

TABLE A-1: PREMIUM SUBSIDIES FOR LOWER- TO MIDDLE-INCOME (NON-PIONEER GENERATION)

Age Next Birthday	Subsidies ¹ as Percentage of Premiums (for Singapore Citizens)		
	Lower income ²	Lower-middle income ³	Upper-middle-income ⁴
1 – 20	25%	20%	15%
21 – 30			
31 – 40			
41 – 50	30%	25%	20%
51 – 60			
61 – 65			
66 – 70	35%	30%	25%
71 – 73			
74 – 75			
76 – 78			
79 – 80	40%	35%	30%
81 – 83			
84 – 85			
86 – 88			
89 – 90	45%	40%	35%
>90			

¹ (a) These subsidy rates are applicable to Singapore Citizens living in properties with an Annual Value (AV) of \$13,000 or less. Those living in properties with an AV of between \$13,101 to \$21,000 will receive 10 percentage points less than these subsidy rates. Those living in properties with an AV of above \$21,000 will not receive these subsidies; (b) Permanent Residents receive half of the subsidy rates applicable to Singapore Citizens.

² Lower-income refers to individuals with monthly per capita household income of \$1,100 or less

³ Lower-middle-income refers to individuals with monthly per capita household income of \$1,101 to \$1,800

⁴ Upper-middle-income refers to individuals with monthly per capita household income of \$1,801 to \$2,600

TABLE A-2: CURRENT MEDISHIELD AND MEDISHIELD LIFE PREMIUMS (NON-PIONEER GENERATION) IN 2015¹

Age Next Birthday	Current Annual MediShield Premiums (\$)	MediShield Life Annual Premiums Before Subsidy (\$)	2015 MediShield Life premiums after subsidy ²							
			Lower Income		Lower-Middle Income		Upper-Middle Income		High Income	
			Annual (\$)	Monthly (\$)	Annual (\$)	Monthly (\$)	Annual (\$)	Monthly (\$)	Annual (\$)	Monthly (\$)
1 – 20	50	130	60	5	61	5	62	5	66	6
21 – 30	66	195	82	7	84	7	86	7	92	8
31 – 40	105	310	131	11	134	11	137	11	146	12
41 – 50	220	435	237	20	241	20	246	20	263	22
51 – 60	345	630	364	30	371	31	377	31	402	34
61 – 65	455	755	462	39	470	39	477	40	515	43
66 – 70	540	815	530	44	546	46	554	46	595	50
71 – 73	560	885	563	47	572	48	581	48	625	52
74 – 75	646	975	634	53	653	54	663	55	712	59
76 – 78	775	1,130	678	57	735	61	778	65	846	71
79 – 80	865	1,175	705	59	764	64	823	69	927	77
81 – 83	1,123	1,250	750	63	813	68	875	73	1,148	96
84 – 85	1,150	1,430	858	72	930	77	1,001	83	1,206	101
86 – 88	1,190	1,500	825	69	900	75	975	81	1,252	104
89 – 90	1,190	1,500	825	69	900	75	975	81	1,252	104
>90	-	1,530	765	64	842	70	918	77	1,258	105

¹ Premiums are based on the indicative schedule of benefits and may be further revised. The CPF Board will inform all policyholders of their payable MediShield Life premium (after any applicable subsidies) in writing, before premium deduction.

² (a) Subsidies include premium subsidies for lower- to middle-income families and transitional subsidies for all Singapore Citizens. Premium subsidy rates in Table A-1 were used, and are applicable for those living in properties with an Annual Value (AV) of \$13,000 or less. Those living in properties with AV of between \$13,101 to \$21,000 will receive 10 percentage points less than these subsidy rates in Table A-1. Those living in properties with AV of above \$21,000 will not receive these subsidies; (b) For Permanent Residents, half of the relevant premium subsidy rates apply, but no transitional subsidies.

TABLE A-3: CURRENT MEDISHIELD AND MEDISHIELD LIFE PREMIUMS (NON-PIONEER GENERATION) IN 2019¹

Age Next Birthday	Current Annual MediShield Premiums (\$)	MediShield Life Annual Premiums Before Subsidy in 2019 (\$)	2019 MediShield Life premiums after subsidy ²							
			Lower Income		Lower-Middle Income		Upper-Middle Income		High Income	
			Annual (\$)	Monthly (\$)	Annual (\$)	Monthly (\$)	Annual (\$)	Monthly (\$)	Annual (\$)	Monthly (\$)
1 – 20	50	130	98	8	104	9	111	9	130	11
21 – 30	66	195	146	12	156	13	166	14	195	16
31 – 40	105	310	233	19	248	21	264	22	310	26
41 – 50	220	435	305	25	326	27	348	29	435	36
51 – 60	345	630	441	37	473	39	504	42	630	53
61 – 65	455	755	491	41	529	44	566	47	755	63
66 – 70	540	815	530	44	571	48	611	51	815	68
71 – 73	560	885	575	48	620	52	664	55	885	74
74 – 75	646	975	634	53	683	57	731	61	975	81
76 – 78	775	1,130	678	57	735	61	791	66	1,130	94
79 – 80	865	1,175	705	59	764	64	823	69	1,175	98
81 – 83	1,123	1,250	750	63	813	68	875	73	1,250	104
84 – 85	1,150	1,430	858	72	930	77	1,001	83	1,430	119
86 – 88	1,190	1,500	825	69	900	75	975	81	1,500	125
89 – 90	1,190	1,500	825	69	900	75	975	81	1,500	125
>90	-	1,530	765	64	842	70	918	77	1,530	128

¹Premiums are based on the indicative schedule of benefits and may be further revised. The CPF Board will inform all policyholders of their payable MediShield Life premium (after any applicable subsidies) in writing, before premium deduction.

² (a) Subsidies include premium subsidies for lower- to middle-income families for Singapore Citizens. Premium subsidy rates in Table A-1 were used, and are applicable for those living in properties with an Annual Value (AV) of \$13,000 or less. Those living in properties with AV of between \$13,101 to \$21,000 will receive 10 percentage points less than these subsidy rates in Table A-1. Those living in properties with AV of above \$21,000 will not receive these subsidies; (b) For Permanent Residents, half of the relevant premium subsidy rates apply.

TABLE A-4: MEDISHIELD LIFE PREMIUMS FOR PIONEER GENERATION IN 2015

Age of Pioneers in 2014	Current Payables	Annual Premiums Before Subsidies	Pioneer Generation MediShield Life Subsidies	Annual Payables after Subsidies	Annual Payables after Subsidies and Medisave top-ups
65 to 79	\$540-\$1,123	\$815-\$1,250	40%-55%	\$489-\$566	About half of current premiums or less (\$0-\$291)
80 & above	\$1,123-\$1,190	\$1,250-\$1,530	55%-60%	\$566-\$615	Fully covered (\$0)