

Your Ref :
Our Ref : CIRD5/2-05



8 June 2009

The Editor
The Straits Times
Forum Page

100 High Street
#07-01 The Treasury
Singapore 179434
www.psd.gov.sg

Dear Editor,

Medical benefits on co-payment basis

I refer to the letter, "Entitled to 'full' medical benefits but told to pay" (ST Online, 3 Jun 09) by Mdm Ong Kwee Hong.

As part of encouraging personal responsibility for health care, the Civil Service's medical benefits schemes are provided on a co-payment basis. Hence, there are no 'full' medical benefits.

Subsidies provided under the medical benefits schemes cover standard drugs, treatments or tests because these standard items would be sufficient in the treatment of most medical conditions.

Items classified as non-standard, including what Mdm Ong termed "branded" drugs, may be subsidised if they are prescribed by doctors as necessary for diagnosis or treatment, and where standard alternatives are not suitable or available. Health screening procedures (e.g. mammogram screening, pap smear) may also be subsidised if they have been prescribed by a doctor for diagnostic purposes.

Pensioners who require clarifications on their medical benefits may contact the Accountant-General's Department (Pensions Branch) at 1800-333-3437 (toll-free line) or email agd_mailbox@agd.gov.sg.

Ms Bernadette Sim
Director, Personnel Policy
Public Service Division
Prime Minister's Office