

# **Central Provident Fund (MediShield Scheme) (Amendment No. 3) Regulations 2010**

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**No. S 511**

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

### **CENTRAL PROVIDENT FUND (MEDISHIELD SCHEME) (AMENDMENT NO. 3) REGULATIONS 2010**

In exercise of the powers conferred by section 57 of the Central Provident Fund Act, the Minister for Manpower hereby makes the following Regulations:

#### **Citation and commencement**

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1. These Regulations may be cited as the Central Provident Fund (MediShield Scheme) (Amendment No. 3) Regulations 2010 and shall come into operation on 15th September 2010.

### **Amendment of regulation 8**

2. Regulation 8 of the Central Provident Fund (MediShield Scheme) Regulations (Rg 20) (referred to in these Regulations as the principal Regulations) is amended —

(a) by deleting paragraphs (6), (7) and (8) and substituting the following paragraphs:

“(6) If the amount standing to a member’s credit in his medisave account is insufficient to pay the premium which he is liable to pay under this Division in respect of himself, after discounting any Government premium rebate which the member may be entitled to receive, the Board may permit the deficiency to be paid in such manner as the Board thinks fit, subject to such terms and conditions as the Board may impose.

(7) Where a member’s spouse is to be covered under the Scheme under regulation 6(1)(b) or 7(2), the premium to be paid in respect of the spouse shall be deducted from the member’s medisave account.

(8) Notwithstanding paragraph (7), the premium to be paid in respect of a spouse covered under the Scheme under regulation 6(1)(b) or 7(2) shall be deducted from the medisave account of the spouse if at the time of renewal or on such other date as may be determined by the Board —

(a) the spouse has attained the age of 16 years;

(b) 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 his spouse 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 his spouse; and

- (c) the amount standing to the credit of the medisave account of the spouse is sufficient to pay such premium.

(8A) Notwithstanding paragraph (7), where —

- (a) the amount standing in the medisave account of the member is insufficient to pay the premium in respect of his spouse covered under the Scheme under regulation 6(1)(b) or 7(2); and
- (b) the spouse does not have a medisave account or the amount standing in the medisave account of the spouse is insufficient to pay such premium under paragraph (8),

the Board may permit the deficiency 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.”;

- (b) by deleting the words “, after discounting any Government premium rebate which the child may be entitled to receive,” in paragraph (9);
- (c) by deleting paragraph (12) and substituting the following paragraphs:

“(12) Notwithstanding paragraphs (9) and (10), the premium to be paid in respect of a child covered under the Scheme under regulation 6(1)(f), (g) or (h) or 7(2) 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 child has attained the age of 16 years;
- (b) 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

- (c) the amount standing to the credit of the medisave account of the child is sufficient to pay such premium.

(12A) Notwithstanding paragraphs (9), (10) and (12), the premium to be paid in respect of a child covered under the Scheme under regulation 6(1)(f), (g) or (h) or 7(2) shall be deducted from the medisave account of the child if —

- (a) the child was below the age of 21 years when he was first covered under the Scheme; and
- (b) at the time of renewal or on such other date as may be determined by the Board —
  - (i) the child has attained the age of 21 years;
  - (ii) the amount standing to the credit of the child in his medisave account is sufficient to pay the premiums for the next 3 years; and
  - (iii) the child has, for such period prior to the renewal of the insurance cover as may be determined by the Board —
    - (A) received contributions to his account in the Fund by his employer; or
    - (B) paid contributions to his medisave account in the Fund under the Central Provident Fund (Self-Employed Persons) Regulations (Rg 25),

unless the Board approves, subject to such terms and conditions as the Board may impose, an application by any other person to pay the premium in respect of the child from the amount standing to the credit of that other person's medisave account.

(12B) Notwithstanding paragraphs (9) and (10), where —

- (a) the amount standing in the medisave account of the