member of the household in the calculation of MediShield Life Premium Subsidies?

People living in the same registered address (as in NRIC)

Family members related by blood living in the same registered address (as in NRIC)

Family members related by blood, marriage and/or legal adoption

Family members related by blood, marriage and/or legal adoption, and same registered address (as in NRIC) ✓ (Correct Answer)

### Feedback

Tenants living at the same address are not considered household members. Family members not living at the same address are also not considered household members.

Next »

Part of the hospitalisation bill has to be paid by the patient while the rest is taken care of by MediShield Life. Patient pays \_\_\_\_\_.

Deductible and co-insurance

Deductible and bill above the claim limit

Co-insurance and bill above the claim limit

Deductible, co-insurance and bill above the claim limit ✓ (Correct Answer)

## Feedback

Deductibles help to filter out the small bills, while co-insurance ensure that patients bear part of the responsibility for taking care of their health. Patients will also be responsible for paying the portion of the bill that exceed claim limits. However, 90% of bills (B2/C Class wards) do not exceed claim limits. All these components can be paid for using Medisave or cash.

Next »

How many calendar days do SGAs have to submit their draft in SEA?

1 calendar day

3 calendar days ✓ (Correct Answer)

5 calendar days

7 calendar days

## Feedback

SGAs have 3 calendar days to submit their draft in SEA. If there is no submission after 3 calendar days, the draft will route to respective Division Lead for their review.

Next »



Mr. and Mrs. Lum are both Pioneers. SGA Tan & SGA Lee visited them but Mr. Lum was not at home. Which of the following is the correct practice:

Engage Mrs. Lum and submit Mrs. Lum's PEF. Indicate on Mr. Lum's profile that he refused to be engaged.

Engage Mrs. Lum and ask her about her husband. Submit Mr. Lum's and Mrs. Lum's PEFs, indicating on Mr. Lum's that he was incapable of being engaged.

Engage Mrs. Lum and submit Mrs. Lum's PEF. Ask to return to engage Mr. Lum and indicate on Mr. Lum's profile form that he is Not in.

✓ (Correct Answer)

Engage Mrs. Lum and ask her about her husband. Submit Mr. Lum's and Mrs. Lum's PEFs, indicating on both that 2 Seniors were engaged.

## Feedback

For an engagement to be deemed as successful, the engagement must be done in person face to face with the Pioneer/senior during the house visit, unless the Pioneer is medically unfit to be engaged. In this case, Mr. Lum is capable of engagement but is temporarily unavailable. In such cases, we should check on his availability, get a contact number in order to make an appointment to visit him when possible.

Next »

By the Year 2030, the proportion of Seniors aged 65 and above, will rise to \_\_\_\_\_ Singaporeans are Seniors.

1 in 2

1 in 3

1 in 4 ✓ (Correct Answer)

1 in 5

## Feedback

The proportion of Singapore Citizens aged 65 and older is rising. By 2030, we will have over 900,000 seniors, making 1 in 4 Singapore Citizens, seniors.

Next »

Mr. Lee is a Singapore Citizen who owns and lives in a 4-room HDB flat with his wife. His wife who co-owns the flat with him also has a family shop house under her name. Is Mr. Lee's household eligible for GSTV—U-Save?

Yes

No ✓ (Correct Answer)

## Feedback

One of the eligibility criteria for GSTV — U-Save is that immediate family members living in the same flat must not own more than one property. Mrs. Lee does not satisfy the criteria as she co-owns the 4-room HDB flat with Mr. Lee and also has a family shop house under her name.

Next »

## What does Functional Screening screen for?

Hearing, Joint & Vision

Ear, Nose & Throat

Oral, Hearing & Vision ✓ (Correct Answer)

Speech, Cholesterol & Mobility

### Feedback

Functional screening screens for mouth, ear and eye health. We should strongly encourage seniors who complain about hearing, feeding and sight issues to go for screening.

Next »

I missed out on the PGP because I was born in year 1949 and obtained citizenship in 1988.  
Will I get the MGP?

Yes ✓ (Correct Answer)

No

## Feedback

Yes. If you are aged 70 years old and above in 2019, obtained citizenship by 31 December 1996, and do not receive the PGP, the MGP will be extended to you.

Next »

Mr. Teo is 68 years old and owns a 3-room HDB flat. However, he goes over to his daughter's 5-room HDB flat every day to take care of his grandson. How much Silver Support Scheme (SSS) payout will he most likely receive per quarter should he qualify for the scheme?

\$300

\$450

\$600 ✓ (Correct Answer)

\$700

## Feedback

The SSS payout is based on the registered address on Mr. Teo's NRIC. In this case, his NRIC address is likely to be his 3-room flat as he is staying there and only goes to his daughter's house in the day to take care of his grandson. Eligible Seniors who live in 3-room flats will receive a SSS payout of \$600 per quarter.

Next »

What is the additional MediShield Life premium payable for those with serious pre-existing conditions?

5%

10%

20%

30% ✓ (Correct Answer)

## Feedback

Those with serious pre-existing conditions may have to pay additional 30% premiums for 10 years starting from 2015.

Next »

Medishield Life provides coverage for hospital bills in which ward class in a public hospital?

Ward A

Ward B1, B2 and C

Ward B2 and C

All ward classes but pegged at Ward B2/C charges ✓ (Correct Answer)

## Feedback

Medishield Life payouts are pegged at subsidised bills at Class B2/C wards and subsidised outpatient treatments at public hospitals. Hence, bills incurred for better ward classes, private hospitals and Non-subsidised outpatient treatments are pro-rated for Medishield Life claims.



## How do I request to take a photo with our senior, at the end of an engagement?

No need to ask, just force the senior to take a photo

Inform the senior that taking a photo is for audit purposes

Secretly take a photo of the senior without asking for permission

Ask senior politely if we can take a photo, do not force senior if he declines ✓ (Correct Answer)

### Feedback

Photos should only be taken with the permission of the senior. We take photos because we want to touch the lives of our Seniors, and having photos help us bring their stories to life, so that we can work with our partners to make a difference in their lives.

Mr. Muthu, a healthy and active PG staying with her wife, wheelchair bound MG have employed two domestic helpers within the same household. How much do they pay for the Foreign Domestic Worker Levy in April 2019?

\$120 ✓ (Correct Answer)

\$325

\$360

\$600

## Feedback

An household with 2 eligible persons under the levy concession scheme will pay Foreign Domestic Worker (FDW) levy of \$60 with 1 helper employed or \$120 (\$60 + \$60) with 2 helpers employed concurrently starting from April 2019

All patients referred by CHAS clinics can enjoy subsidised treatment at Specialist Outpatient Clinics (SOCs) in public hospitals and National Specialty Centres.

A True

B False ✓ (Correct Answer)

## Feedback

Not all patients referred by CHAS clinics can enjoy subsidised SOC treatment. Referrals through CHAS clinics only applies to MG and CHAS card holders. The referral should also be made using a referral letter that bears the CHAS letterhead and should Not indicate choice of doctor. Patients who are not MG or CHAS card holders should go through polyclinics to enjoy subsidised SOC treatment.

Which of the following schemes are designed to help elderly Singapore Citizens if they need help with 3 or more Activities of Daily Living (ADLs)? (Tick all that applies)

ElderShield  (Missed)

Disability Assistance Scheme (DAS)  (Missed)

CareShield Life  (Missed)

Interim Disability Assistance Programme For the Elderly (IDAPE)  (Missed)

## Feedback

ElderShield is a severe disability insurance scheme which provides basic financial protection to those who need long-term care. Eligible Seniors receive a cash payout of \$300/month for 60 months or \$400/month for 72 months, depending on the scheme they are on. IDAPE is a government assistance scheme that provides financial help to needy and disabled elderly Singaporeans who were Not eligible to join ElderShield when it was launched in 2002. It provides eligible Seniors with \$150 or \$250 in cash a month, depending on their household monthly income per person, for a maximum period of 72 months. PioneerDAS provides \$100 cash a month for life to Pioneers who have disabilities and need permanent assistance with 3 or more ADLs. CareShield Life helps to manage high long term care cost with severe disability. Eligible Seniors will get lifetime cash payout and it is increase over time.

## How do we differentiate CFS 3 from CFS 4?

Senior can perform all the ADLs independently

Senior needs help in all her ADLs

Senior has symptoms limiting his/her usual activity ✓ (Correct Answer)

Senior has medical problem

### Feedback

Both CFS 3 & 4 can perform ADLs independently. Both CFS 3 & 4 do have medical problem. However, CFS 4 may experience symptoms from poorly controlled medical problem.

For a Singapore Citizen to be eligible for Silver Support Scheme (SSS), his total CPF contribution by the age of 55 cannot exceed \$\_\_\_\_\_?

\$50000

\$65000

\$70000 ✓ (Correct Answer)

\$75000

## Feedback

SSS is intended to be a safety net for Seniors who have worked in low-paying jobs all their lives and are unable to save much for their retirement. One of the eligibility criteria for the scheme, based on this indicator, is that Seniors would Not have contributed more than \$70,000 to their CPF by age 55.

The MediShield Life Pioneer Generation Premium Subsidies for those aged 80 this year is \_\_\_\_\_.

40%

44% - 54%

54% - 59% ✓ (Correct Answer)

60%

## Feedback

MediShield Life Pioneer Generation Premium Subsidies are given based on age next birthday. Seniors who are 80 this year will be 81 on their next birthday, thus they will be eligible for 54-59% subsidies on their MSHL premiums.

If a senior attempts to harm him/ herself e.g. suicide, the most appropriate action to take is:

Call the police ✓ (Correct Answer)

Contact IMH for assistance

Scold the person to prevent him from making the attempt

Ask family members who are present to bring the person to hospital convincing the person to go to hospital

## Feedback

Police will be able to respond the soonest and have the authority to escort the senior to a hospital for treatment. Suicide has been decriminalised so the senior will not be charged for attempted suicide. In this crisis situation, the senior is unlikely to be rational and scolding him/her may not help escalate the situation further. The senior is also unlikely to listen to family members during this time especially if the issue bothering them is family-related. Contacting IMH will not help as IMH will not be able to respond in time.



Merdeka Generation subsidies at CHAS clinics implemented only in November 2019.

A True ✓ (Correct Answer)

B False

## Feedback

MGs will be able to enjoy Merdeka Generation subsidies at CHAS clinics from November 2019.

## Can Medisave be used at CHAS clinics?

No, Medisave can only be used for hospital bills.

No, Medisave can only be used at hospitals and polyclinics.

Yes, Medisave can be used to pay for all CHAS clinic bills.

Yes, Medisave can be used to pay for selected chronic conditions at CHAS clinics. ✓ (Correct Answer)

## Feedback

MediSave claims can only be made for the treatment of 20 conditions covered under Chronic Disease Management Programme (CDMP). The MediSave withdrawal limit is up to \$500 per MediSave account a year.

Mr. Lim is severely disabled and he is receiving an ElderShield claim to support for his long term care needs. With the announcement of CareShield Life, he is now able to receive the payouts from both ElderShield and CareShield Life plans.

A True

B False ✓ (Correct Answer)

## Feedback

If Senior is receiving payouts from ElderShield, he/she will not be able to join CareShield Life.

Mr. Lee, 69 yrs old, shared that he does not have any chronic illness. However he has joint pain in his knees which makes him difficult to walk much. He added that he is embarrassed to use a walking stick. He is not fond of exercising, he just watches his diet to keep healthy.

Which Senior Frailty Level (CFS) would you categorize Mr. Lee?

CFS 2

CFS 3

CFS 4 ✓ (Correct Answer)

CFS 5

## Feedback

CFS 4 - His joint pain limits his activities. He should use a walking aid to assist his mobility even though he choose not to.

A senior uses wheelchair in the community but able to perform all BADLs independently.  
He needs help in housekeeping due to knee pain.  
How would you rate his clinical frailty scale (CFS)?

CFS 4

CFS 5 ✓ (Correct Answer)

CFS 6

CFS 7

## Feedback

In CFS 4, senior is able to perform both IADLs and BADLs independently.

Housekeeping belongs to IADL. When IADL is affected, it is minimally a CFS 5.

In CFS 6, both IADL & BADL are affected. In CFS 7, senior is completely dependent except feeding.

Senior will be depend on the use of wheelchair both at home and in the community.

## When communicating with Persons with Dementia, you should:

Raise your voice in case they are not able to understand you

Ask open ended questions e.g. what do you want to eat?

Speak slowly and calmly ✓ (Correct Answer)

Only use words to communicate with them

## Feedback

- Dementia does not affect Seniors' hearing so there is no need to speak loudly to them. It may come across to them as anger and they may react negatively.
- A person with dementia will find it difficult to process an open ended question. This may cause stress to them when they are not able to respond to you. Instead, ask closed ended questions or provide 2 choices at a time, such as 'would like to eat chicken rice or fried rice?' or 'would you like to drink tea?'
- Persons with dementia communicate better with visual cues and gestures. Use of both verbal and non-verbal are more effective than just words.

Respite time gives the caregivers a break from their caregiving responsibilities and it helps to relieve stress. Which of the following are the care option(s) for respite time? (Tick all that applies)

Ask for help from family member or friends ✓ (Missed)

Send the care recipient to day care centers ✓ (Missed)

Hire a foreign domestic worker ✓ (Missed)

Get home care services to help ✓ (Missed)

## Feedback

Care options for respite time to caregivers: 1. Ask a family member / friend to stay with care recipient for an hour or more to take a break. 2. Take the care recipient to a day care center. This helps to give a break during the day. 3. Hire a foreign domestic helper. There is a Foreign Domestic Worker Grant (FDWG) that can help to offset the cost of hiring one. 4. Get home care services like Senior Home Care or Eldersitter services (for person with Dementia) to help the care recipient for few hours per week or per month.

I missed out on the PGP because I was born in year 1949 and obtained citizenship in 1988.  
Will I get the MGP?

Yes ✓ (Correct Answer)

No

## Feedback

Yes. If you are aged 70 years old and above in 2019, obtained citizenship by 31 December 1996, and do not receive the PGP, the MGP will be extended to you.



## Why do we need to enhance the Moments of Life mobile app to cover seniors? (Tick all that applies)

- Majority of the Seniors are using smart phone ✓ (Missed)
- Younger Seniors cohorts are more Tech-savvy ✓ (Missed)
- Keep Seniors informed on active ageing programmes near their homes ✓ (Missed)
- For Seniors to participate in government policy related survey.

## Feedback

Singapore will face a demographic shift in the next few decades. By 2030, one in four Singaporeans will be aged 65 and above. Our vision is to support seniors to stay healthy and continue to age well in the community. As we provide for the seniors of today, we must plan for seniors of tomorrow. Younger senior cohorts are likely to have higher education and are more IT literate. There is increasing smartphone usage among younger seniors. 88% of citizens aged 50 to 59 used a smartphone compared to 56% of citizens aged 60 and above. In view of the changing profile of seniors, MOH will tap on technology to benefit our seniors. We will expand the existing Moments of Life app to empower seniors to live active and engaged lives. For example, MG seniors can use the Moments of Life app to search for information on active ageing programmes near their homes.

MediShield Life (MSHL) Premium Subsidies serves to help lower- to middle-income Singapore Citizens and Permanent Residents with household monthly income per person of up to \$\_\_\_\_\_ and living in residences with an Annual Value (AV) of \$21,000 or less.

\$1100

\$1800

\$2600 ✓ (Correct Answer)

\$3000

## Feedback

In order to qualify for the MSHL Premium subsidy, Singaporeans must meet all 3 criteria: (a) the person must be living in a HDB flat or in private housing with an annual value of \$21,000 or less (b) has a household monthly income per household member of \$2,600 or less (c) Has No more than one property to his name, including commercial properties

There is a \_\_\_\_\_ chance that any Singaporean will have diabetes in their lifetime.

1 in 2

1 in 3 ✓ (Correct Answer)

1 in 4

1 in 5

## Feedback

There is a one-third chance that a Singaporean will have diabetes in his/her lifetime. Health Screening can detect health conditions early and help us to manage it well.

Dementia is part of normal ageing.

A True

B False ✓ (Correct Answer)

## Feedback

Dementia is not a part of normal ageing. Dementia is a term for a group of symptoms that can be caused by different disorders that affect the brain. While age is one of the risk factors for dementia, not every senior will develop dementia.

What are the key indicators before referring a senior for Befriender Service?

Nobody visits, stay at home alone

Express loneliness

No social interaction

All the above ✓ (Correct Answer)

## Feedback

The above are all indicators of social isolation.

What is the intent of Community Networks for Seniors (CNS)?

- i. To stop the population from ageing
- ii. To build a community with Active Ageing Programmes and Health Services for seniors to age well together
- iii. To build a Caring for One Another Community that provides Extra Care and Concern for Seniors with Needs and Volunteering Opportunities for seniors
- iv. To get help to seniors with needs quickly

i only

i, ii & iii only

ii, iii & iv only ✓ (Correct Answer)

All the above

## Feedback

While we cannot stop the ageing process, we can help seniors to age well by introducing more health services and active ageing programmes in their community. We also want them to know that the community cares for their well-being and that they should take charge of their health so that they can continue doing the things they love. For seniors with needs, there are additional CNS support services for them to help them cope.

Which of the following is not included in the Merdeka Generation Welcome Pack?

Thank You message from Prime Minister

Personalised Merdeka Generation card

Merdeka Generation benefits booklet

CHAS Card ✓ (Correct Answer)

## Feedback

The Welcome Folder contains the following items: a) A special Thank You message from Prime Minister Lee Hsien Loong; b) A personalised Merdeka Generation card; c) A Merdeka Generation benefits booklet, which explains what you will enjoy from the Merdeka Generation Package. Information is available in all four languages; d) A list of the addresses and phone numbers of the six nearest CHAS clinics to your home.

## What is the purpose of having SEA Application for outreach?

To get updates on what schemes and subsidies, personal benefits senior is eligible for and receiving

For SGAs to check on senior's HFS status, know engagement situation and to carry out engagements, submit PEF ✓(Correct Answer)

To find out what events happening around where senior lives and if eligible to apply

For SGAs to manage their FEVO card matters

## Feedback

SEA is developed to enable SGAs to have more direct and efficient access to necessary information on the seniors to be engaged, and keeping track of the SGAs' outreach progression status. It also helps facilitate the engagement itself, where SGAs would record engagement details and submit the completed PEFs interactively, and receive updated news feeds on community related subjects as well, all via this SEA app. In time, upgrades would also enable SGAs to access FEVO OPA details directly, and provide higher levels of convenience.



Do Seniors still need the CHAS card if they have the Merdeka Generation card?

Yes ✓ (Correct Answer)

No

## Feedback

Yes. Seniors are encouraged to apply for CHAS to enjoy higher subsidies at Specialist Outpatient Clinics (SOCs).

Which of the following are the CORRECT statement(s) under PAssion Silver Card in MGP? (Tick all that applies)

PAssion Silver Card top up for eligible MG has been extended to existing PG.

Seniors can use the PAssion Card top up to pay for courses at Community Clubs. ✓ (Missed)

Eligible MG seniors get one off \$100 top up to their PAssion Silver Card ✓ (Missed)

MG seniors who yet to reach their 60th birthday will receive a PAssion Silver invitation pack during their birthday month. ✓ (Missed)

## Feedback

PAssion Silver card top-up is NOT extended to PGs because the MGP and PGP are different packages. The latter focuses on extending healthcare benefits. As MGs are younger, therefore there is an element of socialising as a gesture to encourage them to engage in activities.

Robert is the main caregiver to his father who is a disabled senior. What is the amount of payout to them under the Home Caregiving Grant (HCG)?

\$120

\$200 ✓ (Correct Answer)

\$350

\$400

## Feedback

Disabled Seniors who qualify for the Home Caregiving Grant (HCG), a means-tested scheme will receive \$200 monthly to help lower the costs of care giving. This HCG will replace the existing Foreign Domestic Worker Grant (FDWG) at the end of 2019.

Which are the following statement(s) that correctly describes the MGP? (Tick all that applies)

One-time \$200 top-up to your PAssion Silver Card

Top-up to your MediSave account of \$200 per year, from 2019 to 2023 ✓ (Missed)

Additional subsidy for MG's annual MediShield Life premiums will be applicable for policy renewals from July 2019. ✓ (Missed)

Additional \$1,500 participation incentive if MG decide to join CareShield Life when it becomes available in 2021 ✓ (Missed)

## Feedback

One-time \$100 top-up to your PAssion Silver Card

Are private Specialist Outpatient Clinic (SOC) patients eligible for the additional Merdeka Generation subsidies at SOCs?

Yes

No ✓ (Correct Answer)

## Feedback

The additional Merdeka Generation subsidies are applicable only for subsidised services and medications at public SOCs. Patients who wish to seek subsidised care at the public SOCs should first consult a primary care doctor at the polyclinic or a general practitioner on CHAS. If needed, the doctors can refer the patients to public SOCs as subsidised patients.

The amount of additional participation incentives given to Merdeka Generation and Pioneer Generation seniors is \$2,500 to offset their annual CareShield Life premiums over a period of 10 years.

A True

B False ✓ (Correct Answer)

## Feedback

Singapore Citizens born 1979 or earlier will qualify for participation incentives of up to \$2,500, which will be used to offset their CareShield Life annual premiums over a period of 10 years. In addition, Merdeka Generation and Pioneer Generation members will qualify for additional participation incentives of \$1,500, which will also be used to offset their annual premiums over a period of 10 years. This means they will receive participation incentives of \$4,000 in total.

While there are no special benefits to Seniors for A&E treatments, all Singaporeans receive a standard subsidy of \_\_\_\_\_.

40%

50% ✓ (Correct Answer)

60%

70%

## Feedback

A&E is a safety net to help save lives and charges have to be kept simple and affordable. Hence, all Singaporeans receive a standard subsidy of 50% regardless of age or income.

I am a Pioneer. Will I also receive the top-up to my PAssion Silver EZ-Link cards like the Merdeka Generation?

Yes. \$200

Yes. \$100

No ✓ (Correct Answer)

It depends on if your appeal is successful

## Feedback

The MGP benefits are designed with the needs and circumstances of the Merdeka Generation in mind. The PAssion Silver top-up is a unique feature of the MGP to encourage MG seniors, who are mostly younger, to age actively and purposefully.



How much does the MG need to pay for recommended Health Screening under Screen for Life at CHAS clinic.

A Free

B \$1

C \$2 ✓ (Correct Answer)

D \$5

Feedback

MG pays \$2 fixed fee at CHAS clinic for Recommended Health Screening under Screen for Life.

1. By the Year 2030, the proportion of seniors aged 65 and above, will rise to \_\_\_\_\_ Singaporeans are seniors.

- 1 in 2.
- 1 in 3.
- 1 in 4.
- 1 in 5

1 Point

**Feedback:**

The proportion of Singaporean aged 65 and older is rising. By 2030, we will have over 900,000 seniors, making 1 in 4 Singaporeans, seniors.

- 
2. What is the intent of Community Networks for seniors (CNS)?
- i. To stop the population from ageing.
  - ii. To build a community with Active Ageing Programmes and Health Services for seniors to age well together.
  - iii. To build a Caring for One Another Community that provides Extra Care and Concern for seniors with Needs and Volunteering Opportunities for seniors.
  - iv. To get help to seniors with needs quickly.
- i only.
  - i, ii & iii only.
  - ii, iii & iv only.
  - All the above.

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3. There is a \_\_\_\_\_ chance that any Singaporean will have diabetes in their lifetime.

- 1 in 2.
- 1 in 3.
- 1 in 4.
- 1 in 5.

1 Point

**Feedback:**

There is a one-third chance that a Singaporean will have diabetes in his/her lifetime. Health Screening can detect health conditions early and help us to manage it well.

---

4. Seniors who are interested to find out if dementia is preventable, can choose to attend a Health Curriculum talk on Mental Wellbeing?

- TRUE.
- FALSE.

1 Point

**Feedback:**

Seniors Health Curriculum consists of the following topics:

- a. Physical Activity,
- b. Nutrition,
- c. Chronic Disease Management,
- d. Mental Wellbeing,
- e. Functional Health,
- f. Social Hygiene, or
- g. Health Literacy.

5. What are the key indicators before referring a senior for Befriender Service?

- Nobody visits, stay at home alone.
- Express loneliness.
- No social interaction.
- All the above.

1 Point

**Feedback:**

The above are all indicators of social isolation.

6. The Merdeka Generation Package (MGP) is one of many ways the Government aims to support the Merdeka Generation's (MG's) aspirations to stay active and healthy.

- TRUE.
- FALSE.

1 Point

**Feedback:**

With greater support for healthcare and caregiving costs, MG seniors and their families can enjoy greater peace of mind.

The MGP is another addition to the various healthcare schemes and subsidies that the Government provides, to keep healthcare affordable for all Singaporeans.

10. Mr. Lim is a Merdeka Generation (MG) senior who will turn 60 years old on 15 Dec 2019. When can he expect to redeem the one-time \$100 PAssion Silver card top-up?

- Together with the MG welcome pack between June to August 2019.
- April 2019.
- July 2019.
- November 2019.

1 Point

Act

**Feedback:**

Eligible MG seniors will only receive the PAssion Silver card one month before their birthday.



11. For Merdeka Generation (MG) seniors who already have their PAssion Silver card, when will they be able to redeem their one-time \$100 top-up?

- April 2019.
- July 2019.
- November 2019.
- December 2019.

1 Point

**Feedback:**

From 1 July 2019, MG seniors will receive their one-off \$100 top-up to their PAssion Silver Card.

14. What does Functional Screening screen for?

- Hearing, Joint & Vision.
- Ear, Nose & Throat.
- Oral, Hearing & Vision.
- Speech, Cholesterol & Mobility.

1 Point

**Feedback:**

Functional screening screens for mouth, ear and eye health. We should strongly encourage seniors who complain about hearing, feeding and sight issues to go for screening.

16. What is the additional MediShield Life premium payable for those with serious pre-existing conditions?

- 5%.
- 10%.
- 20%.
- 30%.

1 Point

**Feedback:**

Those with serious pre-existing conditions may have to pay additional 30% premiums for 10 years starting from 2015.

21. All patients referred by CHAS clinics can enjoy subsidised treatment at Public Specialist Outpatient Clinics (SOCs) in public hospitals and National Specialty Centres (e.g. National Cancer Centre).

- TRUE.
- FALSE.

1 Point

He

**Feedback:**

Not all patients referred by CHAS clinics can enjoy higher subsidies at Public SOC. Only PG/MG/CHAS Blue, Orange, Green/Public Assistance card holders can be referred by CHAS GPs (not CHAS dentists) to Public SOC as subsidised patients to enjoy higher subsidies for subsidised services and subsidised medications.

24. How much does the Merdeka Generation (MG) senior need to pay for recommended Health Screening under Screen for Life at CHAS clinic.

- Free.
- \$1.
- \$2.
- \$5.

1 Point

Hea

**Feedback:**

MG senior pays \$2 fixed fee at CHAS clinic for Recommended Health Screening under Enhanced Screen for Life from November 2019.

26. Are patients who seek treatment at Private Specialist Outpatient Clinic (SOC) eligible for the additional Merdeka Generation (MG) subsidies?

- Yes.
- No.

1 Point

Health

**Feedback:**

The additional MG subsidies are applicable only for subsidised services and subsidised medications at Public SOCs.

Patients who wish to enjoy higher subsidies at Public SOCs should first consult a primary care doctor at either Polyclinics or CHAS clinics to get the relevant referral documents.

27. Merdeka Generation (MG) subsidies at CHAS clinics implemented only in November 2019.

- TRUE.
- FALSE.

1 Point

He

**Feedback:**

MGs will be able to enjoy MG subsidies at CHAS clinics from November 2019.

28. Merdeka Generation (MG) seniors still need to apply for CHAS even though they enjoy special MG CHAS subsidies at CHAS clinics with their MG-card.

TRUE.

FALSE.

1 Point

**Feedback:**

Seniors are encouraged to apply for CHAS as they may qualify for higher subsidies at the following:

- a. Public hospital Specialist Outpatient Clinics (SOCs) for subsidised services and medications.
- b. Polyclinic for subsidised medications.



37. The amount of additional Participation Incentives given to Merdeka Generation (MG) and Pioneer Generation (PG) seniors is \$2,500 to offset their annual CareShield Life (CHSL) premiums over a period of 10 years.

- TRUE.
- FALSE.

1 Point

Long

**Feedback:**

MGs and PGs will qualify for an additional CSHL Participation Incentive of \$1,500.

Existing Participation Incentive of \$2,500 is given to SCs born 1960 and earlier.

In total, eligible MGs and PGs will receive \$4,000 Participation Incentives that they can use to off-set their CSHL annual premiums evenly over 10 years.

38. Mr. Lim is severely disabled and he is receiving an ElderShield (ESH) claim to support for his long term care needs. With the announcement of CareShield Life (CSHL), he is now able to receive the payouts from both ESH and CSHL plans.

- TRUE.
- FALSE.

1 Point

Long Ter

**Feedback:**

If senior is receiving payouts from ESH, he will not be able to join CSHL.

41. When communicating with Persons with Dementia, you should:

- Raise your voice in case they are not able to understand you.
- Ask open ended questions e.g. what do you want to eat?
- Speak slowly and calmly.
- Only use words to communicate with them.

**Feedback:**

Dementia does not affect seniors' hearing so there is no need to speak loudly to them. It may come across to them as anger and they may react negatively.

A person with dementia will find it difficult to process an open ended question. This may cause stress to them when they are not able to respond to you. Instead, ask closed ended questions or provide 2 choices at a time, such as 'would like to eat chicken rice or fried rice?' or 'would you like to drink tea?'

Persons with dementia communicate better with visual cues and gestures. Use of both verbal and non-verbal are more effective than just words.

43. If a senior attempts to harm him/ herself e.g. suicide, the most appropriate action to take is:

- Call the police.
- Contact IMH for assistance.
- Scold the person to prevent him from making the attempt.
- Ask family members who are present to bring the person to hospital convincing the person to go to hospital.

**Feedback:**

Police will be able to respond the soonest and have the authority to escort the senior to a hospital for treatment.

In this crisis situation, the senior is unlikely to be rational and scolding him/her may not help escalate the situation further.

The senior is also unlikely to listen to family members during this time especially if the issue bothering them is family-related.

Contacting IMH will not help as IMH will not be able to respond in time.

45. Which of the following schemes are designed to help elderly Singapore Citizens if they need help with 3 or more Activities of Daily Living (ADLs)? (Tick all that applies)

- ElderShield (ESH).
- Disability Assistance Scheme (DAS).
- CareShield Life (CSHL).
- Interim Disability Assistance Programme For the Elderly (IDAPE).

**Feedback:**

a. ESH is a severe disability insurance scheme which provides basic financial protection to those who need long-term care. Eligible seniors receive a cash payout of \$300/month for 60 months or \$400/month for 72 months, depending on the scheme they are on.

b. PG-DAS provides \$100 cash a month for life to Pioneers who have disabilities and need permanent assistance with 3 or more ADLs.

c. CSHL helps to manage high long term care cost with severe disability. Eligible seniors will get lifetime cash payout and it is increase over time.

d. IDAPE is a government assistance scheme that provides financial help to needy and disabled elderly Singaporeans who were Not eligible to join ESH when it was launched in 2002. It provides eligible seniors with \$150 or \$250 in cash a month, depending on their household monthly income per person, for a maximum period of 72 months.

67. What does Silver Generation Ambassador (SGA) need to know before they can assess senior's frailty level? (Tick all that applies)

- Activities.
- Mental health situation.
- Instrumental Activities of Daily Living (IADLs) and Basic Activities of Daily Living (BADLs).
- Physical health situation.

**Feedback:**

SGA needs to find out how senior is doing in the following before they can make the assessment of senior's frailty level as it complies with the Clinical Frailty Scale (CFS):

- a. How active or inactive senior is?
- b. If physical health situation is under control?
- c. How senior is managing in terms of IADLs and BADLs?

68. A senior uses wheelchair in the community but able to perform all Basic Activities of Daily Livings (BADLs) independently. He needs help in housekeeping due to knee pain.

How would you rate his clinical frailty scale (CFS)?

- CFS 4.
- CFS 5.
- CFS 6.
- CFS 7.

**Feedback:**

In CFS 4, senior is able to perform both IADLs and BADLs independently.

Housekeeping belongs to IADL. When IADL is affected, it is minimally a CFS 5.

In CFS 6, both IADL & BADL are affected.

In CFS 7, senior is completely dependent except feeding.

Senior will be depend on the use of wheelchair both at home and in the community.

8. Which of the following statement(s) are CORRECT for Merdeka Generation (MG) seniors receiving PAssion Silver Card? (Tick all that applies)

- PAssion Silver Card top up for eligible MG seniors has been extended to existing PGs.
- Seniors can use the one-time \$100 PAssion Silver Card top up to pay for courses at Community Clubs/Centres (CC).
- Eligible MG seniors get one-time \$100 top up to their PAssion Silver Card.
- MG seniors who yet to reach their 60th birthday will receive a PAssion Silver invitation pack one month before their birthday.

**Feedback:**

PAssion Silver card top-up is not extended to PG because the MGP and PGP are different packages. The latter focuses on extending healthcare benefits.

As MGs are younger, therefore there is an element of socialising as a gesture to encourage them to engage in activities.



