

ANNEX F-2: MATCHED MEDISAVE SCHEME

The Government will introduce a five-year Matched MediSave Scheme (“MMSS”) from January 2026, to boost MediSave adequacy for seniors with lower balances.

Under the MMSS, the Government will match every dollar of voluntary cash top-ups to the MediSave Account (“MA”) of eligible CPF members, up to an annual cap of \$1,000. Anyone, including their families, employers, and the community, can make the top-ups to eligible members’ CPF MA. Givers will not receive income tax relief (“CPF Cash Top-Up Relief”) for cash top-ups that attract the MMSS matching grant¹.

To be eligible for the MMSS, the CPF member whose CPF MA is being topped up must:

- a. Be a Singapore Citizen aged 55 to 70;
- b. Own no more than one property;
- c. Have a residential Annual Value of not more than \$21,000;
- d. Have an average monthly income of not more than \$4,000; and
- e. Have a CPF MA balance that is less than half the prevailing Basic Healthcare Sum.

MMSS eligibility is automatically assessed every year, and the CPF Board will notify eligible members at the beginning of each year, from January 2026. Members can also check their eligibility via the CPF website from January 2026. About 184,000 CPF members are expected to be eligible for the MMSS. Matching grants by the Government will be disbursed to eligible members in the following year.

More Information

Scheme	Contact Details
Matched MediSave Scheme	Please contact the CPF Board at cpf.gov.sg/contact-us .

¹ Givers may continue to enjoy income tax relief of up to \$8,000 per year for eligible cash top-ups to their own CPF Special Account, Retirement Account, or MA, and another \$8,000 per year for eligible cash top-ups to the accounts of their loved ones, that do not attract any matching grant under the MMSS or the Matched Retirement Savings Scheme. For more details, please refer to Annex H-2.