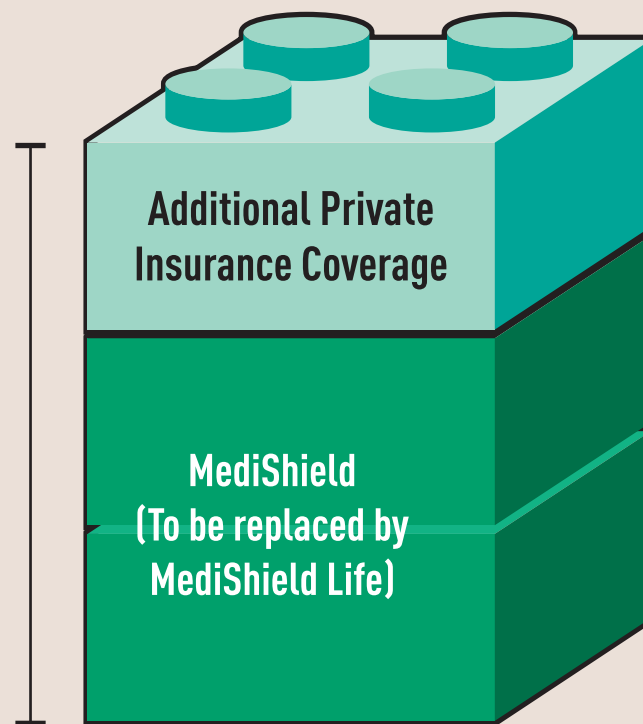


HOW MEDISHIELD LIFE AND PRIVATE HOSPITAL INSURANCE PLANS WORK

Many Singaporeans have bought private hospital insurance plans in the form of Integrated Shield Plans.

An Integrated Shield Plan has two parts:



- If you want more coverage (e.g. to cover the higher costs of private hospitals)
- Managed by a private insurer

- Enough to cover your large hospital bills in B2/C class wards in public hospitals
- Managed by the Central Provident Fund (CPF) Board

The premiums you pay to your private insurer already include the premiums for the MediShield portion.



How do I know if I have an Integrated Shield Plan?

If you are using Medisave to fully or partially pay for your private insurance and it is one of the plans listed below, you have an Integrated Shield Plan!

You can also check at cpf.gov.sg. Log on to *my cpf Online Services* with your SingPass. Go to “*My Messages*” and view the “*Insurance*” section.



Will I get subsidies for Integrated Shield Plan premiums?

Yes! You will receive subsidies for the **MediShield Life portion of your Integrated Shield Plan**, as long as you are eligible.



Will MediShield Life benefit me if I already have an Integrated Shield Plan?

The MediShield Life portion in your Integrated Shield Plan will cover you for life, including your pre-existing conditions. This is the case even if your pre-existing conditions are not covered under the additional coverage from your private insurer.



If you have an Integrated Shield Plan, you already have MediShield!



AIA HealthShield Gold Max



Aviva MyShield



Great Eastern SupremeHealth



NTUC Income IncomeShield



Prudential PruShield