

Withdrawal Limits

An account holder may use his Medisave to pay for the hospitalisation and certain outpatient expenses incurred at any hospital in Singapore. He may use his Medisave savings for himself and as well as his immediate family members.

Medisave can be claimed only if the patient stays in the hospital for at least 8 hours (unless the patient is admitted for day surgery).

The claim limits are as follows:

- **Medical / surgical inpatient cases**

S\$450 per day for daily hospital charges for patients admitted on or after 1 May 2007. This includes a maximum of S\$50 for doctor's daily attendance fees.

- **Approved day surgeries**

Up to S\$300 per day for daily hospital charges for surgeries done on or after 1 May 2007. This includes a maximum of S\$30 for doctor's daily attendance fees.

- **Surgical operations (inpatient and day surgery)**

A fixed limit - depending on the complexity of the operation - according to the table of surgical procedure, as given below :

Table of Operations	Medisave Limits
1A / 1B / 1C	S\$250 / 350 / 450
2A / 2B / 2C	S\$600 / 750 / 950
3A / 3B / 3C	S\$1,250 / 1,550 / 1,850
4A / 4B / 4C	S\$2,150 / 2,600 / 2,850
5A / 5B / 5C	S\$3,150 / 3,550 / 3,950
6A / 6B / 6C	S\$4,650 / 5,150 / 5,650
7A / 7B / 7C	S\$6,200 / 6,900 / 7,550

Anatomical System
I Integumentary system (SA)
II Musculoskeletal system (SB)
III Respiratory system (SC)
IV Cardiovascular system (SD)
V Hemic & Lymphatic system (SE)
VI Digestive System (SF)
VII Urinary System (SG)
VIII Male Genital System (SH)
IX Female Genital System (SI)
X Endocrine System (SJ)
XI Nervous System (SK)
XII Eye (SL)
XIII Ear (SM)

For a more detailed table, please click on the above links.

With effect from 1 Jan 2014, the Table of Surgical Procedures will be revised. Read the [press release](#) for more details. Please refer to the [updated Table of Surgical Procedures](#).

- **Medisave Maternity Package**

Up to \$450 for each day in the hospital, plus an additional \$450 and surgical withdrawal limit depending on the type of delivery procedure you undergo. For more information, please refer to the [Marriage and Parenthood Schemes](#) page.

- **Home Palliative Care**

A withdrawal limit of \$1,500 per patient per lifetime.

- **Psychiatric treatment**

Up to S\$150 per day for the daily hospital charges including a maximum of S\$50 for the doctor's daily attendance fees, subject to a maximum of S\$5,000 a year for treatment received on or after 1 Jan 2007.

- **Stay in approved community hospitals**

For patients admitted before 1 Jun 2010, up to S\$150 per day for the daily hospital charges including a maximum of S\$30 for the doctor's daily attendance fees, subject to a maximum of S\$3,500 a year

For patients admitted on or after 1 Jun 2010, up to \$250 per day for the daily hospital charges including a maximum of S\$30 for the doctor's daily attendance fees, subject to a maximum of \$5,000 a year

- **Stay in approved convalescent hospitals**

Up to S\$50 per day for the daily hospital charges including a maximum of S\$30 for the doctor's daily attendance fees, subject to a maximum of S\$3,000 a year

- **Stay in approved hospices**

Up to S\$160 per day for the daily hospital charges including a maximum of S\$30 for the doctor's daily attendance fees

- **Day Rehabilitation at approved day rehabilitation centres**

For patients admitted before 1 Jun 2010, up to S\$20 per day for day rehabilitation charges, subject to a maximum of S\$1,500 a year

For patients admitted on or after 1 Jun 2010, up to \$25 per day for day rehabilitation charges, subject to a maximum of S\$1,500 a year

- **Treatment in approved day hospitals**

Up to S\$150 per day, including a maximum of S\$30 for the doctor's daily attendance fees, subject to a maximum of S\$3,000 per year.

Medisave can be used for the following outpatient treatment:

(Note: If these outpatient treatments were undertaken while a patient was hospitalised, the patient will not be eligible to claim under the withdrawal limits for outpatient treatment. The eligible claim would be based on the prevailing inpatient withdrawal limits i.e. currently at \$450 per day.)

- **Outpatient treatments of approved chronic diseases** (with effect from 1 Jan 2012)

- Up to S\$400 per Medisave account a year (subject to S\$30 deductible and 15% co-payment by patient) for diabetes
- Up to S\$400 per Medisave account a year (subject to S\$30 deductible and 15% co-payment by patient) for hypertension, lipids disorders or stroke
- Up to S\$400 per Medisave account a year (subject to S\$30 deductible and 15% co-payment by patient) for asthma or chronic obstructive pulmonary disease (COPD)
- Up to S\$400 per Medisave account a year (subject to S\$30 deductible and 15% co-payment by patient) for schizophrenia or major depression
- Up to S\$400 per Medisave account a year (subject to S\$30 deductible and 15% co-payment by patient) for bipolar disorder or dementia

- **Outpatient treatments of approved chronic diseases** (with effect from 1 Jan 2014)

- Up to S\$400 per Medisave account a year (subject to S\$30 deductible and 15% co-payment by patient) for osteoarthritis anxiety, benign prostatic hyperplasia,

Parkinson's disease or nephrosis/nephritis

- **Outpatient Vaccinations** (with effect from 1 Jan 2012)
 - Up to S\$400 per Medisave account a year for pneumococcal vaccinations for children under 6 years of age
 - Up to S\$400 per Medisave account a year for Hepatitis B vaccination

- **Outpatient Vaccinations** (with effect from 1 Jun 2013)
 - Up to S\$400 per Medisave account a year for Measles, Mumps and Rubella (MMR), Tuberculosis (BCG), Diphtheria, Pertussis & Tetanus (DTaP/Tdap), Poliomyelitis, Haemophilus Influenza Type B (Hib)

- **Outpatient Vaccinations** (with effect from 1 Jan 2014)
 - Up to S\$400 per Medisave account a year for influenza and pneumococcal vaccinations for persons with higher risk of developing influenza-related complications and severe pneumococcal disease respectively

- **Outpatient MRI scans, CT scans and other diagnostics for cancer patients**
 - Up to \$600 per year from 1 Apr 2008

- **Assisted Conception Procedures (ACP)**

Use of Medisave for ACP treatment cycles regardless whether treatment is taken in inpatient or outpatient setting). Only patient's and spouse's Medisave accounts may be used. For Assisted Conception Procedures' treatments received on or after 1 Oct 2013, the withdrawal limits are:

 - o 1st cycle - \$6,000
 - o 2nd cycle - \$5,000
 - o 3rd and subsequent cycles - \$4,000

A lifetime Medisave withdrawal limit of \$15,000 per patient for ACP also applies.

- **Outpatient renal dialysis treatment** (Only the patient's Medisave may be used. For patients age of 18 and below, the parents' Medisave may be used)
 - S\$450 a month

- **Outpatient radiotherapy** for cancer patients
 - For External Therapy, S\$80 per treatment
 - For Brachytherapy with external radiotherapy, S\$300 per treatment
 - For Brachytherapy without external radiotherapy, S\$360 per treatment
 - For Superficial X-Ray, S\$30 per treatment
 - For Stereotactic radiotherapy, S\$2,800 per treatment

- **Outpatient radiosurgery treatment** for cancer patients (namely Novalis radiosurgery treatment and Gamma Knife treatment)
 - \$7,500 per treatment and \$300 per day for daily hospital charge.

- **Outpatient chemotherapy** for cancer patients

Includes analgesic medication and suppressive treatments (neuro-endocrine and nuclear medicine treatments).

 - S\$300 for 7-day treatment cycle or S\$1,200 for 21/28-day treatment cycle

- **Outpatient anti-retroviral treatment for HIV patients** (Note: Only the patient's own Medisave may be used. For patients aged 18 and below, their parents' Medisave may be used.)

Includes drugs used for the treatment of opportunistic infections.

 - S\$550 per month

- Desferral drug and blood transfusion for **Thalassaemia treatment (Outpatient)**

- S\$350 per month

- **Hyperbaric Oxygen Therapy (Outpatient)**
 - S\$100 per treatment cycle

- **Outpatient Intravenous Antibiotic Treatment**
 - S\$600 per weekly cycle, up to \$2,400 a year

- **Long Term Oxygen Therapy and Infant Continuous Positive Airway Pressure Therapy (Outpatient)**

Medisave may be used for the rental of the devices that provide concentrated oxygen or pressured oxygen for the above treatments.

 - S\$75 per month

- **Immuno-Suppressants** for patients after organ transplants **(Outpatient)**
 - S\$300 per month

For a summary of the:

- Medisave withdrawal limits, please click [here](#).

The Medisave withdrawal limits are necessary to ensure that members' Medisave savings are conserved for future medical needs, especially during old age. However, the limits are generally adequate to cover most of the charges incurred in the Class B2 and C wards. However, for expenses incurred in the private hospitals and Class A and B1 wards of government and restructured hospitals, the patient usually has to pay cash out-of-pocket for part of the bill which exceeds the withdrawal possible from Medisave.

Last updated on 16 Oct 2013