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The Editor
TODAY
Forum Page

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Dear Editor

Civil servants get extra Medisave for insurance

I refer to the article, 'Medisave, Medishield ... Medi-crisis?' (TODAY, Jan 5), by Stanley Jeremiah.

Mr Jeremiah said that the Civil Service introduced the Medisave-cum-Outpatient (MSO) Scheme to "cut back on the level of medical benefits for employees, leaving them more exposed in the case of a serious medical condition". This is not true.

The MSO scheme is a portable medical benefits scheme that makes use of and builds on the national system of healthcare financing. Civil servants under this scheme have an additional 1% of their monthly salary paid into their Medisave account to buy Medisave-approved insurance plans.

In addition, the scheme provides officers with an outpatient subsidy of \$350 per year with the unused portion paid into their Medisave account at the end of the year. This helps officers build up their Medisave savings.

To further help our officers, we have worked with four insurance companies to offer bulk premium rates to them. Besides the basic Medisave-approved plans, they can buy riders to cover deductibles and co-payment portions so that the entire hospital bill can be paid for through insurance, without them touching their Medisave or cash.

We have conducted awareness and outreach programmes to staff to ensure that they understand the need to be adequately covered for their medical needs as well as to explain how such portable medical insurance schemes work. All new recruits are briefed on this when they join the Service.

Since the offer of bulk premiums in October 2006, more than 6,000 officers have signed up for portable Medisave-approved insurance.

In short, the MSO scheme empowers officers to be in full control of providing for their medical needs by using the additional 1% of their salary to pay for insurance premiums. The portability of the insurance schemes ensures that officers' medical needs are taken care of beyond their time with the Civil Service.

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