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No. S 109

CENTRAL PROVIDENT FUND ACT
(CHAPTER 36)

CENTRAL PROVIDENT FUND
(PRIVATE MEDICAL INSURANCE SCHEME)
(AMENDMENT) REGULATIONS 2013

In exercise of the powers conferred by section 77(1)(k) of the Central Provident Fund Act, Mr Tan Chuan-Jin, Senior Minister of State, charged with the responsibility of the Minister for Manpower, after consulting with the Central Provident Fund Board, hereby makes the following Regulations:

Citation and commencement

1. These Regulations may be cited as the Central Provident Fund (Private Medical Insurance Scheme) (Amendment) Regulations 2013 and shall come into operation on 1st March 2013.

Amendment of regulation 4

2. Regulation 4 of the Central Provident Fund (Private Medical Insurance Scheme) Regulations (Rg 26) (referred to in these Regulations as the principal Regulations) is amended —

(a) by deleting sub-paragraphs (a), (b) and (c) of paragraph (2) and substituting the following sub-paragraphs:

“(a) in any case where the insurance cover of the person insured commences or is renewed before 1st December 2008, a sum of \$800 per policy year;

(b) in any case where the insurance cover of the person insured commences or is renewed on or after 1st December 2008 but before 1st March 2013 —

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- (i) a sum of \$800 per policy year, if, on the date of the commencement or renewal, the insured person will be below 81 years of age at his next birthday after the commencement or renewal; or
 - (ii) a sum of \$1,150 per policy year, if, on the date of the commencement or renewal, the insured person will be 81 years of age or older at his next birthday after the commencement or renewal; or
- (c) in any case where the insurance cover of the person insured commences or is renewed on or after 1st March 2013 —
- (i) a sum of \$800 per policy year, if, on the date of the commencement or renewal, the insured person will be below 76 years of age at his next birthday after the commencement or renewal;
 - (ii) a sum of \$1,000 per policy year, if, on the date of the commencement or renewal, the insured person will be 76 years of age or older but below 81 years of age at his next birthday after the commencement or renewal; or
 - (iii) a sum of \$1,200 per policy year, if, on the date of the commencement or renewal, the insured person will be 81 years of age or older at his next birthday after the commencement or renewal.”; and
- (b) by deleting the words “or \$1,150” in paragraph (4) and substituting the words “, \$1,000, \$1,150 or \$1,200”.

Amendment of regulation 5

3. Regulation 5(6) of the principal Regulations is amended by deleting the words “No person” and substituting the words “Subject to regulation 8(4), no person”.

Amendment of regulation 6

4. Regulation 6 of the principal Regulations is amended —

- (a) by deleting the words “insurance cover” in paragraph (5) and substituting the words “MediShield Component”; and
- (b) by inserting, immediately after paragraph (5), the following paragraphs:

“(6) Where an insured person is covered under an integrated medical insurance plan, and any additional premium is payable under regulation 8(4B) of the Central Provident Fund (MediShield Scheme) Regulations in respect of his MediShield Component —

- (a) in any case where the insurer has agreed to pay the additional premium on behalf of the insured person, the insurer shall transfer the additional premium to the Board in such manner as the Board may require; or
- (b) in any other case, the Board shall deduct the additional premium —
 - (i) from the amount standing to the credit of the insured person in his medisave account; or
 - (ii) if the insured person is a dependant of a member, from the amount standing to the credit of the member in the member’s medisave account.

(7) Regulation 4(2) shall not apply to any additional premium deducted by the Board under paragraph (6)(b).”.

Amendment of regulation 8

5. Regulation 8 of the principal Regulations is amended —

(a) by deleting paragraph (1) and substituting the following paragraph:

“(1) A person who is already insured under a private medical insurance plan shall cease to be insured under that plan, and regulation 10 shall apply, from the date he is insured under —

(a) another private medical insurance plan; or

(b) an integrated medical insurance plan.”; and

(b) by deleting paragraph (3) and substituting the following paragraphs:

“(3) Where —

(a) a person’s integrated medical insurance plan (referred to in this paragraph as the first plan) is terminated pursuant to paragraph (2) or regulation 9(1);

(b) the person is insured under another integrated medical insurance plan (referred to in this paragraph as the second plan); and

(c) the insurer with whom the first plan was taken out permits the first plan to be reinstated in accordance with its terms and conditions,

the second plan shall be terminated from the date on which the first plan is reinstated.

(4) Notwithstanding paragraph (2), where —

(a) a member or his dependant is already insured under an integrated medical insurance plan (referred to in this paragraph as the first plan);

(b) the Board permits under regulation 4(1) the withdrawal of the whole or any part of the amount standing to the credit of the member in

his medisave account for the purchase of another integrated medical insurance plan for himself or his dependant (as the case may be); and

(c) a claim is made under the first plan,

the Board may determine that the first plan shall be terminated after the claim referred to in sub-paragraph (c) has been processed or otherwise dealt with, and on such date as the Board may specify.”.

Amendment of regulation 12

6. Regulation 12 of the principal Regulations is amended by deleting the words “85 years” and substituting the words “90 years”.

[G.N. Nos. S 710/2007; S 448/2008]

Made this 26th day of February 2013.

LOH KHUM YEAN
*Permanent Secretary,
Ministry of Manpower,
Singapore.*

[MMS 10.1/82 V14; AG/LLRD/SL/36/2010/49 Vol. 1]

(To be presented to Parliament under section 78(2) of the Central Provident Fund Act).