

**CENTRAL PROVIDENT FUND ACT**  
(CHAPTER 36)

**CENTRAL PROVIDENT FUND**  
**(MEDISAVE ACCOUNT WITHDRAWALS)**  
**REGULATIONS**

**Rg 17**

**G.N. No.**  
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**CENTRAL PROVIDENT FUND ACT  
(CHAPTER 36, SECTION 77 (1) (j))**

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(MEDISAVE ACCOUNT WITHDRAWALS)  
REGULATIONS**

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[1st November 2001]

## **Citation**

**1.** These Regulations may be cited as the Central Provident Fund (Medisave Account Withdrawals) Regulations.

## **Definitions**

**2.—(1)** In these Regulations, unless the context otherwise requires —

“approved centre” means any centre in a hospital or clinic approved by the Minister for Health for renal dialysis treatment;

“approved clinic” means any medical clinic approved by the Minister for Health for the purposes of these Regulations;

“approved community hospital” means any premises which, in the opinion of the Minister for Health, provides an intermediate level of care for out-patients and in-patients who have simple ailments which do not require specialist medical and nursing care and is approved by that Minister for the purposes of these Regulations;

“approved convalescent hospital” means any premises which provides in-patient medical care for the recovery or rehabilitation of patients and is approved by the Minister for Health for the purposes of these Regulations;

“approved day hospital” means any premises which provides for day rehabilitative assessment and treatment of patients and is approved by the Minister for Health for the purposes of these Regulations;

“approved day surgery centre” means any centre which provides day surgical treatment to a member or his dependant and is approved by the Minister for Health for the purposes of these Regulations;

“approved hospice” means any premises which provides for the medical treatment and care of terminally ill patients and is approved by the Minister for Health for the purposes of these Regulations;

“approved hospital” means any hospital approved by the Minister for Health for the purposes of these Regulations;

“approved medical institution” means any of the following:

- (a) approved centre;
- (b) approved clinic;
- (c) approved community hospital;
- (d) approved convalescent hospital;
- (e) approved day hospital;
- (f) approved day surgery centre;
- (g) approved hospice;
- (h) approved hospital;
- (i) School Health Service;
- (j) Senior Citizens Health Care Centre;
- (k) Singapore Gamma Knife Centre;

“approved medical practitioner” means any medical practitioner who is approved by the Minister for Health or such other person as he may appoint for the purposes of these Regulations;

“approved medical treatment” means such medical treatment as is specified under the first column in the Schedule;

“approved treatment” means any form of treatment which is provided by a Senior Citizens Health Care Centre and is approved by the Minister for Health for the purposes of these Regulations;

“cancer chemotherapy treatment” means the treatment of neoplasms by chemotherapy;

“day surgical treatment” means any surgical treatment received by a person who is admitted and discharged on the same day;

“dependant” means —

- (a) a member’s spouse, child or parent; and
- (b) a member’s grandparent who is a citizen or permanent resident of Singapore;

“gamma knife treatment” means the treatment of neurosurgical and neurological disorders by way of radiotherapeutic procedure as specified in the Schedule;

“in-patient” means —

- (a) a patient who has been hospitalised for one day or more for medical treatment;
- (b) a patient who has been hospitalised for a period of not less than 8 hours; or
- (c) a patient who has died within 8 hours of being hospitalised,

but does not include a patient who has been hospitalised for day surgical treatment;

“medical clinic” means any premises used by one or more approved medical practitioners for the diagnosis or treatment of persons but does not include any such premises which forms part of the premises of an approved hospital;

“medical practitioner” means any medical practitioner registered under the Medical Registration Act (Cap. 174) or any dentist registered under the Dentists Act (Cap. 76);

“medical treatment” means any medical treatment, treatment of neoplasms by chemotherapy, radiotherapy, gamma knife treatment, renal dialysis treatment, or surgical treatment and includes investigations, medicines, curative materials and devices and, where such treatment has been received by a person as an in-patient, includes the maintenance of that person in any approved medical institution, except a Senior Citizens Health Care Centre;

“medical treatment for conception” means assisted conception procedures, for example, Invitro Fertilisation (IVF), Gamete Intra-fallopian Transfer (GIFT), etc.;

“member” includes a member who is an undischarged bankrupt;

“out-patient” means a patient other than an in-patient or a patient receiving day surgical treatment;

“pre-delivery medical treatment” means any medical treatment prescribed by a medical practitioner that is received by a

pregnant woman in relation to her pregnancy before the delivery of a child or the termination of her pregnancy;

“psychiatric treatment” includes any therapeutic procedure given to control and relieve any psychiatric symptom or to prevent its recurrence;

“radiotherapy treatment” means the treatment of any malignant disease or certain benign condition with ionising radiation delivered externally or internally by sealed or unsealed radionuclides and irradiating apparatus as specified in the Schedule;

“renal dialysis treatment” means treatment received by a member with renal failure for the purpose of purifying his blood of waste metabolites accumulated as a result of failure and includes haemodialysis and continuous ambulatory peritoneal dialysis received at any approved centre or at the member’s home;

“Singapore Gamma Knife Centre” means any premises which provides gamma knife treatment for the care of in-patients and is approved by the Minister for Health for the purposes of these Regulations;

“surgical treatment” means any surgical treatment approved by the Minister for Health for the purposes of these Regulations;

“treatment for sexual sterilization” has the same meaning as in the Voluntary Sterilization Act (Cap. 347);

“treatment of neoplasms by chemotherapy” means the administration of tested and approved chemotherapeutic agents by the usual and known routes in the treatment of malignant and benign neoplasms, and neoplasms of uncertain behaviour.

(2) For the purposes of these Regulations, a reference to a person receiving medical treatment on or after a certain date shall, in relation to any medical treatment comprising a course of such treatment, include treatment received on or after such date if and only if the person received the first treatment of the course on or after that date.

**Application for withdrawal**

**3.—**(1) Subject to the Act and these Regulations, where a member or his dependant has received any medical, psychiatric or approved treatment from an approved medical practitioner in any approved medical institution, the Board may, on an application by the member within the period of 12 months commencing immediately after the appointed date or within such further period as may be specified by the Board in any particular case, authorise the whole or part of the amount standing to the member's credit in his medisave account to be withdrawn and used for the payment of the medical, psychiatric or approved treatment received by the member or his dependant, subject to such terms and conditions as the Board may impose.

(2) Where a member —

(a) has received any medical, psychiatric or approved treatment —

(i) in a Class C or B2 ward of an approved hospital; or

(ii) in a ward of —

(A) an approved community hospital;

(B) an approved convalescent hospital;

(C) an approved hospice;

(D) an approved day hospital;

(E) an approved day surgery centre;

(F) the Singapore Gamma Knife Centre; or

(G) a Senior Citizens Health Care Centre,

which is equivalent to a Class C or B2 ward of an approved hospital and in respect of which the Government makes an annual grant in aid of recurrent expenditure incurred or to be incurred in operating or maintaining the ward; and

(b) is unconscious, or otherwise mentally incapacitated, and is unable to make an application under paragraph (1) himself, the Board may, on the application by a dependant who has attained the age of 21 years and is of sound mind, authorise the whole or part of the amount standing to the member's credit in his medisave

account to be withdrawn and used for the payment of the medical, psychiatric or approved treatment received by the member, subject to such terms and conditions as the Board may impose.

(3) An application by a dependant of the member under paragraph (2) shall be made within the period of 12 months commencing immediately after the appointed date or within such further period as may be specified by the Board in any particular case and shall be signed by the dependant in the presence of an approved medical practitioner who shall confirm in writing that the member is unable to sign the application due to his medical condition.

(4) For the purposes of paragraphs (2) and (3), “dependant” means a member’s spouse, parent or child who has attained the age of 21 years.

(5) Every application for the withdrawal of moneys from a member’s medisave account under these Regulations shall be made in such form and supported by such evidence as the Board may require.

(6) In this regulation, “appointed date” means —

- (a) in a case where the member or his dependant received medical treatment as an in-patient or received day surgical treatment, the date of discharge of the member or his dependant from hospital;
- (b) in a case where the member or his dependant received as an out-patient any approved medical treatment comprising a course of such treatment, the date on which the member or his dependant received the first treatment of the course; or
- (c) in any other case, the date on which the member or his dependant received any approved or medical treatment as an out-patient.

#### **In-patient medical treatment in approved hospitals**

**4.—**(1) Where a member or his dependant has received medical treatment as an in-patient from an approved medical practitioner in an approved hospital, the amount that may be withdrawn by the member for payment of the treatment shall not exceed —

- (a) (i) in a case not involving any surgical operation, a sum of \$300 per day multiplied by the number of days he was hospitalised;
- (ii) in a case involving one or more surgical operations —
  - (A) a sum of \$300 per day multiplied by the number of days he was hospitalised or the actual total hospital charges, whichever is the lower; and
  - (B) the amount of operation fees, which shall not exceed the amount as determined by the Minister for Health for such operation or operations, or a total of \$5,000, whichever is the lower, and subject to a maximum of 3 surgical procedures involving not more than 2 anatomical systems and not more than 2 procedures within each system; or
- (iii) in a case involving radiotherapy treatment comprising stereotactic radiotherapy for cancer, a sum of \$2,800 per treatment;
- (b) the total expenditure for the medical treatment; or
- (c) the total credit balance in the member's medisave account, whichever is the lowest.

(2) The total amount that may be withdrawn by a member for the payment of attendance fees of all approved medical practitioners under this regulation shall not exceed \$50 for each day the member or his dependant is hospitalised.

### **In-patient medical treatment in approved community hospitals**

5.—(1) Where a member or his dependant has received medical treatment as an in-patient from an approved medical practitioner in an approved community hospital, the amount that may be withdrawn by the member for payment of the treatment shall not exceed —

- (a) (i) in a case not involving any surgical operation, a sum of \$150 per day, subject to a maximum of \$3,500 per year, with effect from 1st January 2002; or
- (ii) in a case involving one or more surgical operations —

- (A) a sum of \$150 per day multiplied by the number of days he was hospitalised or the actual total hospital charges, whichever is the lower; and
  - (B) the amount withdrawn for the payment of operation fees, which shall not exceed the amount as determined by the Minister for Health for such operation or operations, or a total of \$5,000, whichever is the lower, and subject to a maximum of 3 surgical procedures involving not more than 2 anatomical systems and not more than 2 procedures within each system; or
- (b) the total expenditure for the medical treatment; or
- (c) the total credit balance in the member's medisave account, whichever is the lowest.

(2) Paragraph (1) shall not apply to any form of medical treatment unless it has been approved by the Minister for Health for the purposes of these Regulations.

(3) Notwithstanding paragraph (1), no withdrawal of any amount in excess of \$30 for each day a member or his dependant is hospitalised shall be permitted under this regulation for the payment of any attendance fee of any approved medical practitioner or practitioners.

### **In-patient medical treatment in approved day hospitals**

**6.—**(1) Where a member or his dependant has received medical treatment as an in-patient from an approved medical practitioner in an approved day hospital, the amount that may be withdrawn by the member for —

- (a) the payment of attendance fees of the approved medical practitioner or practitioners shall not exceed \$30 per day;
- (b) the payment of medical treatment, including attendance fees, shall not exceed \$150 per day; and
- (c) the payment of all such medical treatments, including attendance fees —
  - (i) shall not exceed \$3,000 per year; and

- (ii) shall not exceed the total credit balance in the member's medisave account.

(2) Paragraph (1) shall not apply to any form of medical treatment unless it has been approved by the Minister for Health for the purposes of these Regulations.

### **In-patient medical treatment in approved convalescent hospitals**

7.—(1) Where a member or his dependent has received medical treatment as an in-patient from an approved medical practitioner in an approved convalescent hospital, the amount that may be withdrawn by the member for —

- (a) the payment of attendance fees of the approved medical practitioner or practitioners shall not exceed \$30 per day;
- (b) the payment of medical treatment, including attendance fees, shall not exceed \$50 per day; and
- (c) the payment of all such medical treatments, including attendance fees —
  - (i) shall not exceed \$3,000 per year; and
  - (ii) shall not exceed the total credit balance in the member's medisave account.

(2) Paragraph (1) shall not apply to any form of medical treatment unless it has been approved by the Minister for Health for the purposes of these Regulations.

### **In-patient medical treatment in approved hospices**

8.—(1) Where a member or his dependant who is suffering from terminal illness has received medical treatment as an in-patient from an approved medical practitioner in an approved hospice, the amount that may be withdrawn by the member for —

- (a) the payment of attendance fees of the approved medical practitioner or practitioners shall not exceed \$30 per day;
- (b) the payment of medical treatment, including attendance fees, shall not exceed \$160 per day; and
- (c) the payment of all such medical treatments shall not exceed the total credit balance in the member's medisave account.

(2) Paragraph (1) shall not apply to any form of medical treatment unless it has been approved by the Minister for Health for the purposes of these Regulations.

### **Senior Citizens Health Care Centres**

**9.** Notwithstanding anything in these Regulations, where a member or his dependant has received any approved treatment as a day-care patient in any Senior Citizens Health Care Centre, the amount that may be withdrawn by the member for the payment of such treatment, including the payment of attendance fees, shall not exceed \$20 per day, subject to a maximum of \$1,500 per year, and shall not exceed the total credit balance in the member's medisave account.

### **Hepatitis B vaccinations received as in-patient in approved hospitals**

**10.—**(1) Where a member or his dependant has received any vaccination against Hepatitis B as an in-patient from an approved medical practitioner of an approved hospital or of an approved community hospital, the amount that may be withdrawn by the member for the payment of the vaccination shall not exceed —

- (a) the total charges in respect of the vaccination, subject to the following withdrawal limits:

<i>Age of patient</i>	<i>Withdrawal limits (per course of treatment)</i>
(i) below 12 years	\$25
(ii) 12 to 19 years	\$35
(iii) 20 years or above	\$50;

- (b) in the case of an individual booster vaccination that is approved by the Minister for Health, the total charges in respect of the individual booster vaccination, subject to the following withdrawal limits:

<i>Age of patient</i>	<i>Withdrawal limits</i>
(i) below 12 years	\$10
(ii) 12 to 19 years	\$15
(iii) 20 years or above	\$20; or

- (c) the total credit balance in the member's medisave account, whichever is the lowest.

(2) Any amount permitted to be withdrawn from a member's medisave account under paragraph (1) shall be in addition to whatever amount that may be withdrawn under regulation 4, 5 or 13A unless the amount that may be withdrawn under that regulation is the total credit balance in the member's medisave account.

### **Surgical treatment to reverse any sexual sterilization and for plastic surgery**

**11.** Notwithstanding regulations 4, 5 and 18, no withdrawal shall be permitted under these Regulations for the payment of any charges incurred in respect of —

- (a) any surgical treatment to reverse any treatment for sexual sterilization on or after 8th June 1987 where —
- (i) the dependant is not the member's spouse; or
  - (ii) at the time such treatment was received, the female member or the spouse of a male member has more than 2 natural children who are alive; or
- (b) any plastic surgery which in the opinion of the Minister for Health is for cosmetic purposes.

### **Approved out-patient medical treatment**

**12.—**(1) Except as provided in paragraphs (2), (3), (4), (5) and (6), no withdrawal shall be permitted under these Regulations for the payment of any charges incurred in respect of any medical treatment afforded to a member or his dependant as an out-patient.

(2) Where a member or his dependant has received treatment of neoplasms by chemotherapy as an out-patient from an approved medical practitioner in an approved clinic, the amount that may be withdrawn by the member for the payment of such treatment shall not exceed such sum as is specified in the third column of the Schedule in relation to that approved medical treatment.

(3) Where a member or his dependant has received any approved medical treatment as an out-patient from an approved medical practitioner in an approved hospital, the amount that may be withdrawn by the member for the payment of such treatment shall

not exceed such sum as is specified in the third column of the Schedule in relation to that approved medical treatment.

(4) No withdrawal shall be permitted under these Regulations for the payment of any charges in respect of any anti-retroviral drug or any drug for the purposes of treating opportunistic infection registered in Singapore for the medical treatment of human immunodeficiency virus (HIV) or acquired immunodeficiency syndrome (AIDS), except where such treatment is for the member himself or his child aged 18 years or below.

(5) Where a member or his dependant has received any vaccination against Hepatitis B —

- (a) from an approved medical practitioner as an out-patient in an approved clinic or at an approved community hospital, the amount that may be withdrawn by the member for the payment of the total charges in respect of the vaccination shall not exceed the withdrawal limits specified in regulation 10 (1) or the total credit balance in the member's medisave account, whichever is the lower; or
- (b) at the School Health Service or any approved clinic designated by the Minister for Health for the purposes of the School Health Service's Hepatitis B Screening and Immunisation Programme, the amount that may be withdrawn by the member for the payment of the total charges in respect of the vaccination shall not exceed \$25 or the total credit balance in the member's medisave account, whichever is the lower.

(6) Notwithstanding anything in these Regulations, where a member or his dependant has received gamma knife treatment from an approved medical practitioner at the Singapore Gamma Knife Centre, the amount that may be withdrawn by the member for the payment of such treatment shall not exceed \$150 per day for hospital charges, and \$7,500 per treatment or the total credit balance in the member's medisave account, whichever is the lower.

### **Delivery charges**

**13.—**(1) Where a female member, or a female dependant of a member, has received medical treatment as an in-patient from an

approved medical practitioner in an approved hospital in respect of her confinement for the delivery of a child, no withdrawal shall be made under regulation 4 for the payment of any charges relating to the medical treatment, except with the approval of the Minister for Health, if —

- (a) the child is delivered before 1st August 2004 and, at the time of such delivery, the female member or female dependant had 3 or more living children; or
- (b) the child is delivered on or after 1st August 2004 and, at the time of such delivery —
  - (i) the female member or female dependant has 4 or more living children; and
  - (ii) the total of the amounts standing to the credit of the parents of the child in their respective medisave accounts is less than \$15,000.

(2) Notwithstanding paragraph (1) (b) (ii), where the total of the amounts standing to the credit of the parents of the child in their respective medisave accounts is less than \$15,000, but will be increased to \$15,000 within such period after the date of the delivery of the child as the Board may determine, the Board may, on the application of a member, in its discretion and subject to such terms and conditions as it may impose, allow the member to make the withdrawal without the approval of the Minister for Health under paragraph (1).

### **Pre-delivery medical treatment**

**13A.**—(1) Except as provided in this regulation, no withdrawal shall be made for the payment of any charges incurred by a female member, or a female dependant of a member, in respect of any pre-delivery medical treatment received by her.

(2) Subject to paragraphs (3) and (4), where a female member, or a female dependant of a member, who has received pre-delivery medical treatment undergoes on or after 1st August 2004 the delivery of a child or the termination of her pregnancy as an in-patient, the total amount that may be withdrawn by the member for the payment of the pre-delivery medical treatment and the medical treatment for

the delivery of the child or the termination of the pregnancy shall not exceed the aggregate of —

(a) the lower of —

(i) the total of all charges actually incurred in respect of the pre-delivery medical treatment and the medical treatment for the delivery of the child or the termination of the pregnancy; or

(ii) the total of —

(A) a sum of \$300 per day multiplied by the number of days the female member or female dependant was hospitalised; and

(B) the fees or part thereof for the pre-delivery medical treatment and the medical treatment for the delivery of the child or the termination of the pregnancy, not in excess of the amounts determined by the Minister for Health for such treatments; and

(b) in a case involving one or more additional operations, the amount of operation fees for a maximum of 3 surgical procedures involving not more than 2 anatomical systems and not more than 2 procedures within each system, which shall not exceed —

(i) the amount as determined by the Minister for Health for such operation or operations; or

(ii) a total of \$5,000,

whichever is the lower.

(3) The total amount that may be withdrawn by a member under paragraph (2) (a) (ii) (A) for the payment of attendance fees of all approved medical practitioners who treated the member or dependant, as the case may be, shall not exceed \$50 per day.

(4) No withdrawal shall be made under paragraph (2) for the payment of any charges relating to pre-delivery medical treatment received by a female member, or a female dependant of a member —

(a) if the charges are not claimed as part of the charges for the delivery of a child or the termination of her pregnancy, as the case may be; or

(b) if she undergoes the delivery of a child and at the time of her delivery —

- (i) she has 4 or more living children; and
- (ii) the total of the amounts standing to the credit of the parents of the child in their respective medisave accounts is less than \$15,000,

and the Minister for Health does not approve the payment of the charges.

(5) Subject to paragraphs (6) and (7), where a female member, or a female dependant of a member, who has received pre-delivery medical treatment undergoes on or after 1st August 2004 any day surgical treatment to terminate her pregnancy, the total amount that may be withdrawn by the member for the payment of the pre-delivery medical treatment and the day surgical treatment shall not exceed the aggregate of —

(a) the lower of —

- (i) the total of all charges actually incurred in respect of the pre-delivery medical treatment and the day surgical treatment; or

(ii) the total of —

(A) a sum of \$150 for hospital charges for the day the female member or female dependant undergoes the day surgical treatment; and

(B) the fees or part thereof for the pre-delivery medical treatment and the day surgical treatment, not in excess of the amounts determined by the Minister for Health for such treatments; and

(b) in a case involving one or more additional operations, the amount of operation fees for a maximum of 3 surgical procedures involving not more than 2 anatomical systems and not more than 2 procedures within each system, which shall not exceed —

- (i) the amount as determined by the Minister for Health for such operation or operations; or

(ii) a total of \$5,000,  
whichever is the lower.

(6) The total amount that may be withdrawn by a member under sub-paragraph (a) (ii) (A) of paragraph (5) for the payment of attendance fees of all approved medical practitioners who treated the member or dependant, as the case may be, on the day referred to in that sub-paragraph shall not exceed \$30.

(7) No withdrawal shall be made under paragraph (5) for the payment of any charges relating to pre-delivery medical treatment received by a female member, or a female dependant of a member, unless the charges are claimed as part of the charges for the termination of her pregnancy.

(8) Notwithstanding paragraph (2), the Minister for Health may, on the application of a member, in the Minister's discretion and subject to such terms and conditions as the Minister may impose, authorise the member to make a withdrawal under paragraph (2) in respect of the delivery of a child if —

- (a) the child was delivered before 1st August 2004; and
- (b) all other requirements for a withdrawal under paragraph (2) have been satisfied.

(9) Notwithstanding paragraph (4) (b) (ii), the Board may, on the application of a member, in its discretion and subject to such terms and conditions as it may impose, allow the member to make a withdrawal under paragraph (2) without the approval of the Minister for Health under paragraph (4) (b) (ii) in respect of the delivery of a child if —

- (a) the total of the amounts standing to the credit of the parents of the child in their respective medisave accounts will be increased to \$15,000 within such period after the date of the delivery of the child as the Board may determine; and
- (b) all other requirements for a withdrawal under paragraph (2) are satisfied.

(10) Nothing in this regulation authorises any member to withdraw any sum under this regulation in excess of the total credit balance in the member's medisave account.

### **Overseas treatment**

**14.** Where a member or his dependant has received medical treatment in a hospital outside Singapore, the Minister for Health may, in his discretion, approve the withdrawal of such amount as the Minister may determine for payment of charges incurred in respect of such treatment and subject to such conditions as he may impose.

### **Treatment for infertility**

**15.—**(1) Notwithstanding anything in these Regulations but subject to this regulation, where a female member or spouse of a male member has received medical treatment for conception from an approved medical practitioner as an in-patient or out-patient from an approved hospital or an approved clinic designated by the Minister for Health, the amount that may be withdrawn by the member to pay for such treatment shall not exceed —

(a) where the medical treatment for conception was received before 1st August 2004 —

(i) a sum of \$4,000 per treatment cycle; or

(ii) the total credit balance in the member's medisave account,

whichever is the lower; or

(b) where the medical treatment for conception was received on or after 1st August 2004 —

(i) in the case of the first withdrawal for a treatment cycle —

(A) a sum of \$6,000; or

(B) the total credit balance in the member's medisave account,

whichever is the lower;

(ii) in the case of the second withdrawal for a treatment cycle —

(A) a sum of \$5,000; or

(B) the total credit balance in the member's medisave account,

whichever is the lower; or

(iii) in the case of the third withdrawal for a treatment cycle —

(A) a sum of \$4,000; or

(B) the total credit balance in the member's medisave account,

whichever is the lower.

(2) Notwithstanding paragraph (1), where a female member or spouse of a male member has received medical treatment for conception before 1st August 2004, the Minister for Health may, on the application of the member, in the Minister's discretion and subject to such terms and conditions as the Minister may impose, authorise the member to make a withdrawal in accordance with paragraph (1) (b).

(3) Medical investigations on the cause of infertility shall not be considered as part of a treatment cycle for the purpose of this regulation.

(4) No withdrawal shall be made under this regulation for the payment of charges incurred for more than 3 cycles of medical treatment for conception in respect of each patient.

(5) Where a cycle of medical treatment for conception has been discontinued and there is a refund of charges to a member, there shall become due and payable to the medisave account of the member, on the date the refund is received by the member, the total amount withdrawn from the member's medisave account under this regulation or the total amount of refund received, whichever is the lower.

(6) Where a cycle of medical treatment for conception has been discontinued and the sum withdrawn from the member's medisave account for the treatment has been repaid to the account in full, the discontinued treatment shall not be counted as a cycle of medical treatment for conception for the purpose of paragraph (4).

### **Renal dialysis treatment**

**16.**—(1) Notwithstanding regulation 3, no withdrawal shall be made from a member's medisave account for the payment of charges incurred for any renal dialysis treatment received on or after 1st December 2004

by any of the following dependants of the member, except with the approval of the Minister for Health or any person designated by the Minister for Health:

- (a) a parent;
- (b) a grandparent who is a citizen or permanent resident of Singapore;
- (c) the spouse; or
- (d) a child above the age of 18 years.

(2) Notwithstanding anything in these Regulations, where a member or his dependent has received renal dialysis treatment, the amount that may be withdrawn by him from his medisave account for the payment of such treatment shall not exceed —

- (a) in the case of haemodialysis at any approved centre, a sum of \$450 per month per patient;
- (b) in the case of continuous ambulatory peritoneal dialysis, a sum of \$450 per month per patient for payment of the purchase of any approved consumables;
- (c) in the case of haemodialysis received at the member's home, a sum of \$450 per month per patient for payment of the purchase of any approved consumables;
- (d) in the case of renal dialysis treatment received by the member as an in-patient in an approved centre or approved hospital, the sum permitted to be withdrawn under regulation 4;
- (e) the total expenditure for the renal dialysis treatment or for payment of the purchase of any approved consumables; or
- (f) the total credit balance in the member's medisave account,

whichever is the lowest.

(3) Where any dependant of a member referred to in paragraph (1) has received renal dialysis treatment on or after 1st December 2004, the withdrawal from the member's medisave account shall, in addition, be subject to such terms and conditions as the Minister for Health may impose.

(4) Notwithstanding paragraph (2), no withdrawal of any amount shall be permitted under this regulation for the payment of any of the following:

- (a) any consultation fee incurred by the member;
- (b) the purchase of an ultra violet machine for sterilization;
- (c) the purchase of a dialysis machine; or
- (d) the purchase of any other related equipment.

(5) In this regulation, “approved consumables” means any of the following:

- (a) continuous ambulatory peritoneal dialysis bag;
- (b) connecting bag;
- (c) dialyser;
- (d) arterio venous blood line;
- (e) arterio venous fistula needle;
- (f) dialysate;
- (g) intervenous infusion set;
- (h) normal saline or bicarbonate solution or biofiltrate; and
- (i) any other item approved by the Minister for Health for the purpose of this regulation.

(6) All moneys authorised to be withdrawn by the Board under this regulation shall be paid by the Board direct to the approved centre or approved hospital from which the claim for payment is made.

### **Psychiatric treatment**

**17.** Notwithstanding anything in these Regulations, where a member or his dependant has received any psychiatric treatment as an in-patient from an approved medical practitioner in an approved hospital, the amount that may be withdrawn by the member from his medisave account for the payment of such treatment for himself or his dependant shall not exceed \$150 per day and shall also not exceed \$3,500 per year.

### **Day surgical treatment**

**18.—(1)** Notwithstanding anything in these Regulations, where a member or his dependant has received medical treatment and undergone any day surgical treatment from an approved medical practitioner in an approved hospital or an approved day surgery centre, the amount that may be withdrawn by the member for —

- (a) the payment of attendance fees of the approved medical practitioner or practitioners shall not exceed \$30 per day;
- (b) the payment of hospital charges, including attendance fees, shall not exceed \$150 per day;
- (c) the payment of operation fees shall not exceed the amount determined by the Minister for Health for the operation or operations, or a total of \$5,000, whichever is the lower, and subject to a maximum of 3 surgical procedures involving not more than 2 anatomical systems and not more than 2 procedures within each system;
- (d) the payment of radiotherapy treatment comprising stereotactic radiotherapy for cancer shall not exceed \$2,800 per treatment; and
- (e) the payment of medical treatment —
  - (i) shall not exceed the total expenditure for the medical treatment; and
  - (ii) shall not exceed the total credit balance in the member's medisave account.

### **Authorisation of withdrawal from future contributions**

**19.—**(1) Where a member or his dependant has received —

- (a) any medical or psychiatric treatment as an in-patient in a Class C or B2 ward of an approved hospital, or in a ward of an approved community hospital, an approved convalescent hospital or an approved hospice which is equivalent to a Class C or B2 ward of an approved hospital and in respect of which the Government makes an annual grant in aid of recurrent expenditure incurred or to be incurred in operating or maintaining the ward;
- (b) any day surgical treatment at subsidised rates at an approved day surgery centre; or
- (c) any gamma knife treatment at subsidised rates at the Singapore Gamma Knife Centre,

and the amount standing to the credit of the member in his medisave account is insufficient to pay for the charges incurred in respect of the treatment referred to in paragraph (a), (b) or (c), the Board may, with the approval of the Minister for Health and subject to such terms

and conditions as the Board may impose, authorise the member to withdraw his future contributions to his medisave account to pay the outstanding balance.

(2) Paragraph (1) shall not apply to any surgical treatment to reverse any treatment for sexual sterilization or any medical treatment for conception.

**Obligation by other person to pay or reimburse member**

**20.** Where another person is under an obligation, contractual or otherwise, to pay or reimburse a member for charges incurred in respect of medical, psychiatric or approved treatment afforded to the member or his dependant, there shall become due and payable to the Fund on the date the member receives such payment or reimbursement from that person, the total sum withdrawn from the member's medisave account under these Regulations for the payment of charges so incurred or the balance sum ascertained by the formula

$$A + B - C,$$

whichever is the lower,

where A is the total sum received by the member from that other person as payment or reimbursement;

B is the total amount withdrawn from the member's medisave account under these Regulations for the payment of the charges incurred in respect of the medical, psychiatric or approved treatment; and

C is the total sum of the charges incurred in respect of the medical, psychiatric or approved treatment.

**Medical treatment provided to person other than dependant**

**21.—**(1) The Minister for Health may, in his discretion and subject to such terms and conditions as he may impose, authorise a member to withdraw the whole or part of the amount standing to his credit in his medisave account for the payment of charges incurred in respect of —

- (a) any medical treatment provided by an approved medical practitioner in a Class C or B2 ward of an approved hospital, or in a ward of an approved community hospital, an

approved convalescent hospital or an approved hospice which is equivalent to a Class C or B2 ward of an approved hospital and in respect of which the Government makes an annual grant in aid of recurrent expenditure incurred or to be incurred in operating or maintaining the ward;

- (b) any day surgical treatment at subsidised rates provided by an approved medical practitioner in an approved day surgery centre;
- (c) any approved treatment as a day-care patient in any Senior Citizens Health Care Centre maintained by the Home Nursing Foundation; or
- (d) any gamma knife treatment at subsidised rates at the Singapore Gamma Knife Centre,

to a person other than a member's dependant as if the person were the member's dependant.

(2) Where the Minister authorises a withdrawal under paragraph (1), the person referred to in that paragraph shall for the purposes of these Regulations be deemed to be the dependant of such member.

### **Direct payment to hospitals, etc.**

**22.** All moneys authorised to be withdrawn by the Board under these Regulations shall be paid by the Board direct to the approved medical institutions from which the member or his dependant received medical, psychiatric or approved treatment.

### **Revocation of approval of medical practitioner**

**23.** Notwithstanding anything in these Regulations, where the approval of a medical practitioner is revoked at such time when a member or his dependent is receiving medical treatment from the practitioner —

- (a) as an in-patient in an approved hospital; or

- (b) as an out-patient in an approved clinic or approved centre,

the member or his dependent may continue to withdraw from the medisave account for payment of any treatment authorised under

these Regulations by the medical practitioner for the period of such hospitalisation or approved out-patient treatment as if the approval had not been revoked.

THE SCHEDULE

Regulations 2 and 12

<i>First column</i> <i>Approved</i> <i>medical treatment</i>	<i>Second column</i> <i>Operative date</i>	<i>Third column</i> <i>Maximum amount that</i> <i>may be withdrawn</i>
1. Radiotherapy treatment		
(a) External radiotherapy	For course of treatment beginning before 1st June 1997	\$60 per treatment or the total credit balance in the member's medisave account, whichever is the lower.
	For course of treatment beginning on or after 1st June 1997	\$80 per treatment or the total credit balance in the member's medisave account, whichever is the lower.
(b) Brachy-therapy with external radiotherapy	For course of treatment beginning before 1st June 1997	\$150 per treatment or the total credit balance in the member's medisave account, whichever is the lower.
	For course of treatment beginning on or after 1st June 1997	\$300 per treatment or the total credit balance in the member's medisave account, whichever is the lower.
(c) Brachy-therapy without external radiotherapy	For course of treatment beginning before 1st June 1997	\$300 per treatment or the total credit balance in the member's medisave account, whichever is the lower.
	For course of treatment beginning on or after 1st June 1997	\$360 per treatment or the total credit balance in the member's medisave account, whichever is the lower.

THE SCHEDULE — *continued*

<i>First column</i> <i>Approved</i> <i>medical treatment</i>	<i>Second column</i> <i>Operative date</i>	<i>Third column</i> <i>Maximum amount that</i> <i>may be withdrawn</i>
(d) Superficial X-ray	With effect from 1st July 1990	\$30 per treatment or the total credit balance in the member's medisave account, whichever is the lower.
(e) Stereotactic radiotherapy for cancer	With effect from 1st November 1999	\$2,800 per treatment or the total credit balance in the member's medisave account, whichever is the lower.
2. Vaccination against Hepatitis B	With effect from 1st September 1987	The amount specified in regulation 10 (1).
3. Treatment of neoplasms by chemotherapy	With effect from 1st October 2002	\$1,200 per treatment cycle of 21 days or 28 days or \$300 per weekly cycle or the total credit balance in the member's medisave account, whichever is the lowest.
4. Anti-retroviral drugs registered in Singapore for the medical treatment of human immunodeficiency virus (HIV) or acquired immunodeficiency syndrome (AIDS)	With effect from 1st June 2001	\$550 per month per patient or the total credit balance in the member's medisave account, whichever is the lower.
5. Gamma knife treatment	With effect from 27th November 1995	\$150 per day for hospital charges, and \$7,500 per treatment or the total credit balance in the member's medisave account, whichever is the lower.

THE SCHEDULE — *continued*

<i>First column</i> <i>Approved</i> <i>medical treatment</i>	<i>Second column</i> <i>Operative date</i>	<i>Third column</i> <i>Maximum amount that</i> <i>may be withdrawn</i>
6. Blood transfusions and desferrioxamine for the medical treatment of thalassaemia	With effect from 1st June 1999	\$350 per month or the total credit balance in the member's medisave account, whichever is the lower.
7. Hyperbaric oxygen therapy	With effect from 1st March 2002	\$100 per treatment or the total credit balance in the member's medisave account, whichever is the lower.
8. Intravenous antibiotic infusion at approved hospitals as designated by the Minister of Health	With effect from 1st October 2002	\$600 per weekly cycle subject to a maximum claim of \$2,400 per year or the total credit balance in the member's medisave account, whichever is the lower.
9. Rental of devices for long term oxygen therapy and infant continuous positive airway pressure therapy	With effect from 1st October 2002	\$75 per month or the total credit balance in the member's medisave account, whichever is the lower.
10. Cyclosporin or tacrolimus drug for organ transplant	With effect from 1st October 2002	\$300 per month or the total credit balance in the member's medisave account, whichever is the lower.

*[G.N. Nos. S 570/2001; S 679/2001; S 102/2002; S 319/2002;  
S 528/2002; S 642/2004; S 738/2004]*