Before Your Healthcare Visit



Going to see a doctor, visit a polyclinic or hospital?
Here's what you need to know and prepare before you leave home

Know Your Medical Scheme

Your medical scheme determines what is covered for you and your eligible dependant(s), and what you may need to co-pay.

Fixed Amount on Ward Charges (FAW)	Co-payment on Ward Charges (CPW)	Comprehensive Co-payment (CCS)	Medisave-cum-Subsidised Outpatient (MSO)

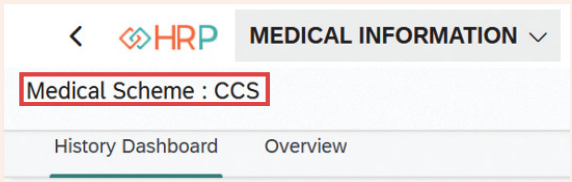
Not sure which scheme you're on? Log in to the Pensioner's Portal to view your scheme.

Via HRP (Pensioner's Portal)

1. Log in to HRP and click on the "Medical Information" tile



2. Your medical scheme will be shown



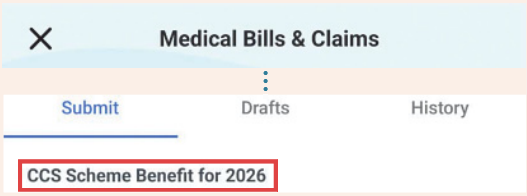
OR

Via Workpal

1. Log in to Workpal and click on the "Medical Bills and Claims" icon



2. Your medical scheme will be shown



Is Your Treatment or Medication Claimable?

Refer to the Pensioner's Handbook for details of your medical benefits.
In general, some of the **common non-claimable items** are:

- Retail or off-the-shelf items (e.g. Panadol, health supplements, vitamins)
- Vaccinations
- Health screenings and scans
- Medical equipment and aids



What Should You Bring?

- ☑ Public Service (PS) Card, Civil Service Card (CSC) or e-CSC
- ☑ Pre-Existing Illness (PEI) Memo, if applicable
- ☑ Referral letter, where applicable
- ☑ Any other documents your healthcare provider has requested



Be prepared — check your scheme and have your documents ready!