



Dear parents/ guardians,

On behalf of all my staff, I would like to wish all our families celebrating Chinese New Year a bountiful and exciting Year of the Rabbit. May the New Year usher in good health and fulfilment for everyone!

We hope that the 'First Day of School' (FDOS) programme carried out during the first week of school has helped your child settle well in school and get them ready for learning in 2023. With the easing of the Safe Management measures, the school is commencing more of the pre-pandemic activities to support the holistic development of our pupils. We hope to seek your support to continue to remind your child to practise personal hygiene and social responsibility to mitigate the transmission of Covid-19 virus in the school.

### 1. Safety of our pupils in school

Safety and well-being of our pupils, staff and school community are our school's top priority. The school takes a vigilant and proactive approach to educate our pupils the importance of safety. A safety talk has been carried out during Assembly in January where the pupils learn about importance of Road Safety and safe play in school. Pupils walking to school are reminded that jaywalking is a traffic offence and they must use the signalised road crossings (traffic lights) or zebra crossings to reach the school. Pupils are also reminded not to cross along Gate A (main vehicular gate) during arrival and dismissal times for their safety.

For parents who are driving you child into the school, a gentle reminder to have your child prepared with his/her bag and belongings on approaching the school porch. Please allow your child to safely alight independently. Do refrain from getting off the car to help them with their bags as it will delay the traffic flow. For dismissal, please note that the vehicles will only be allowed to enter the school compound to pick up the pupils 5 min after official school dismissal. Kindly do not park your vehicle or wait for your child along Pasir Ris St 11 as this will cause a congestion to the traffic.

Parents/Guardians are reminded to sign in at the Security Post and get a Visitor's Pass if you need to come into the school compound. With the Visitors' Pass, parents/guardians can then proceed to make purchases at the book-shop or report to the General Office to get assistance on any other matter. Parents/Guardians **are not allowed** to go to the other parts of the school, including the classrooms. Please avoid coming into school from 1.00 pm to 2.00 pm as we are facilitating dismissal and will not allow entry into the school compound.

Your understanding and cooperation are greatly appreciated to minimise traffic congestion and ensure the safety and well-being of our pupils, staff and the school community.

### 2. School Attire and Safety of Belongings

Every White Sandian is expected to come to school well-groomed and properly dressed in accordance with the school dress code (Please refer to the Pupil Handbook). We urge parents to reinforce in your children the importance of personal hygiene and good grooming. Daily supervision of such habits by parents will result in the growth of the child's self-esteem and pride in personal appearance. Do note that pupils are to come in their full school uniform

unless they have CCA, PE and Learning Journeys. On such days, they can come in their PE attire. For girls, they are to wear their skirts over their PE attire.

Pupils are strongly discouraged from bringing smart watches and handphones as these devices may distract the pupils from their learning. Should you need your child to bring these devices to school, please remind your child that they need to be responsible for them and not leave them unattended. The school is not responsible for any loss of electronic devices. The school may confiscate these items if they are deemed to be misused. When such action is taken, the school will communicate with parents and arrange for the items to be collected by parents.

We seek your understanding and support in these areas.

### **3. Total Defence Day 2023**

Based on the theme 'Together We Keep Singapore Strong', White Sands Primary will be commemorating Total Defence Day from 13 February to 17 February. In commemorating Total Defence Day, pupils will learn the importance of Total Defence as Singapore's best all-round response to threats and challenges that confront Singapore.

Pupils will also reflect on the continuing relevance of the six pillars of Total Defence - Military Defence, Civil Defence, Economic Defence, Social Defence, Digital Defence and Psychological Defence - as well as the core message of every Singaporean standing together, each playing our part to protect Singapore and our shared way of life. Pupils will be engaged in a variety of experiences via assembly programme, FTGP CCE lessons, showcasing of Civil Defence Virtual Heritage Gallery, an SLS Photo Contest as well as the showcase of uniformed groups in collaboration with Pasir Ris Crest Secondary School and our very own White Sands Scouts.

During one day in that week, we will also conduct the annual Fire and Evacuation Drill exercise to establish a routine for an orderly evacuation plan and to impress upon our pupils on the importance of being prepared in times of a crisis and emergency.

### **4. National Schools Games (NSG)**

The National School Games (NSG) is the annual inter-school competition in Singapore which commences in the month of February. The NSG offers more than 400 championship titles, for more than 55,000 student athletes across all schools (primary, secondary, junior college and centralized institution) in Singapore. The Motto of the NSG is **Character in Sporting Excellence**, in recognition of the important role sports participation and competitions play in the character development of our pupils, even as they pursue sporting excellence.

We are proud to share that White Sands Primary will have pupil representatives participating in various events (Netball, Football Girls & Boys, and Table Tennis) starting with the Senior Teams in Semester 1 and the Junior Teams in Semester 2. We wish all our sport athletes the best in their competitions!

### **5. Group Personal Accident (GPA) Insurance for Pupils**

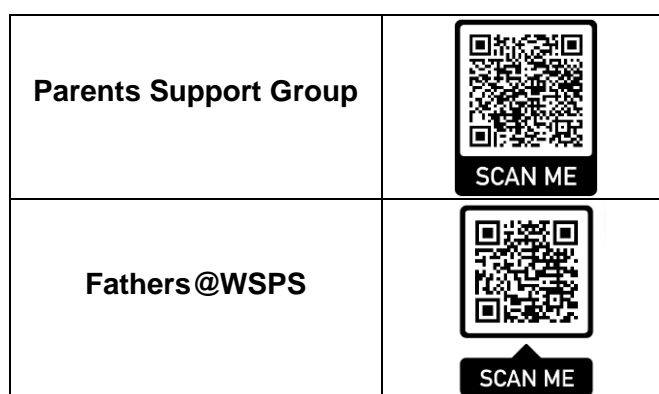
The Ministry has purchased a Group Personal Accident (GPA) insurance plan from NTUC Income Insurance Co-operative Ltd for all pupils. Information on claims, FAQs and other details pertaining to the GPA insurance plan can be found on NTUC Income's website at <https://www.income.com.sg/studentgpa>. Parents may also refer to the attached GPA Product Fact Sheet 2023 on details of the benefits of the GPA insurance, claims procedures and contact persons from NTUC Income.

For claims submission, parents are to submit their claims online and check their claims status through the online portal <https://studentgpa.incomegroupins.com.sg>

## 6. Partnering with PSG and Fathers@WSPS

White Sands is indeed proud to have established a strong partnership with Parents Support Group and Fathers@WSPS to support our pupils' education journey. The Parents Support Group complements the school by supporting the school's programmes to improve our pupils' well-being and learning. Fathers@WSPS aims to foster the bond between father and child through various programmes and activities.

All parents are welcome on-board to be part of this fulfilling experience. Scan the following QR code to join either the Parents Support Group or Fathers@WSPS for a network of parenting support.



We would also like to welcome the following key members of our partners and thank them for their generous contribution to the school:

Designation	Parents Support Group	Fathers@WSPS
Chairperson	Mdm Normah Binte Ahmad	Dr Lai Shu Hau
Vice Chairperson	Mdm Goh Ee Lyn, Sharon	Mr Tang Yong Chong
Exco Members	Mdm Siti Saidatul	Mr Rayson Seah Swee Heng
	Mdm Tan Kah Chin, Agnes	Mr Jason Lim
	Mdm Ho Chiew Geok	Mr Muhammad Khairuldin
	Mdm Tan Su Ping, Sharon	Mr Bruce See Chee Boon
	Mdm Koh Wen Cheng, Vivien	Mr Tan Kiang Khiang
	Mdm Low Pei Chen, Yuki	
	Mdm Yeo Han Ling, Yvonne	
	Mdm Diane Oey	
	Mdm Noorashikin Bte Noordin	

We look forward to working together in various school programmes and activities in the upcoming months of 2023!

## 7. Healthy Living

As we start the school year, our school would like to promote a culture of active and healthy living among the pupils. To begin, we would provide increasing opportunities for physical activities in the school. Unstructured play takes place during recess times while ensuring pupils' safety and well-being. We would like to partner with parents to ensure healthy eating habits are also practised at home. We encourage parents to reinforce healthy habits such as healthy eating, sleep hygiene and regular physical activity.

Parents play an important role in setting a good foundation for their children's dietary habits. Here are some practical tips for healthy eating for parents to reduce overweight risks in children. To stay fit and healthy, teach your child to choose healthy food and be active from an early age. Adopting a healthy lifestyle helps your child to feel fitter, look better and concentrate better in his studies.

#### Tip 1: Use My Healthy Plate

Use My Healthy Plate as a guide to the types and quantities of food your child should eat each day.

#### Tip 2: Develop Healthy Eating Habits

Encourage your child to:

- Eat a variety of food and to always eat all food in moderation.
- Eat at regular meal times and not to skip meals.
- Make whole grains a part of your child's diet. For example: wholemeal bread, brown rice, wholegrain cereal. Choose grain products which are lower in fat, sugar and salt.
- Avoid sweetened drinks. Satisfy your child's thirst with water. Your child needs six to eight glasses of water every day. If your child is very active, it is important to encourage him/her to drink more water.

#### Tip 3: Nurture healthy eating habits in your child

- Avoid arguments during mealtimes. Mealtimes should be relaxing, pleasant and fun experiences for your child.
- Be there with your child. Having meals as a family creates opportunities for you to model healthy eating habits to your child.
- Create a routine for your child. This means setting a time for breakfast, lunch, dinner and snack times. Once you have a routine, mealtimes become more relaxing for your child.

#### Tip 4: Get Plenty of Physical Activity

An inactive lifestyle and sedentary behaviours are risk factors of obesity in children. For example, the average child spends about 2.5 hours each day on screens.

With the rising popularity of computer and video games—many of which can also be played on smartphones—it is likely that more and more kids will have more screen time instead of active playtime. You can encourage your child to increase his/her activity levels by engaging in more sports or exercises.

You may refer to Active SG website for your child and some family bonding activities:

<https://www.myactivesg.com/Programmes/For-Family>

<https://www.myactivesg.com/Programmes/For-Kids>

Have fun!

### **8. Growth Mindset Nuggets 1 : Setting S.M.A.R.T. goals**

Children develop resilience by adopting a growth mindset. Having a growth mindset also entail setting SMART goals which will help them move towards positive changes through consistent efforts.

The acronym S.M.A.R.T. stands for:

- **Specific:** Your child's goal is clear and involves a specific end objective (like mastering a skill or completing a project).
- **Measurable:** Your child is able to monitor his/her progress on the goal and when the goal has been achieved.

- **Attainable:** The goal set by your child should be achievable with reasonable effort put in.
- **Relevant:** The goal set should be relevant to his/her role as a student now.
- **Time-bound:** Your child should also set a deadline to reach the goal by.

It would also be helpful to assist your child to set a checklist for a S.M.A.R.T. goal:

***For example: I would like to stay focused during daily lessons for Term 1.***

<b>Specific</b>	Monitor
<b>Measurable</b>	I should complete my homework stated in my pupil handbook daily.
<b>Attainable</b>	I can accomplish this if I pay attention during lessons time.
<b>Relevant</b>	By completing this goal, I learn to be responsible.
<b>Time-bound</b>	The timeline is for the ten weeks in Term 1.

Do share your positive experience of setting SMART goals with your child via <https://form.gov.sg/63b12e7cf9f3920011c020a0> or by scanning the QR code provided. We look forward to hearing from you!

Thank you.



Your partner-in-education,

Ms Audrey Wong  
Principal

## GROUP PERSONAL ACCIDENT INSURANCE FOR STUDENTS

This is a Group Personal Accident (GPA) Insurance which covers death, permanent and total/partial disability and medical expenses due to an accident. The proximate or triggering causes of injuries must be reasonably attributed to an accident.

**Parents/guardian will have to pay for medical treatments upfront, before submitting claims to Income for reimbursement. Please note the applicable limits and coverage for medical expenses. Ineligible expenses or expenses in excess of the limits will be borne by the students/parents/guardian.**

**Parents/guardian should also take note that medical treatments at private hospitals will typically cost higher, and parents/guardian may need to pay more out-of-pocket expenses if treatment costs exceed the policy's coverage limits.**

### 1. Benefit/ Sum Insured for GPA Insurance – For Year 2023

No.	Key Areas	Benefit/ Sum Insured
1.	Death Benefit	\$50,000
2.	Permanent Disablement (including Second and Third Degree Burns)	Up to 150% of Death Benefit (as per Schedules of Benefits in Tables 2-4)
3.	Funeral Benefit	\$5,000
4.	Medical Expenses (sum of outpatient and inpatient medical expenses)	<p>Up to \$13,000 for medical expenses incurred up to 365 days from date of accident, and with the following sub-limits:</p> <ol style="list-style-type: none"> <li><u>Outpatient expenses (up to \$2,150 with \$400 sub-limit for treatment by TCM practitioners<sup>1</sup>)</u> for outpatient and follow-up medical treatments due to an accident including minor/day surgery at a clinic/hospital, physiotherapy<sup>2</sup> at <u>Specialist Outpatient Clinics (SOC)</u> in restructured hospitals and <u>Singapore Sports Council</u>, treatment by chiropractors<sup>3</sup>, dental treatments and ambulance fees.</li> <li><u>Inpatient expenses (up to \$10,850)</u> for inpatient and follow-up treatments after hospitalisation due to an accident including daily room and board (including ICU), capped at \$120 per day, in-hospital consultation and surgery expenses, for other hospital services (e.g. X-rays, MRI, prescription, medical supplies, operating theatre.)</li> <li><u>Reconstructive surgical expenses arising from an accident (up to \$13,000)</u> including medical consultation, test, surgical procedure and medical treatment before/after the surgery.</li> </ol> <p>For accident overseas, the insured must seek treatment within 7 days of returning to Singapore.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>1<sup>st</sup> treatment must be sought within 30 days from date of accident.</li> <li>TCM Practitioners must be registered with the TCM Practitioners Board &amp; possess a valid practising certificate.</li> <li>Private physiotherapy treatments are not covered.</li> <li>Chiropractor must be registered with the Chiropractic Association of Singapore.</li> </ul>

No.	Key Areas	Benefit/ Sum Insured
5.	Hospitalisation Allowance (overseas and upon return)	\$50 per day of hospitalisation stay (up to a maximum of 50 days)
6.	Temporary/Permanent Mobility Aid, Prosthesis and Other Implants	Up to \$5,000  <u>Note:</u> A doctor's prescription or memo to support the purchase of mobility aids, prosthesis or implants is required.

#### Extensions

- Act of God/ convulsion of nature
- Automatic additions, deletions & promotions
- Disappearance, including disappearance resulting from an act of god or convulsion of nature. (Limit: 365 days)
- Comatose state benefit (50% of Death benefit as an additional pay out; refer to Table 1)
- Drowning, suffocation by smoke, poisonous fumes, gas
- Domestic and nursing assistance expenses (Limit: \$1,000)
- Double indemnity for Death or Permanent and Total/ Partial Disability whilst on a public conveyance or due to a natural catastrophe
- Exposure
- Food poisoning
- Hijack
- Murder and assault
- Motorcycling
- Strike, riots and civil commotion
- Terrorism including losses caused by terrorist attacks by nuclear, chemical and/or biological substances
- Trauma counselling, psychiatric and psychological treatment for insured's next-of-kin, should insured suffer from death or total/ partial disability from an accident (Limit: \$1,000)
- Injury, illness, disease or Death resulting from complications or related to attacks by venomous or disease transmitting insects, reptiles, amphibians, sea creatures and animals.
- Competitive Sports and Activities of Higher Risks
- "Infectious disease" under the Infectious Diseases Act (Cap. 137) due to and arising from exposure in the insured's school premises or during any school-related activity, whether in Singapore or elsewhere.
- Claims arising directly or indirectly or in consequence of invasion, act of foreign enemy, hostilities, acts of terrorism, civil war, civil unrest, civil commotion, strike, riot, rebellion, revolution, insurrection, mutiny, uprising, military coup or other usurpation of power, confiscation, detention, nationalisation, requisition, martial law or state of siege or any events or causes which result in the proclamation or maintenance of martial law or state of siege.

**Table 1: Comatose State Benefit Schedule**

Duration of Comatose	Schedule of Benefits
At least 3 months	25% of Comatose state benefit
At least 6 months	50% of Comatose state benefit
At least 9 months	75% of Comatose state benefit
At least 12 months	100% of Comatose state benefit



**Table 2: Schedule of Benefits for Partial/ Total Disability**

<b>Schedule of Benefits for Partial/Total Disability</b>	
Permanent Total Disablement	150%
Permanent unsound mind to the extent of loss of legal capacity	100%
Loss of 2 limbs or more	100%
Loss of 1 limb	100%
Loss of both eyes	100%
Loss of 1 eye, except perception of light	75%
Loss of 1 limb and 1 eye	100%
Loss of speech and hearing	100%
Loss of speech	50%
Loss of hearing in both ears	75%
Loss of hearing in 1 ear	25%
Loss of 4 fingers and 1 thumb on 1 hand	70% either Right or Left
Loss of 4 fingers on 1 hand	40% either Right or Left
Loss of 1 thumb (2 phalanges)	30% either Right or Left
Loss of 1 thumb (1 phalange)	15% either Right or Left
Loss of 1 finger (3 phalanges)	10% either Right or Left
Loss of 1 finger (2 phalanges)	7.5% either Right or Left
Loss of 1 finger (1 phalange)	5% either Right or Left
Loss of all toes on 1 foot	15%
Loss of big toe (2 phalanges)	5%
Loss of big toe (1 phalange)	3%
Loss of any one other toe	1%
Fractured leg or patella, with established non-union	10%
Shortening of leg by 5cm	7.5%

**Table 3: Schedule of Benefits for Third Degree Burns**

<b>Schedule of Benefits for Third Degree Burns</b>	
<b>Damaged as a % of total surface area of Head</b>	
Equal or greater than 8%	100%
Equal or greater than 5% and less than 8%	75%
Equal or greater than 2% and less than 5%	50%
<b>Damaged as a % of total surface area of Body</b>	
Equal or greater than 20%	100%
Equal or greater than 15% and less than 20%	75%
Equal or greater than 10% and less than 15%	50%



**Table 4: Schedule of Benefits for Second Degree Burns**

<b>Schedule of Benefits for Second Degree Burns</b>	
<b>Damaged as a % of total surface area of Head</b>	
Equal or greater than 8%	8%
Equal or greater than 5% and less than 8 %	6%
Equal or greater than 2% and less than 5%	4%
<b>Damaged as a % of total surface area of Body</b>	
Equal or greater than 20%	8%
Equal or greater than 15% and less than 20%	6%
Equal or greater than 10% and less than 15%	4%

## 2. Coverage

The GPA Insurance covers each student when that student is:

- (a) In his or her school;
- (b) Participating in the school's activities, or any activity related to the school, including home-based learning & blended learning, Co-Curricular Activities ("CCAs") and sports, regardless of the time at which such activities are conducted and whether the activity is conducted in the school, in Singapore, or elsewhere;
- (c) Commuting from (or to) his or her place of residence, including a hostel, to (or from) either the school's premises or the place where an activity covered by the GPA Insurance will be conducted, including any reasonable deviations. For the avoidance of doubt, the student's place of residence may include a place that is not in Singapore;
- (d) In the case of a primary-level student, in addition to sub-paragraphs (a), (b) and (c):
  - i) In the student care centre located in his or her school;
  - ii) Participating in any activity conducted by the abovementioned student care centre, regardless of the time at which such activity is conducted and whether the activity is conducted in the student care centre, in Singapore, or elsewhere; and
- (e) In the case of a kindergarten-level student, in addition to sub-paragraphs (a), (b) and (c):
  - i) In the KCare Centre associated with his or her kindergarten, which may not be located in that kindergarten; and
  - ii) Participating in any activity conducted by the abovementioned KCare Centre, regardless of the time at which such activity is conducted and whether the activity is conducted in the KCare Centre, in Singapore, or elsewhere.

## 3. What is not covered?

- a) Treatment incurred more than 365 days from date of accident.
- b) Treatment for an injury not as a result of an accident.
- c) Private Physiotherapy or alternative treatment (treatment such as herbalist, Podiatrist, Naturopathy, Ayurveda).
- d) Non-prescribed medication or mobility aids (such as crutches, wheelchair, etc).

#### 4. SUMMARY OF CLAIMS PROCEDURES

All claims should be submitted as soon as possible subjected to a cap of 365 days from the date of accident.

##### Online Submission

1. Go to Income's GPA portal at <https://studentgpa.incomegroupins.com.sg>
2. Click on "New/Follow up Accident Claim"
3. Complete online claim form
4. Upload tax invoice(s), receipts (outpatient/inpatient claims) and required documents
5. Confirmation email will be sent to parents or students, and school administrator



##### Follow Up Claim Submission

1. Go to Income's GPA portal at <https://studentgpa.incomegroupins.com.sg>
2. Click on "New/Follow Up Accident Claim"

##### Enquiry on Status of Claims

1. Go to Income's GPA portal at <https://studentgpa.incomegroupins.com.sg>
2. Click on "Check Claims Status"

##### Required Documents

1. For hospitalisation or day surgery, a copy of Inpatient discharge summary/ Day surgery form/ Attending physician's medical report
2. Police report, if applicable
3. If you have submitted a claim to any third party who has reimbursed your bills (e.g. other insurance policies/ insurers/ your employers), please submit copies of the following documents:
  - a. Reimbursement letter/ claim settlement letter from other source
  - b. Copy of the Shield Plan's settlement letter if there is any payment by Medisave-approved Integrated Shield Plan.

Please note that the list of documents above is not exhaustive. Other documents may be requested if necessary.

#### CONTACT DETAILS

CLICK on [www.income.com.sg](http://www.income.com.sg)

CALL our hotline at 6332 1133

Mon – Fri 8.30am to 8.30pm

Sat & Sun – Closed

##### ZONE REPRESENTATIVES

NORTH	Alvin Tan	91172222	<a href="mailto:alvin.tankc@income.com.sg">alvin.tankc@income.com.sg</a>
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##### IMPORTANT NOTES

This is for general information only. The terms and conditions of Group Personal Accident Insurance for Students are found in the master policy contract.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of January 2023.