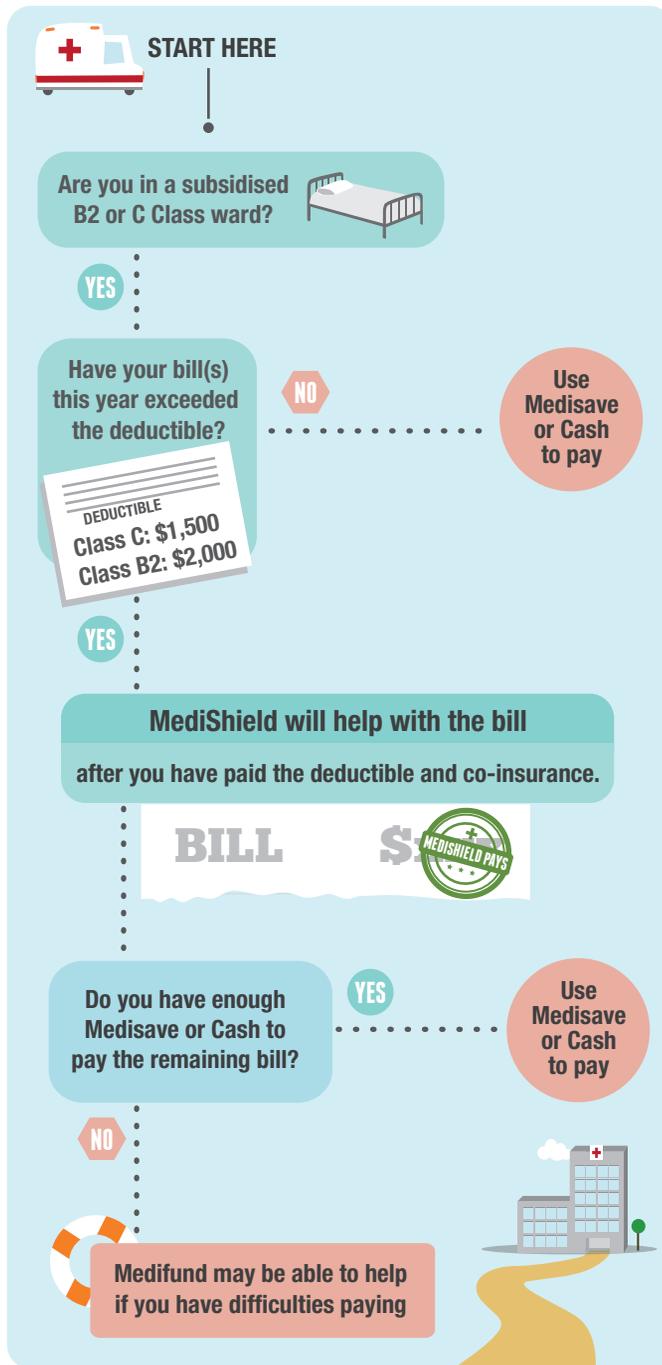


## Claiming from MediShield



## How do I pay?

MediShield premiums will be automatically deducted annually from your Medisave account, so it won't affect your disposable income. You may also use your Medisave to pay for premiums for your immediate family members.

To find out if you have MediShield, please check your yearly CPF Statement of Account or login to "My CPF Online Services" on the CPF website.

## How is MediShield different from Integrated Shield Plans?

If you wish to stay in Class A or B1 wards or private hospitals, you can choose to be insured under private Integrated Shield Plans (IPs). IPs comprise of MediShield and the additional coverage for higher benefits. They cost more.

Please consider carefully which plan is more suitable for you, and ask about the premiums payable over the long-term.

**For more information**, please contact CPF Board at [member@cpf.gov.sg](mailto:member@cpf.gov.sg) (or at 1800-227-1188) or visit their website at [www.cpf.gov.sg](http://www.cpf.gov.sg) as CPF Board administers MediShield on behalf of MOH.



MINISTRY OF HEALTH  
SINGAPORE

College of Medicine Building  
16 College Road, Singapore 169854

[www.moh.gov.sg](http://www.moh.gov.sg)

All new employees need to know about

# MEDISHIELD

Your basic healthcare insurance plan



MINISTRY OF HEALTH  
SINGAPORE

## What is MediShield?

You have just started work.  
You have a bright future ahead.



You may feel that you do not need health insurance now. However, we all face the risk of falling ill, and it would be wise to prepare ahead for such eventualities.

## The 3Ms: Medisave, MediShield & Medifund

Helps all of us pay our hospital bills after government subsidies.

### Medisave

A compulsory medical savings plan to help pay for your hospital bills and selected outpatient treatments.



### MediShield

A basic health insurance plan which helps with LARGER hospital bills and selected outpatient treatments.

Premiums are payable by Medisave.



For a small premium, we are protected against large bills



### Medifund

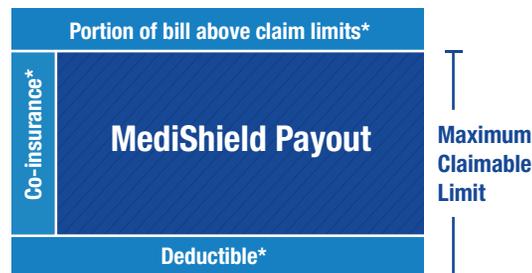
A safety net to help Singaporeans who still face difficulties with their medical bills. Apply through hospitals and clinics.



## Why MediShield?

- Pays for larger hospital bills in subsidised Class B2/C wards and selected specialist outpatient treatments in public hospitals.
- Pay a small premium using Medisave each year for protection and peace of mind.
- You can pay for your immediate family's MediShield premiums using your own Medisave.

## MediShield Coverage Explained



### Maximum claimable limit

The portion of the bill eligible for MediShield reimbursement. This amount depends on the type of ward, number of days of stay, and type of treatment. It may cover the whole bill, or part of it. *E.g. You can claim \$450/day (normal ward) or \$900/day (ICU).*

### Deductible\*

A fixed amount payable each policy year before you get your MediShield payout. The deductible is \$1,500 for C Class and \$2,000 for B2 Class wards.

### Co-insurance\*

A percentage of the claim amount that you will have to pay, on top of the deductible. The higher the bill, the lower the co-insurance. It ranges from 10% to 20% as the bill size increases.



MediShield pays what is left of the claimable amount after deductible and co-insurance.

\*Payable using Medisave and/or cash

## What is covered?

### Inpatient/ Day Surgery

- Ward and treatment charges for B2 and C Class wards, ICU and community hospitals\*
- Surgery
- Implants

### Outpatient Treatment

- Chemotherapy and Radiotherapy for cancer
- Kidney dialysis
- Immunosuppressants for Organ Transplant

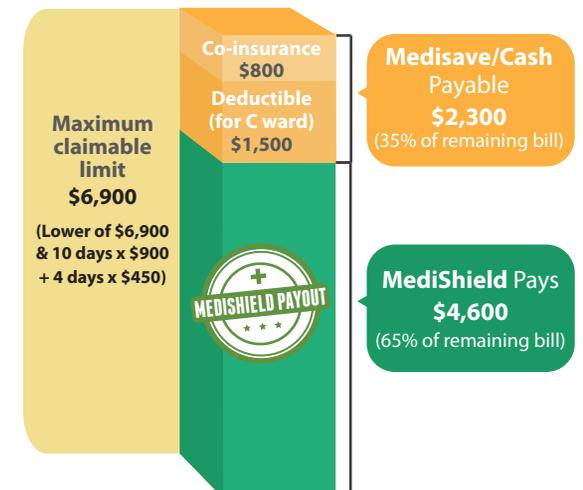
\* Claimable only if referred from acute hospitals. For the full list of conditions covered, please visit MOH's website ([www.moh.gov.sg](http://www.moh.gov.sg)).

## A Quick Calculation...

Ms Tan,<sup>#</sup>25, was hospitalised for 10 days in ICU and 4 days in a C class ward for pneumonia. After government subsidies, MediShield helped her cover 65% of her remaining bill. She paid the remaining \$2,300 using her Medisave.

### Bill Breakdown

Total bill before Government subsidy	\$36,700
Government subsidies	\$29,800
Bill after Government subsidy	\$6,900



<sup>#</sup>Patient's particulars have been changed