

Worked Examples of MediShield Life Payables in 2023 for Pioneer Generation (PG) Seniors, after PG Premium Subsidies and MediSave Top-ups

1. PG seniors aged 89 years old in 2023

Both seniors' MediShield Life premiums will remain fully covered by the Government after taking into account PG subsidies and the enhanced MSV top-ups.

Item	No serious pre-existing conditions	Has serious pre-existing conditions
Revised Standard Premium	\$2,025	\$2,025
Add: Additional Premiums at 30% of Standard Premiums for those with serious pre-existing conditions	N.A.	\$608
Premiums before Subsidy	\$2,025	\$2,633
Less: Special PG subsidy	\$1,194	\$1,553
Net Premium Payable after premium subsidies	\$831	\$1,080
Annual MediSave Top-Up for PG which can be used to pay for premiums	\$900	\$1,100

2. PG seniors aged 74 years old in 2023

The PG subsidies and enhanced MediSave top-ups will cover about two-thirds of both seniors' MediShield Life premiums.

Item	No serious pre-existing conditions	Has serious pre-existing conditions
Revised Standard Premium	\$1,320	\$1,320
Add: Additional Premiums at 30% of Standard Premiums for those with serious pre-existing conditions	N.A.	\$396
Premiums before Subsidy	\$1,320	\$1,716
Less: Special PG subsidy	\$646	\$840
Net Premium Payable after premium subsidies	\$674	\$876
Annual MediSave Top-Up for PG which can be used to pay for premiums	\$250	\$250