

**Central Provident Fund (Medisave Account Withdrawals) (Amendment)  
Regulations 2004**

**Table of Contents**

**Enacting Formula**

**1 Citation and commencement**

**2 Amendment of regulation 2**

**3 Amendment of regulation 4**

**4 Amendment of regulation 10**

**5 Deletion and substitution of regulation 13 and new regulation 13A**

**6 Amendment of regulation 15**

**No. S 642**

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

**CENTRAL PROVIDENT FUND (MEDISAVE ACCOUNT WITHDRAWALS)  
(AMENDMENT) REGULATIONS 2004**

In exercise of the powers conferred by section 77(1)(j) of the Central Provident Fund Act, the Minister for Manpower, after consulting with the Central Provident Fund Board, hereby makes the following Regulations:

**Citation and commencement**

**1.—(1)** These Regulations may be cited as the Central Provident Fund (Medisave Account Withdrawals) (Amendment) Regulations 2004 and shall, with the exception of

regulation 3, be deemed to have come into operation on 1st August 2004.

(2) Regulation 3 shall be deemed to have come into operation on 1st November 2001.

### **Amendment of regulation 2**

2. Regulation 2(1) of the Central Provident Fund (Medisave Account Withdrawals) Regulations 2001 (G.N. No. S 570/2001) (referred to in these Regulations as the principal Regulations) is amended —

(a) by deleting the definition of “approved medical practitioner” and substituting the following definition:

““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;”;

(b) by inserting, immediately after the definition of “medical clinic”, the following definition:

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

(c) by inserting, immediately after the definition of “out-patient”, the following definition:

““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;”.

### **Amendment of regulation 4**

3. Regulation 4 of the principal Regulations is amended —

(a) by deleting the words “, subject to a maximum of \$3,000 per year per patient in excess of the amount permitted to be withdrawn under subparagraph (i) or (ii), as the case may be” in paragraph (1)(a)(iii); and

(b) by deleting paragraph (2) and substituting the following paragraph:

“(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.”.

### **Amendment of regulation 10**

4. Regulation 10 (2) of the principal Regulations is amended by deleting the words “regulation 4 or 5” and substituting the words “regulation 4, 5 or 13A”.

### **Deletion and substitution of regulation 13 and new regulation 13A**

5. Regulation 13 of the principal Regulations is deleted and the following regulations substituted therefor:

#### **“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,