

CareShield Life and Long-Term Care (CSHL Scheme) Regulations 2020

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FIRST SCHEDULE

SECOND SCHEDULE Insured sum under CSHL Scheme for years starting in 2020 and ending in 2025

No. S 849

**CARESHIELD LIFE AND LONG-TERM CARE ACT 2019
(ACT 26 OF 2019)**

**CARESHIELD LIFE AND LONG-TERM CARE
(CSHL SCHEME) REGULATIONS 2020**

In exercise of the powers conferred by section 64 of the CareShield Life and Long-Term Care Act 2019, the Minister for Health makes the following Regulations:

PART 1

PRELIMINARY

Citation and commencement

1. These Regulations are the CareShield Life and Long-Term Care (CSHL Scheme)

Regulations 2020 and come into operation on 1 October 2020.

Application of these Regulations

2.—(1) Except as otherwise provided by paragraph (2), these Regulations apply to —

(a) every citizen of Singapore or permanent resident of Singapore mentioned in section 6(1)(a) of the Act;

(b) every individual mentioned in section 6(1)(b) of the Act;

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(ba) every individual mentioned in section 6(1)(c) of the Act —

(i) who is a citizen of Singapore or a permanent resident of Singapore on 1 November 2021;

(ii) whose birthday falls within the period prescribed in the CareShield Life and Long-Term Care (Prescribed Period under Section 6(1)(c)(ii)) Order 2021 (G.N. No. S 806/2021);

(iii) who is not severely disabled on 1 November 2021;

(iv) who, on 1 November 2021, is insured under the ESH Scheme but not by reason of —

(A) an insurance cover that is in force, despite the individual's failure to pay the premium for any insurance period, because the individual has made the minimum number of premium payments; or

(B) an insurance cover under the former ElderShield Scheme issued on or after 1 November 2021 and backdated to a date before 1 November 2021; and

(v) who does not withdraw (whether on his or her own or by an authorised applicant acting on behalf of the individual) from the CSHL Scheme before 1 January 2024;

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(bb) every individual mentioned in section 6(1)(d) of the Act —

(i) whose birthday is before 1 January 1980;

(ii) who is not severely disabled on the date of application for insurance cover, or, if the individual is required by the Board to undergo a disability assessment mentioned in section 7(5)(c) of the Act, is not severely disabled on the date of the disability assessment; and

- (iii) who does not withdraw (whether on his or her own or by an authorised applicant acting on behalf of the individual) from the CSHL Scheme within a period of 60 days after the date the application is accepted under section 7 of the Act; and

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- (c) every individual mentioned in section 6(4) of the Act whom the Board determines may be covered, for such period as the Board thinks fit, under the CSHL Scheme.

(2) Regulation 4 does not apply in respect of an individual mentioned in paragraph (1)(c).

PART 2

INSURANCE COVER AND RELATED PROVISIONS

Insurance period

3.—(1) Subject to paragraphs (2) and (3), each insurance period of an individual's insurance cover under the CSHL Scheme is a period of 12 months starting on the date of commencement or renewal of such insurance cover, unless the insurance cover is cancelled or terminated on an earlier date in accordance with this Part.

(2) Where an individual is covered under the CSHL Scheme under section 6(4) of the Act for a period (called the special cover period), any insurance period of the individual's insurance cover pursuant to section 6(1)(a), (b), (c) or (d) of the Act that follows immediately after the special cover period, is such period (called the applicable insurance period) as may be determined by the Board after taking into account the special cover period.

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(3) Where paragraph (2) applies —

- (a) the date of renewal of the insurance cover is the date immediately after the end of the applicable insurance period; and
- (b) each subsequent insurance period after the applicable insurance period is a period of 12 months.

Commencement of insurance cover

4.—(1) An individual's insurance cover under the CSHL Scheme commences on a date specified in the First Schedule that is applicable to the individual.