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**No. S 721**

CENTRAL PROVIDENT FUND ACT  
(CHAPTER 36)

CENTRAL PROVIDENT FUND (MEDISHIELD SCHEME)  
(AMENDMENT NO. 2) REGULATIONS 2013

In exercise of the powers conferred by section 57 of the Central Provident Fund Act, Mr Tan Chuan-Jin, Senior Minister of State, charged with the responsibility of the Minister for Manpower, hereby makes the following Regulations:

**Citation and commencement**

1. These Regulations may be cited as the Central Provident Fund (MediShield Scheme) (Amendment No. 2) Regulations 2013 and shall come into operation on 1st December 2013.

**Amendment of regulation 6**

2. Regulation 6(1) of the Central Provident Fund (MediShield Scheme) Regulations (Rg 20) (referred to in these Regulations as the principal Regulations) is amended —

(a) by deleting the word “and” at the end of sub-paragraph (h)(iii);  
and

(b) by deleting the comma at the end of sub-paragraph (iv) of sub-paragraph (i) and substituting the word “; and”,  
and by inserting immediately thereafter the following sub-paragraph:

“(j) any person below 21 years of age in respect of whom all of the following requirements are satisfied:

(i) he does not have any parent (and recognised by the Board as such) who is a member;

(ii) he is born on or after 26th August 2012 or the estimated delivery date (as certified by a medical practitioner) for his birth was on or after 26th August 2012;

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- (iii) the Board is notified of the date of his birth within such period as the Board may determine;
  - (iv) he —
    - (A) is a citizen of Singapore at the time of his birth; or
    - (B) becomes a citizen of Singapore by descent on registration of his birth;
  - (v) being earlier covered, or offered cover, under the Scheme pursuant to this regulation or regulation 7, he has not had such cover terminated under regulation 22 or 23, whether by himself or any other person;
  - (vi) at the time he is to be insured under the Scheme, he has sufficient moneys standing to his credit in his medisave account to pay the premium for the insurance cover.”.

### **Amendment of regulation 8**

**3.** Regulation 8 of the principal Regulations is amended —

- (a) by deleting the words “or (g)” in paragraph (3A) and substituting the words “, (g) or (j)”;
- (b) by deleting the word “The” in paragraph (9) and substituting the words “Subject to paragraph (9A), the”;
- (c) by inserting, immediately after paragraph (9), the following paragraphs:

“(9A) Subject to paragraph (9B), the premium to be paid in respect of a child covered under the Scheme under regulation 6(1)(f) shall be deducted from his medisave account if all of the following requirements are satisfied:

- (a) he is born on or after 26th August 2012, or the estimated delivery date (as certified by a medical practitioner) for his birth was on or after 26th August 2012;
- (b) his birth is registered on or after 1st October 2013;
- (c) the Board is notified of the date of his birth within such period as the Board may determine.

(9B) Where a child who is covered under the Scheme under regulation 6(1)(f), and in respect of whom all the requirements under paragraph (9A) are satisfied, does not have sufficient moneys standing to his credit in his medisave account to pay the premium, the premium shall be deducted from the medisave account of the member the Board recognises to be the parent of that child.

(9C) Notwithstanding regulation 23A, any notice given to the Board under that regulation by a parent of a child referred to in paragraph (9B), in respect of any premium payable under that paragraph, shall have no effect, if the notice is received by the Board before 1st December 2013.”;

(d) by deleting paragraph (10) and substituting the following paragraph:

“(10) For the purpose of paragraphs (9) and (9B), where the Board recognises 2 members as being the father and mother of the child, the premium shall be deducted —

(a) firstly, from the father’s medisave account if the father is alive at the time the premium is to be deducted; and

(b) secondly, from the mother’s medisave account if, and only if —

(i) the mother is alive at the time the premium is to be deducted;

(ii) the father has died at the time the premium is to be deducted, or the amount standing to the credit of the father in his medisave account is insufficient to pay the premium; and

(iii) the amount standing to the credit of the mother in her medisave account is sufficient to pay the premium.”;

(e) by inserting, immediately after the words “paragraphs (9) and (10)” in paragraph (11), the words “(if paragraph (9) applies) or paragraphs (9B), (9C) and (10) (if paragraph (9B) applies)”;

(f) by inserting, immediately after paragraph (11), the following paragraph:

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“(11A) The premium to be paid in respect of a child covered under the Scheme under regulation 6(1)(j) shall be deducted from the medisave account of the child where he has sufficient moneys standing to his credit in his medisave account to pay the premium.”;

(g) by deleting paragraph (12) and substituting the following paragraph:

“(12) Notwithstanding paragraphs (9) and (10) but subject to paragraph (12AA), the premium to be paid in respect of a child covered under the Scheme under regulation 6(1)(f), (g), (h) or (i) or 7(2) (not being a child in respect of whom both the requirements under paragraph (12AC) are satisfied) shall be deducted from the medisave account of the child if at the time of renewal or on such other date as may be determined by the Board —

(a) the member —

- (i) is deceased;
- (ii) has notified the Board under regulation 23A that he does not wish to pay for the premium in respect of the child from the amount standing to his credit in his medisave account and the Board has received such notice; or
- (iii) has insufficient moneys standing to his credit in his medisave account to pay the premium in respect of the child; and

(b) the amount standing to the credit of the medisave account of the child is sufficient to pay such premium.”;

(h) by inserting, immediately after paragraph (12A), the following paragraphs:

“(12AA) Where a child referred to in paragraph (12) does not have sufficient moneys standing to his credit in his medisave account to pay the premium at the time of renewal of the insurance cover or on such other date as the Board may determine, the premium shall be deducted from the medisave account of any member (not being the member referred to in paragraph (12)(a)),

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whom the Board recognises to be the parent of the child and who has sufficient moneys standing to his credit in his medisave account to pay the premium.

(12AB) Notwithstanding regulation 23A, any notice given to the Board under that regulation by the member referred to in paragraph (12AA) shall have no effect, if the notice is received by the Board before 1st December 2013.

(12AC) Notwithstanding paragraphs (9) and (10) but subject to paragraph (12AD), the premium to be paid in respect of a child covered under the Scheme under regulation 6(1)(f) shall be deducted from the medisave account of the child if both of the following requirements are satisfied:

- (a) he is born on or after 26th August 2012 or the estimated delivery date (as certified by a medical practitioner) for his birth was on or after 26th August 2012;
- (b) the Board is notified of the date of his birth within such period as the Board may determine.

(12AD) Where a child who is covered under the Scheme under regulation 6(1)(f), and in respect of whom both the requirements under paragraph (12AC) are satisfied, does not have sufficient moneys standing to his credit in his medisave account to pay the premium, the premium shall be deducted from the medisave account of the member the Board recognises to be the parent of that child.

(12AE) For the purposes of paragraph (12AD), where the Board recognises 2 members as being the father and mother of the child, the premium shall be deducted —

- (a) firstly, from the father's medisave account if the father is alive at the time the premium is to be deducted; and
- (b) secondly, from the mother's medisave account if, and only if —
  - (i) the mother is alive at the time the premium is to be deducted;

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- (ii) the father has died at the time the premium is to be deducted, or the amount standing to the credit of the father in his medisave account is insufficient to pay the premium; and
  - (iii) the amount standing to the credit of the mother in her medisave account is sufficient to pay the premium.

(12AF) Notwithstanding regulation 23A, any notice given to the Board under that regulation by a parent of a child referred to in paragraph (12AD), in respect of any premium payable under that paragraph, shall have no effect, if the notice is received by the Board before 1st December 2013.

(12AG) The Board shall, in accordance with paragraphs (12AD), (12AE) and (12AF), determine the member from whose medisave account the premium in respect of a child referred to in paragraph (12AD) is to be deducted, and the Board shall notify the member accordingly.”;

- (i) by deleting the words “paragraph (12) or (12A)” in paragraph (12B)(b) and substituting the words “paragraph (12A)”;
- (j) by deleting sub-paragraph (a) of paragraph (12D); and
- (k) by inserting, immediately after paragraph (15), the following paragraph:

“(16) Notwithstanding anything in this regulation, any person may apply to the Board to pay the premium or any part thereof payable in respect of a child covered under the Scheme under regulation 6(1)(f), (g), (h), (i) or (j) or 7(2), and the Board may permit the premium or any part thereof to be paid in such manner and at such time as the Board thinks fit, subject to such terms and conditions as the Board may impose.”.

#### **Amendment of regulation 9**

4. Regulation 9(1) of the principal Regulations is amended by deleting the words “or (g)” in sub-paragraph (ca) and substituting the words “, (g) or (j)”.

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**Amendment of regulation 16**

5. Regulation 16(2) of the principal Regulations is amended by inserting, immediately after the words “that member” in sub-paragraph (a), the words “other than a dependant who paid the premium”.

**Amendment of regulation 21**

6. Regulation 21 of the principal Regulations is amended —
- (a) by deleting the words “or (g)” in paragraph (1)(b) and substituting the words “, (g) or (j)”;
  - (b) by deleting the word “The” in paragraph (2) and substituting the words “Unless otherwise provided in regulation 8, the”;
  - (c) by deleting “, (12), (12A)” in paragraph (4)(b); and
  - (d) by inserting, immediately after paragraph (4), the following paragraphs:

“(4A) If, in respect of a child covered under the Scheme under regulation 6(1)(f), (g), (h) or (i) or 7(2), at the time of renewal of the child’s insurance cover or on such other date as the Board may determine —

(a) the premium for the insurance cover was not deducted from the amount standing to the credit of —

- (i) the child in his medisave account under regulation 8(9A), (12), (12A) or (12AC); or
- (ii) the medisave account of the member the Board recognises to be the parent of the child; or

(b) the premium for the insurance cover was not paid by a person in accordance with regulation 8(16), the insurance cover of the child shall not be renewed, but the child, the member or any other person may apply to the Board for renewal of the insurance cover, subject to such terms and conditions as the Board may impose.

(4B) If, in respect of a child covered under the Scheme under regulation 6(1)(j), at the time of renewal of the child’s insurance cover or on such other date as the Board may determine —

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- (a) the premium for the insurance cover was not deducted from the amount standing to the credit of the child in his medisave account under regulation 8(11A); or
  - (b) the premium for the insurance cover was not paid by a person in accordance with regulation 8(16),

the insurance cover of the child shall not be renewed, but the child or any other person may apply to the Board for renewal of the insurance cover, subject to such terms and conditions as the Board may impose.”.

### **Amendment of regulation 22**

7. Regulation 22 of the principal Regulations is amended by deleting paragraph (4) and substituting the following paragraph:

“(4) Any refund of premium under paragraph (2) or (3) or regulation 21(5) or (7), 23(3) or (4) or 25(6) shall, notwithstanding the manner in which the premium was paid, be paid into —

- (a) where the insured person is a child and the premium was paid from the medisave account of the child or another person, the medisave account of that child or person, as the case may be; or
- (b) in any other case, the medisave account of the member who was insured, or whose dependant was insured, under the Scheme.”.

### **Amendment of regulation 23A**

8. Regulation 23A(2) of the principal Regulations is amended by deleting “(12), (12A),” and substituting “(9A), (12), (12A), (12AC),”.

### **Amendment of First Schedule**

9. The First Schedule to the principal Regulations is amended by deleting the words “or (g)” in paragraph 1(1)(a)(ii) and (b)(ii) and (1B)(b) and substituting in each case the words “, (g) or (j)”.

*[G.N. Nos. S 447/2008; S 691/2008; S 89/2010; S 120/2010; S 511/2010; S 653/2010; S 726/2011; S 108/2013]*



Made this 26th day of November 2013.

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

[MMS 10.1/82 V 14; AG/LLRD/SL/36/2010/2 Vol. 2]

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