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No. S 324

CENTRAL PROVIDENT FUND ACT 1953

CENTRAL PROVIDENT FUND (MEDISAVE ACCOUNT WITHDRAWALS) (AMENDMENT) REGULATIONS 2026

In exercise of the powers conferred by section 77(1) of the Central Provident Fund Act 1953, the Minister for Manpower, after consulting with the Central Provident Fund Board, makes the following Regulations:

Citation and commencement

1.—(1) These Regulations are the Central Provident Fund (Medisave Account Withdrawals) (Amendment) Regulations 2026 and, except for regulation 6(*d*), (*e*) and (*f*), come into operation on 1 June 2026.

(2) Regulation 6(*d*), (*e*) and (*f*) is deemed to have come into operation on 17 December 2025.

Amendment of regulation 2

2. In the Central Provident Fund (Medisave Account Withdrawals) Regulations 2001 (called in these Regulations the principal Regulations), in regulation 2 —

(*a*) in paragraph (1), replace the definition of “medical treatment for conception” with —

““medical treatment for conception” means —

(*a*) any assisted conception procedure such as Invitro Fertilisation (IVF) and Gamete Intra-fallopian Transfer (GIFT) that is intended to directly lead to (or result in) conception; or

(b) where assisted conception has resulted, any medical treatment to support the viability of the embryo prior to implantation,

but excludes any medical treatment for fertility preservation;

“medical treatment for fertility preservation” means —

(a) any surgical operation that is carried out for the purpose of preserving fertility owing to possible iatrogenic infertility or iatrogenic subfertility (called fertility preservation surgery); or

(b) any non-surgical procedure that is necessary in preparation for, or as a result of, undergoing fertility preservation surgery (called a related procedure);”;

(b) in paragraph (1), after the definition of “neoplasm”, insert —

““Ninth Schedule treatment” means any medical treatment specified in the Ninth Schedule;”;

(c) after paragraph (4), insert —

“(4A) In this Part, in relation to treatment cycles commenced before 1 June 2026, “medical treatment for conception” means assisted conception procedures, including Invitro Fertilisation (IVF) and Gamete Intra-fallopian Transfer (GIFT).”.

Amendment of regulation 4

3. In the principal Regulations, in regulation 4(1), replace “19, 20, 21 or 21D” with “18A, 18B, 19, 20, 21, 21D or 21E”.

Amendment of regulation 5

4. In the principal Regulations, in regulation 5(1)(a) —
- (a) in sub-paragraph (ii)(B)(BB)(III), delete “or” at the end;
 - (b) in sub-paragraph (iii), after “radiosurgery treatment”, insert “that started before 1 June 2026”;
 - (c) in sub-paragraph (iii)(B), insert “or” at the end; and
 - (d) after sub-paragraph (iii), insert —
 - “(iv) in a case involving radiosurgery treatment that started on or after 1 June 2026, the amount that may be withdrawn under sub-paragraph (i) or (ii), as the case may be;”.

Amendment of regulation 9B

5. In the principal Regulations, in regulation 9B(2), replace “and 21D” with “, 21D and 21E”.

Amendment of regulation 13

6. In the principal Regulations, in regulation 13 —
- (a) in paragraph (1), after “21D”, insert “, 21E”;
 - (b) in paragraphs (2), (3) and (8), replace “and 21D” with “, 21D and 21E”;
 - (c) in paragraph (4), replace sub-paragraph (a) with —
 - “(a) is for —
 - (i) if the treatment was received before 1 June 2026 — the member himself or herself, or the member’s child aged 21 years or below; or
 - (ii) if the treatment is received on or after 1 June 2026 — the member himself or herself, or the member’s dependant; and”;

- (d) in paragraph (6), replace “item 9” with “item 10”;
- (e) in paragraph (7), replace “item 10 or 12” with “item 11 or 13”; and
- (f) in paragraph (8), replace “item 11 or 13” with “item 12 or 14”.

Amendment of regulation 13C

7. In the principal Regulations, in regulation 13C —

- (a) in paragraph (3), replace “and 21D” with “, 21D and 21E”; and
- (b) in paragraph (4)(a), replace sub-paragraphs (i) and (ii) with —

“(i) for the patient’s earlier course of repetitive transcranial magnetic stimulation —

(A) 24 sessions, if the patient has received 24 or more sessions of repetitive transcranial magnetic stimulation in that course before 1 June 2026; or

(B) 30 sessions, in any other case;

(ii) for the patient’s subsequent course of repetitive transcranial magnetic stimulation — 30 sessions; and”.

Amendment of regulation 13D

8. In the principal Regulations, in regulation 13D(3), replace “and 21D” with “, 21D and 21E”.

Amendment of regulation 13E

9. In the principal Regulations, in regulation 13E(2), replace “and 21D” with “, 21D and 21E”.

Amendment of regulation 18

10. In the principal Regulations, in regulation 18 —

(a) replace the regulation heading with —

“Medical treatment for conception”;

(b) in paragraph (1), after “this regulation”, insert “and regulation 18B”; and

(c) delete paragraph (2).

New regulations 18A and 18B

11. In the principal Regulations, after regulation 18, insert —

“Medical treatment for fertility preservation

18A.—(1) Despite anything in this Part, this regulation applies where a member (being a female member) or a member’s female dependant (called in this regulation and regulation 18B the patient) —

(a) is undergoing, or will be undergoing, medically necessary treatment that may result in iatrogenic infertility or iatrogenic subfertility; and

(b) receives medical treatment for fertility preservation on or after 1 June 2026 from an approved medical practitioner —

(i) as an in-patient or out-patient in an approved hospital or approved clinic designated by the Minister for Health; or

(ii) as day surgical treatment in an approved hospital or approved day surgery centre.

(2) Where the medically necessary treatment mentioned in paragraph (1)(a) may result in iatrogenic infertility, the member may withdraw from the member’s medisave account —

(a) for the payment of the fertility preservation surgery received by the patient, an amount not exceeding —

- (i) where the fertility preservation surgery is received as an in-patient — the limits prescribed in regulation 5(1) as applicable; or
 - (ii) where the fertility preservation surgery is received as day surgical treatment — the limits prescribed in regulation 21(1) as applicable; and
- (b) for the payment of the related procedures received by the patient, an amount subject to the limit under regulation 18B.

(3) Where the medically necessary treatment mentioned in paragraph (1)(a) may result in iatrogenic subfertility, the member may withdraw an amount subject to the limit under regulation 18B from the member's medisave account for the payment of any medical treatment for fertility preservation received by the patient.

(4) The amount that may be withdrawn under paragraph (2) or (3) must not exceed the total credit balance in the member's medisave account.

Total limit for withdrawal under regulations 18 and 18A(2)(b) and (3)

18B. The total amount that may be withdrawn under regulations 18 and 18A(2)(b) and (3) (in respect of medical treatments received by the same patient before, on or after 1 June 2026) must not exceed \$15,000.”.

Amendment of regulation 19

12. In the principal Regulations, in regulation 19(2), after “21D”, insert “, 21E”.

Amendment of regulation 21

13. In the principal Regulations, in regulation 21(1)(d) —

- (a) in sub-paragraph (i), delete “or” at the end;

(b) in sub-paragraph (ii), replace “1 April 2025; and” with “1 April 2025 but before 1 June 2026; or”; and

(c) after sub-paragraph (ii), insert —

“(iii) the relevant sum per day (as part of the hospital charges under sub-paragraph (b)) if the treatment started on or after 1 June 2026; and”.

New regulation 21E

14. In the principal Regulations, after regulation 21D, insert —

“Additional withdrawal for payment of outpatient contribution under MediShield Life Scheme

21E.—(1) Paragraph (2) applies where —

- (a) a member or a member’s dependant receives any Ninth Schedule treatment on or after 1 June 2026 as an out-patient; and
- (b) the person who receives any Ninth Schedule treatment is an insured person under the MediShield Life Scheme Act 2015 and an outpatient contribution applies in respect of that medical treatment.

(2) Subject to paragraph (3), the member may withdraw moneys from the member’s medisave account for payment of the medical treatment received by the insured person to which the outpatient contribution mentioned in paragraph (1)(b) applies.

(3) The total amount that may be withdrawn by a member under paragraph (2) in respect of medical treatment received by an insured person in each insurance period of the insured person’s insurance cover under the MediShield Life Scheme must not exceed the lowest of the following amounts:

- (a) \$500;
- (b) the outpatient contribution applicable in respect of the medical treatment received by that insured person;

(c) the total credit balance in the member's medisave account.

(4) To avoid doubt, the amount that may be withdrawn under paragraph (2) is in addition to the amount that may be withdrawn in accordance with the withdrawal limits specified in regulations 9B, 13 (read with the First or Third Schedule as applicable), 13C, 13D, 13E and 19 (as the case may be) for the relevant Ninth Schedule treatment.

(5) In this regulation —

“insurance period” has the meaning given by regulation 7(1) of the MediShield Life Scheme Regulations 2015 (G.N. No. S 622/2015);

“insured person” has the meaning given by section 2(1) of the MediShield Life Scheme Act 2015;

“outpatient contribution”, in respect of medical treatment received by an insured person, means so much of the amount specified in Part 5 of the Seventh Schedule to the MediShield Life Scheme Regulations 2015 as is applicable in respect of that medical treatment;

“MediShield Life Scheme” means the MediShield Life Scheme mentioned in section 3 of the MediShield Life Scheme Act 2015.”.

Amendment of First Schedule

15. In the principal Regulations, in the First Schedule —

(a) replace item 3 with —

“3. Anti-retroviral drugs registered in Singapore for the medical treatment of human immunodeficiency virus (HIV) or acquired immunodeficiency syndrome (AIDS)	With effect from 1 June 2001 but before 1 June 2026	\$550 per month per patient or the total credit balance in the member’s medisave account, whichever is the lower.
	With effect from 1 June 2026	\$850 per month per patient or the total credit balance in the member’s medisave account, whichever is the lower.”; and

(b) after item 18, insert —

“19. Radiosurgery treatment	For course of treatment beginning on or after 1 June 2026	\$3,750 per treatment or the total credit balance in the member’s medisave account, whichever is the lower.”.
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Amendment of Third Schedule

16. In the principal Regulations, in the Third Schedule, in item 1, in the first column, replace “Bone marrow transplant” with “Autologous bone marrow transplant for the treatment of multiple myeloma”.

Amendment of Sixth Schedule

17. In the principal Regulations, in the Sixth Schedule —

- (a) in item 8, in the first column, replace “Bone marrow transplant” with “Autologous bone marrow transplant for the treatment of multiple myeloma”;

(b) after item 14, insert —

“14A. Medical treatment for fertility preservation	Received from an approved medical practitioner as a patient of an approved hospital or approved clinic	Regulation 18A”; and
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(c) after item 17, insert —

“17A. Radiosurgery treatment	Received from an approved medical practitioner as a patient of an approved hospital, approved centre or approved clinic	Regulation 13(2), read with item 19 of the First Schedule”.
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New Ninth Schedule

18. In the principal Regulations, after the Eighth Schedule, insert —

“NINTH SCHEDULE

Regulations 2(1) and 21E(1) and (4)

<i>First column</i>	<i>Second column</i>
<i>Type of medical treatment</i>	<i>Operative date for treatment received</i>
1. Administration of immunosuppressants for organ transplant mentioned in item 9 of the First Schedule, read with regulation 13(2)	With effect from 1 June 2026
2. Approved out-patient parenteral nutrition mentioned in regulation 9B(1)	With effect from 1 June 2026
3. Autologous bone marrow transplant for the treatment of multiple myeloma mentioned in item 1 of the Third Schedule, read with regulation 13(3)	With effect from 1 June 2026
4. Cancer drug treatment, cancer scan or diagnostic test mentioned in regulation 13(8), read with items 12 and 14 of the First Schedule	With effect from 1 June 2026
5. CTGTP treatment mentioned in regulation 13D(1)	With effect from 1 June 2026

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| 6. High-cost drug treatment mentioned in regulation 13E(1) | With effect from 1 June 2026 |
| 7. Hyperbaric oxygen therapy mentioned in item 6 of the First Schedule, read with regulation 13(2) | With effect from 1 June 2026 |
| 8. Life support home care provided to a paediatric patient mentioned in item 16 of the First Schedule, read with regulation 13(2) | With effect from 1 June 2026 |
| 9. Negative pressure wound therapy mentioned in item 17 of the First Schedule, read with regulation 13(2) | With effect from 1 June 2026 |
| 10. Out-patient parenteral antibiotics therapy mentioned in item 3 of the Third Schedule, read with regulation 13(3) | With effect from 1 June 2026 |
| 11. Radiosurgery treatment mentioned in item 19 of the First Schedule, read with regulation 13(2) | With effect from 1 June 2026 |
| 12. Radiotherapy treatment mentioned in item 1 of the First Schedule, read with regulation 13(2) | With effect from 1 June 2026 |
| 13. Renal dialysis treatment mentioned in regulation 19(2) | With effect from 1 June 2026 |
| 14. Repetitive transcranial magnetic stimulation mentioned in regulation 13C(1) | With effect from 1 June 2026 |
| 15. Treatment under home ventilation and respiratory support programme mentioned in item 15 of the First Schedule, read with regulation 13(2) | With effect from 1 June 2026 |
| 16. Treatment with pasteurised donated human milk mentioned in item 18 of the First Schedule, read with regulation 13(2) | With effect from 1 June 2026”. |

[G.N. No. S 890/2025]

Made on 25 May 2026.

STANLEY LOH
*Permanent Secretary,
Ministry of Manpower,
Singapore.*

[RESD/Cross-cutting Policy/CPFSL/2026;
AG/LEGIS/SL/36/2025/1]

(To be presented to Parliament under section 78(2) of the Central Provident Fund Act 1953).