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**No. S 535**

**MEDISHIELD LIFE SCHEME ACT 2015  
(ACT 4 OF 2015)**

**MEDISHIELD LIFE SCHEME  
(SCHEME FOR OVERSEAS SINGAPORE CITIZENS)  
REGULATIONS 2016**

**ARRANGEMENT OF REGULATIONS**

Regulation

1. Citation and commencement
  2. Definitions
  3. Exemption from medisave account deductions
  4. Refund of premiums
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In exercise of the powers conferred by section 34 of the MediShield Life Scheme Act 2015, the Minister for Health makes the following Regulations:

**Citation and commencement**

1. These Regulations are the MediShield Life Scheme (Scheme for Overseas Singapore Citizens) Regulations 2016 and come into operation on 1 November 2016.

**Definitions**

2. In these Regulations, unless the context otherwise requires —

“approved OS” means an insured person, being a Singapore citizen, whom the Board is satisfied meets the eligibility criteria for the OS scheme;

*[Deleted by S 233/2025 wef 01/04/2025]*

“OS application” means an application for the collection of an insured person’s relevant amount to be suspended under the

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OS scheme, made in such form and supported by such evidence as the Board may require;

“OS scheme” means a scheme (called the Scheme for Overseas Singapore Citizens) administered by the Board under which the collection of an insured person’s relevant amount is suspended during the insured person’s suspension period;

“relevant amount” means premiums payable under the Act and any interest imposed on premiums payable under the Act, the collection of which is suspended for the purposes of the OS scheme;

*[S 233/2025 wef 01/04/2025]*

“suspension period”, in relation to an insured person whose OS application is approved, means the period —

(a) starting on one of the following dates:

(i) subject to sub-paragraph (ii), the date immediately after the expiry of the insurance period in which the insured person’s OS application is received by the Board;

(ii) any other date specified by the Board, which may be earlier or later than the date immediately after the expiry of the insurance period mentioned in sub-paragraph (i); and

(b) ending on the date on which the suspension of collection of the relevant amount of the approved OS ends under the terms and conditions of the OS scheme.

*[S 233/2025 wef 01/04/2025]*

### **Exemption from medisave account deductions**

**3.—(1)** This regulation applies where —

(a) the collection of an insured person’s relevant amount is suspended for the purposes of the OS scheme; and

(b) the insured person’s relevant amount is (apart from this regulation) liable to be deducted from any CPF member’s

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medisave account under section 4(2) of the Act or regulation 10 of the MediShield Life Scheme Regulations 2015 (G.N. No. S 622/2015).

(2) Each CPF member, from whose medisave account an insured person's relevant amount is liable to be deducted as mentioned in paragraph (1), is exempted from having the relevant amount deducted from that CPF member's medisave account during the insured person's suspension period.

### **Refund of premiums**

4.—(1) Where, for the purposes of the OS scheme —

- (a) an application is made for the refund of any premium paid by or on behalf of an insured person; and
- (b) the Board approves the refund of the whole or part of the premium paid by or on behalf of the insured person (called in this regulation the approved refund),

the Board may refund the amount of the approved refund.

(2) Subject to section 5 of the Act, all amounts refunded under paragraph (1) are to be paid from the Fund.

(3) Regardless of the manner in which a premium mentioned in paragraph (1) was paid, the Board may pay the whole or part of the approved refund into the medisave account of the person who paid the premium.

(4) If, under paragraph (3), the Board refunds the whole or part of any premium that was deducted from a CPF member's medisave account, the Board may also pay into the medisave account of that CPF member the whole or such part, as the Board may determine, of the interest that would have been payable on the amount of that refund if that amount had not been deducted from the CPF member's medisave account.

Made on 31 October 2016.

AUBECK KAM  
*Permanent Secretary,  
Ministry of Health,  
Singapore.*

[MH 96:27/12; AG/LEGIS/SL/176A/2015/10 Vol. 1]

(To be presented to Parliament under section 34(4) of the  
MediShield Life Scheme Act 2015).