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No. S 195

PIONEER GENERATION FUND ACT 2014 (ACT 43 OF 2014)

PIONEER GENERATION AND MERDEKA GENERATION FUNDS (PIONEER GENERATION AND MERDEKA GENERATION BENEFITS) REGULATIONS 2015

ARRANGEMENT OF REGULATIONS

Regulation

1. Citation and commencement
 2. Cash grant to be credited to Medisave account
 3. Cash grant for disability
 - 3AA. Cash grant to be credited to Merdeka Generation Senior's
PAssion Silver stored value card
 - 3A. Prescribed health insurance scheme
 - 3B. Prescribed disability insurance scheme
 4. Maximum subsidy of cost of relevant health service
 5. List of prescribed healthcare providers
- The Schedules
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In exercise of the powers conferred by section 27 of the Pioneer Generation Fund Act 2014, the Minister for Finance makes the following Regulations:

Citation and commencement

1. These Regulations may be cited as the Pioneer Generation and Merdeka Generation Funds (Pioneer Generation and Merdeka Generation Benefits) Regulations 2015 and are deemed to have come into operation on 9 March 2015.

[S 454/2019 wef 01/07/2019]

Cash grant to be credited to Medisave account

2.—(1) For the purposes of section 16(1)(a) of the Act, the amount of cash grant to be credited to a Pioneer's Medisave account each year is —

- (a) if the Pioneer has no pre-existing medical condition — the amount specified in the second, third or fourth column (as the case may be) of Part 1 of the First Schedule opposite the year in which the Pioneer was born; or

[S 407/2025 wef 30/06/2025]

- (b) if the Pioneer has one or more pre-existing medical conditions — the amount specified in the second, third, fourth or fifth column (as the case may be) of Part 2 of the First Schedule opposite the year in which the Pioneer was born.

[S 407/2025 wef 30/06/2025]

[S 376/2021 wef 18/06/2021]

(2) For the purposes of section 16(1)(a) of the Act, the amount of cash grant to be credited each year between 2019 and 2023 (both years inclusive) to a Merdeka Generation Senior's Medisave account is \$200.

[S 454/2019 wef 01/07/2019]

(3) For the purposes of paragraph (1), a Pioneer has a pre-existing medical condition if the Pioneer has a pre-existing medical condition in relation to his or her insurance cover under the MediShield Life Scheme under section 2(2) of the MediShield Life Scheme Act 2015.

[S 376/2021 wef 18/06/2021]

[S 638/2022 wef 31/12/2021]

Cash grant for disability

3.—(1) For the purposes of section 16(1)(b) of the Act, the amount of cash grant to be payable to a Pioneer with disability is \$100 every month, if the Pioneer satisfies the condition in paragraph (2).

(2) The Pioneer may be paid the cash grant under paragraph (1) if, in relation to the Pioneer's substantial need for continuing support in activities of daily living, the Pioneer requires permanent support from any person in carrying out at least 3 of the following activities of daily living:

- (a) walking or moving on any level surface;
- (b) dressing;
- (c) washing or bathing;
- (d) feeding oneself food;
- (e) transferring from a chair to a bed, or vice versa;
- (f) toileting.

Cash grant to be credited to Merdeka Generation Senior's PASSion Silver stored value card

3AA. For the purposes of section 16(1)(c) of the Act, the amount of cash grant to be credited to a Merdeka Generation Senior's PASSion Silver stored value card is \$100.

[S 454/2019 wef 01/07/2019]

[S 638/2022 wef 31/12/2021]

Prescribed health insurance scheme

3A.—(1) For the purposes of section 16(1)(d) of the Act, the prescribed insurance scheme is the MediShield Life Scheme under the MediShield Life Scheme Act 2015.

[S 630/2015 wef 01/11/2015]

[S 638/2022 wef 31/12/2021]

(2) For the purposes of section 16(1)(d) of the Act, the maximum subsidy of the cost of any premium of the MediShield Life Scheme covering a Pioneer is, for each insurance period concerning the Pioneer, the percentage of that cost specified in the Second Schedule opposite the age that the Pioneer will attain on the relevant date.

[S 630/2015 wef 01/11/2015]

[S 638/2022 wef 31/12/2021]

(2A) For the purposes of section 16(1)(d) of the Act, the maximum subsidy of the cost of any premium of the MediShield Life Scheme covering a Merdeka Generation Senior is, for each insurance period concerning the Merdeka Generation Senior, the percentage of that cost specified in the Third Schedule opposite the age that the Merdeka Generation Senior will attain on the relevant date, in addition to any

other subsidy of the cost of any premium of the MediShield Life Scheme available to that Merdeka Generation Senior.

[S 454/2019 wef 01/07/2019]

[S 638/2022 wef 31/12/2021]

(3) For the purposes of this regulation, the time at which a relevant beneficiary attains a particular age expressed in years is the corresponding anniversary of the date of that relevant beneficiary's birth, except that where a relevant beneficiary was born on 29 February in any year, then, in any subsequent year, the anniversary of that relevant beneficiary's birth is deemed to occur on 1 March of that subsequent year.

[S 630/2015 wef 01/11/2015]

[S 454/2019 wef 01/07/2019]

(4) In this regulation —

“first insurance period” means so much of the period on or after 1 November 2015 and that is within 12 months starting on the date of the last commencement or renewal of a Pioneer's insurance cover under the MediShield Scheme, which was replaced by the Pioneer's insurance cover under the MediShield Life Scheme;

“insurance period”, means —

(a) for a Pioneer, any of the following periods:

- (i) the first insurance period concerning the Pioneer, if any;
- (ii) a period of 12 months (whether subsequent to the first insurance period or otherwise) or a shorter period that applies under the MediShield Life Scheme Regulations 2015 (G.N. No. S 622/2015) or the MediShield Life Scheme (Private Medical Insurance Scheme) Regulations 2015 (G.N. No. S 623/2015), starting on the date the Pioneer's insurance cover under the MediShield Life Scheme commences or is renewed; or

- (b) for a Merdeka Generation Senior, a period of 12 months or a shorter period that applies under the MediShield Life Scheme Regulations 2015 or the MediShield Life Scheme (Private Medical Insurance Scheme) Regulations 2015, starting on the date the Merdeka Generation Senior's insurance cover under the MediShield Life Scheme commences or is renewed;

[S 454/2019 wef 01/07/2019]

“MediShield Scheme” means the medical insurance scheme called the MediShield Scheme referred to in section 53 of the Central Provident Fund Act 1953 as in force immediately before 1 November 2015;

[S 638/2022 wef 31/12/2021]

“premium” has the same meaning as in regulation 8 of the MediShield Life Scheme Regulations 2015;

“relevant beneficiary” means a Pioneer or Merdeka Generation Senior, as the case may be;

[S 454/2019 wef 01/07/2019]

“relevant date”, in relation to the subsidy for a relevant beneficiary's insurance period, means the relevant beneficiary's next birthday falling after the first day of that insurance period.

[S 454/2019 wef 01/07/2019]

[S 630/2015 wef 01/11/2015]

[S 833/2021 wef 01/11/2021]

Prescribed disability insurance scheme

3B.—(1) For the purposes of section 16(1)(e) of the Act, the prescribed insurance scheme is the CareShield Life Scheme under the CareShield Life and Long-Term Care Act 2019.

[S 638/2022 wef 31/12/2021]

(2) For the purposes of section 16(1)(e) of the Act, the subsidy of the cost of any premium of the CareShield Life Scheme applicable to a relevant beneficiary whose application for insurance cover or subsequent insurance cover under section 7 of the CareShield Life

and Long-Term Care Act 2019 is made on or before 31 December 2023 —

- (a) is \$150 for each insurance period concerning the relevant beneficiary; and
- (b) is payable for any premium due during the period —
 - (i) starting on the relevant date applicable to the relevant beneficiary; and
 - (ii) ending on the cancellation or termination of the relevant beneficiary's insurance cover, or subsequent insurance cover (as the case may be), under regulation 6 or 7 of the CareShield Life and Long-Term Care (CSHL Scheme) Regulations 2020 (G.N. No. S 849/2020) (as the case may be), or the expiry of the 10th insurance period after the commencement date of the insurance cover or the subsequent insurance cover (as the case may be), whichever is earlier.

[S 638/2022 wef 29/07/2022]

[S 638/2022 wef 31/12/2021]

(2A) For the purposes of section 16(1)(e) of the Act, the subsidy of the cost of any premium of the CareShield Life Scheme applicable to a relevant beneficiary whose application for insurance cover or subsequent insurance cover under section 7 of the CareShield Life and Long-Term Care Act 2019 is made between 1 January 2024 and 31 December 2024 (both dates inclusive) —

- (a) is \$112.50 for each insurance period concerning the relevant beneficiary; and
- (b) is payable for any premium due during the period —
 - (i) starting on the relevant date applicable to the relevant beneficiary; and
 - (ii) ending on the cancellation or termination of the relevant beneficiary's insurance cover, or subsequent insurance cover (as the case may be), under regulation 6 or 7 of the CareShield Life and Long-Term Care (CSHL Scheme) Regulations 2020 (as the

case may be), or the expiry of the 10th insurance period after the commencement date of the insurance cover or the subsequent insurance cover (as the case may be), whichever is earlier.

[S 17/2024 wef 01/01/2024]

(2B) Where the insurance cover or subsequent insurance cover of a relevant beneficiary mentioned in paragraph (2) or (2A) is terminated under regulation 7 of the CareShield Life and Long-Term Care (CSHL Scheme) Regulations 2020 and subsequently reinstated under regulation 8 of those Regulations, the subsidy of the cost of any premium of the Careshield Life Scheme that is applicable to the relevant beneficiary under paragraph (2) or (2A) (as the case may be) is also reinstated.

[S 17/2024 wef 01/01/2024]

(3) In this regulation —

“Board” means the Central Provident Fund Board constituted under section 3 of the Central Provident Fund Act 1953;

[S 638/2022 wef 31/12/2021]

“insurance period”, in relation to a relevant beneficiary, has the meaning given by regulation 3(1) of the CareShield Life and Long-Term Care (CSHL Scheme) Regulations 2020;

“relevant beneficiary” means a Pioneer or Merdeka Generation Senior (as the case may be), whose application for insurance cover or subsequent insurance cover under the CareShield Life Scheme has been accepted by the Board;

[S 638/2022 wef 29/07/2022]

“relevant date” means —

- (a) in relation to an individual who is a Pioneer or a Merdeka Generation Senior on the date his or her application for insurance cover or subsequent insurance cover (as the case may be) under the CareShield Life Scheme is accepted by the Board — the date his or her insurance cover or subsequent insurance cover (as the case may be) under the CareShield Life Scheme commences; and

- (b) in relation to an individual who is not a Pioneer or a Merdeka Generation Senior on the date his or her application for insurance cover or subsequent insurance cover (as the case may be) under the CareShield Life Scheme is accepted by the Board — the date he or she becomes or is determined to be a Pioneer or a Merdeka Generation Senior under section 12, 12A, 13, 14 or 14A of the Act, as the case may be;

[S 638/2022 wef 29/07/2022]

“subsequent insurance cover” means insurance cover under the CareShield Life Scheme pursuant to an application that is made by an individual whose insurance cover was previously cancelled under regulation 6 of the CareShield Life and Long-Term Care (CSHL Scheme) Regulations 2020.

[S 638/2022 wef 29/07/2022]

[S 833/2021 wef 01/11/2021]

Maximum subsidy of cost of relevant health service

4.—(1) For the purposes of section 16(1)(f) of the Act, the maximum subsidy of the cost of any relevant health service, rendered or provided by any prescribed healthcare provider —

(a) to a Pioneer, is 50% of that cost; or

(b) to a Merdeka Generation Senior, is 25% of that cost.

[S 454/2019 wef 01/11/2019]

[S 638/2022 wef 31/12/2021]

(2) Every prescribed healthcare provider must determine the cost of any relevant health service under paragraph (1) after deducting all or any other subsidies available to citizens of Singapore for that relevant health service.

List of prescribed healthcare providers

5. For the purposes of section 16(1)(f) and (2) of the Act, the prescribed healthcare providers are specified in the Pioneer Generation Package section and Merdeka Generation Package

section of the Ministry of Health's official website at <http://www.moh.gov.sg>.

[S 454/2019 wef 01/07/2019]

[S 638/2022 wef 31/12/2021]

FIRST SCHEDULE

Regulation 2(1)

CASH GRANTS TO PIONEER'S MEDISAVE ACCOUNT

PART 1

PIONEER WITH NO PRE-EXISTING MEDICAL CONDITION

<i>First column</i>	<i>Second column</i>	<i>Third column</i>	<i>Fourth column</i>
<i>Pioneer's year of birth</i>	<i>Amount of cash grant each year</i>		
	<i>2014 to 2020</i>	<i>2021 to 2024</i>	<i>2025 and subsequent years</i>
1. 1934 or earlier	\$800	\$900	\$1,200
2. 1935 to 1939	\$600	\$700	\$700
3. 1940 to 1944	\$400	\$500	\$500
4. 1945 to 1949	\$200	\$250	\$300

PART 2

PIONEER WITH ONE OR MORE PRE-EXISTING MEDICAL CONDITIONS

<i>First column</i>	<i>Second column</i>	<i>Third column</i>	<i>Fourth column</i>	<i>Fifth column</i>
<i>Pioneer's year of birth</i>	<i>Amount of cash grant each year</i>			
	<i>2014 to 2020</i>	<i>2021 to 2024</i>	<i>2025</i>	<i>2026 and subsequent years</i>
1. 1934 or earlier	\$800	\$1,100	\$1,400	\$1,200
2. 1935 to 1939	\$600	\$750	\$750	\$700
3. 1940 to 1944	\$400	\$500	\$500	\$500

FIRST SCHEDULE — *continued*

4. 1945 to 1949	\$200	\$250	\$300	\$300
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[S 407/2025 wef 30/06/2025]

SECOND SCHEDULE

Regulation 3A(2)

MAXIMUM SUBSIDY OF COST OF PREMIUM OF MEDISHIELD
LIFE SCHEME*Pioneer's age on the relevant
date**Maximum subsidy*

	<i>For first insurance period</i>	<i>For each insurance period (other than the first insurance period)</i>
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- | | | |
|----------------------|----|-----|
| 1. 66 to 80 years | 0% | 54% |
| 2. 81 years or older | 0% | 60% |

[S 630/2015 wef 01/11/2015]

THIRD SCHEDULE

Regulation 3A(2A)

MAXIMUM ADDITIONAL SUBSIDY OF COST OF
PREMIUM OF MEDISHIELD LIFE SCHEME

<i>Merdeka Generation Senior's age on the relevant date</i>	<i>Maximum additional subsidy for each insurance period</i>
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- | | |
|----------------------|-----|
| 1. 60 to 75 years | 5% |
| 2. 76 years or older | 10% |

[S 454/2019 wef 01/07/2019]

Made on 1 April 2015.

LIM SOO HOON
Permanent Secretary
(Finance) (Performance),
Ministry of Finance,
Singapore.

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(To be presented to Parliament under section 27(4) of the Pioneer Generation Fund Act 2014).