

**Breakdown of standard premiums for Enhanced IncomeShield**

**For insured person who is a Singapore Citizen or Permanent Resident**

Age Next Birthday <sup>1</sup>	MediShield Life Premiums (Fully payable by Medisave) <sup>2</sup>	Additional Withdrawal Limits (AWLs)	Additional private insurance coverage							
			Enhanced IncomeShield							
			Preferred		Advantage		Basic - SG		Basic - PR	
			Premiums	Cash outlay <sup>3</sup>	Premiums	Cash outlay <sup>3</sup>	Premiums	Cash outlay <sup>3</sup>	Premiums	Cash outlay <sup>3</sup>
1 to 18	\$145	\$300	\$190	-	\$54	-	\$34	-	\$41	-
19 to 20	\$145		\$237	-	\$72	-	\$58	-	\$63	-
21 to 30	\$250		\$200	-	\$16	-	\$2	-	\$7	-
31 to 35	\$390		\$295	-	\$24	-	-	-	\$1	-
36 to 40	\$390		\$312	\$12	\$48	-	\$1	-	\$19	-
41 to 45	\$525	\$600	\$558	-	\$122	-	\$33	-	\$61	-
46 to 50	\$525		\$676	\$76	\$134	-	\$50	-	\$80	-
51 to 55	\$800		\$718	\$118	\$173	-	-	-	\$15	-
56 to 60	\$800		\$992	\$392	\$209	-	-	-	\$28	-
61 to 65	\$1,020		\$1,327	\$727	\$338	-	\$43	-	\$102	-
66 to 70	\$1,100	\$900	\$1,965	\$1,365	\$627	\$27	\$192	-	\$293	-
71 to 73	\$1,195		\$2,803	\$1,903	\$989	\$89	\$415	-	\$561	-
74 to 75	\$1,320		\$3,208	\$2,308	\$1,199	\$299	\$514	-	\$686	-
76 to 78	\$1,530		\$3,594	\$2,694	\$1,477	\$577	\$626	-	\$838	-
79 to 80	\$1,590		\$4,091	\$3,191	\$1,754	\$854	\$747	-	\$983	\$83
81 to 83	\$1,675		\$4,301	\$3,401	\$1,817	\$917	\$850	-	\$1,083	\$183
84 to 85	\$1,935		\$4,765	\$3,865	\$2,056	\$1,156	\$997	\$97	\$1,270	\$370
86 to 88	\$2,025		\$5,365	\$4,465	\$2,324	\$1,424	\$1,131	\$231	\$1,644	\$744
89 to 90	\$2,025		\$5,930	\$5,030	\$2,627	\$1,727	\$1,404	\$504	\$1,966	\$1,066
91 to 93	\$2,055		\$6,089	\$5,189	\$2,962	\$2,062	\$1,783	\$883	\$2,414	\$1,514
94 to 95	\$2,055	\$6,618	\$5,718	\$3,353	\$2,453	\$2,048	\$1,148	\$2,725	\$1,825	
96 to 98	\$2,055	\$7,116	\$6,216	\$3,724	\$2,824	\$2,311	\$1,411	\$3,035	\$2,135	
99 to 100	\$2,055	\$7,592	\$6,692	\$4,084	\$3,184	\$2,583	\$1,683	\$3,356	\$2,456	
Over 100	\$2,055	\$7,764	\$6,864	\$4,460	\$3,560	\$2,870	\$1,970	\$3,696	\$2,796	

Age Next Birthday <sup>1</sup>	MediShield Life Premiums (Fully payable by Medisave) <sup>2</sup>	Additional Withdrawal Limits (AWLs)	Additional private insurance coverage			
			Enhanced IncomeShield			
			Enhanced C - SG		Enhanced C - PR	
			Premiums	Cash outlay <sup>3</sup>	Premiums	Cash outlay <sup>3</sup>
1 to 18	\$145	\$300	\$9	-	\$18	-
19 to 20	\$145		\$25	-	\$36	-
21 to 30	\$250		-	-	-	-
31 to 35	\$390		-	-	-	-
36 to 40	\$390		-	-	-	-
41 to 45	\$525	\$600	-	-	\$11	-
46 to 50	\$525		-	-	\$14	-
51 to 55	\$800		-	-	-	-
56 to 60	\$800		-	-	-	-
61 to 65	\$1,020		-	-	-	-
66 to 70	\$1,100	\$900	\$20	-	\$135	-
71 to 73	\$1,195		\$155	-	\$322	-
74 to 75	\$1,320		\$216	-	\$414	-
76 to 78	\$1,530		\$304	-	\$558	-
79 to 80	\$1,590		\$388	-	\$671	-
81 to 83	\$1,675		\$562	-	\$864	-
84 to 85	\$1,935		\$555	-	\$876	-
86 to 88	\$2,025		\$595	-	\$1,289	\$389
89 to 90	\$2,025		\$680	-	\$1,399	\$499
91 to 93	\$2,055		\$782	-	\$1,532	\$632
94 to 95	\$2,055	\$998	\$98	\$1,812	\$912	
96 to 98	\$2,055	\$1,201	\$301	\$2,077	\$1,177	
99 to 100	\$2,055	\$1,341	\$441	\$2,258	\$1,358	
Over 100	\$2,055	\$1,541	\$641	\$2,518	\$1,618	

SG: Singapore Citizen PR: Singapore Permanent Resident  
Premium rates are inclusive of 7% GST.

Yearly premiums are based on the insured's age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time.

<sup>1</sup>The last entry age is 75, based on the insured's age next birthday.

<sup>2</sup>Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the Additional Premiums. The net MediShield Life premium payable after accounting for these is fully payable by MediSave. Version 1.21

<sup>3</sup>This refers to the cash outlay if you are paying by MediSave (assuming you have sufficient monies in your MediSave account). If you are not paying by MediSave, your total cash outlay will be equal to MediShield Life Premiums + Premiums for Additional private insurance coverage. For example, for an insured aged 30 (at next birthday) buying Enhanced IncomeShield Preferred plan, the total premium = \$250 + \$200= \$450

**For insured person who is a Foreigner**

Age Next Birthday <sup>1</sup>	Total Medisave Withdrawal Limits <sup>2</sup>	Enhanced IncomeShield							
		Preferred		Advantage		Basic - FR		Enhanced C - FR	
		Total Premiums	Cash outlay <sup>3</sup>	Total Premiums	Cash outlay <sup>3</sup>	Total Premiums	Cash outlay <sup>3</sup>	Total Premiums	Cash outlay <sup>3</sup>
1 to 18	\$445	\$335	-	\$199	-	\$194	-	\$188	-
19 to 20	\$445	\$382	-	\$217	-	\$215	-	\$212	-
21 to 30	\$550	\$450	-	\$266	-	\$264	-	\$261	-
31 to 35	\$690	\$685	-	\$414	-	\$401	-	\$394	-
36 to 40	\$690	\$702	\$12	\$438	-	\$433	-	\$394	-
41 to 45	\$1,125	\$1,083	-	\$647	-	\$629	-	\$573	-
46 to 50	\$1,125	\$1,201	\$76	\$659	-	\$650	-	\$578	-
51 to 55	\$1,400	\$1,518	\$118	\$973	-	\$907	-	\$815	-
56 to 60	\$1,400	\$1,792	\$392	\$1,009	-	\$922	-	\$836	-
61 to 65	\$1,620	\$2,347	\$727	\$1,358	-	\$1,229	-	\$1,121	-
66 to 70	\$1,700	\$3,065	\$1,365	\$1,727	\$27	\$1,481	-	\$1,366	-
71 to 73	\$2,095	\$3,998	\$1,903	\$2,184	\$89	\$1,986	-	\$1,776	-
74 to 75	\$2,220	\$4,528	\$2,308	\$2,519	\$299	\$2,241	\$21	\$2,024	-
76 to 78	\$2,430	\$5,124	\$2,694	\$3,007	\$577	\$2,643	\$213	\$2,383	-
79 to 80	\$2,490	\$5,681	\$3,191	\$3,344	\$854	\$2,909	\$419	\$2,631	\$141
81 to 83	\$2,575	\$5,976	\$3,401	\$3,492	\$917	\$2,882	\$307	\$2,606	\$31
84 to 85	\$2,835	\$6,700	\$3,865	\$3,991	\$1,156	\$3,321	\$486	\$3,022	\$187
86 to 88	\$2,925	\$7,390	\$4,465	\$4,349	\$1,424	\$4,010	\$1,085	\$3,617	\$692
89 to 90	\$2,925	\$7,955	\$5,030	\$4,652	\$1,727	\$4,364	\$1,439	\$3,888	\$963
91 to 93	\$2,955	\$8,144	\$5,189	\$5,017	\$2,062	\$4,888	\$1,933	\$4,175	\$1,220
94 to 95	\$2,955	\$8,673	\$5,718	\$5,408	\$2,453	\$5,232	\$2,277	\$4,506	\$1,551
96 to 98	\$2,955	\$9,171	\$6,216	\$5,779	\$2,824	\$5,573	\$2,618	\$4,818	\$1,863
99 to 100	\$2,955	\$9,647	\$6,692	\$6,139	\$3,184	\$5,928	\$2,973	\$5,032	\$2,077
Over 100	\$2,955	\$9,819	\$6,864	\$6,515	\$3,560	\$6,302	\$3,347	\$5,342	\$2,387

FR: Foreigner

Premium rates are inclusive of 7% GST.

Yearly premiums are based on the insured's age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time.

<sup>1</sup>The last entry age is 75, based on the insured's age next birthday.

<sup>2</sup>If you are paying for a foreigner whose plan does not have a MediShield Life portion, you can utilise an equivalent amount of MediSave to pay for his/her premiums.

<sup>3</sup>This refers to the cash outlay if you are paying by MediSave (assuming you have sufficient monies in your MediSave account). If you are not paying by MediSave, your total cash outlay will be equal to the Total Premiums. For example, for an insured aged 30 (at next birthday) buying Enhanced IncomeShield Preferred plan, the total cash outlay will be \$450.