

Table 1: MediSave Contribution Rates for SEPs (Non-Pensioners) – Applicable for 2025

Net Trade Income	Age as at 1 January			
	Below 35 Years	35 to below 45 Years	45 to below 50 Years	50 Years and above
Above \$6,000 to \$12,000	4.00%	4.50%	5.00%	5.25%
Above \$12,000 to \$18,000	Phased in** from 4.00% to 8.00%	Phased in** from 4.50% to 9.00%	Phased in** from 5.00% to 10.00%	Phased in** from 5.25% to 10.50%
Above \$18,000	8.00% (Maximum \$7,104)	9.00% (Maximum \$7,992)	10.00% (Maximum \$8,880)	10.50% (Maximum \$9,324)

** Phase in rates are calculated using the following formulas:

Net Trade Income	Age as at 1 January			
	Below 35 Years	35 to below 45 Years	45 to below 50 Years	50 Years and above
	% of NTI	% of NTI	% of NTI	% of NTI
Above \$12,000 to \$18,000	$[(480 + 0.1600(\text{NTI} - 12000))] \times 100 / \text{NTI}$	$[(540 + 0.1800(\text{NTI} - 12000))] \times 100 / \text{NTI}$	$[(600 + 0.2000(\text{NTI} - 12000))] \times 100 / \text{NTI}$	$[(630 + 0.2100(\text{NTI} - 12000))] \times 100 / \text{NTI}$

Table 2: MediSave Contribution Rates for SEPs (Pensioners) – Applicable for 2025

Net Trade Income	Age as at 1 January			
	Below 35 Years	35 to below 45 Years	45 to below 50 Years	50 Years and above
Above \$6,000 to \$12,000	4.00%	4.50%	5.00%	5.25%
Above \$12,000 to \$18,000	Phased in** from 4.00% to 6.00%	Phased in** from 4.50% to 6.00%	Phased in** from 5.00% to 6.00%	Phased in** from 5.25% to 6.00%
Above \$18,000	6.00% (Maximum \$5,328)	6.00% (Maximum \$5,328)	6.00% (Maximum \$5,328)	6.00% (Maximum \$5,328)

** Phase in rates are calculated using the following formulas:

Net Trade Income	Age as at 1 January			
	Below 35 Years	35 to below 45 Years	45 to below 50 Years	50 Years and above
	% of NTI	% of NTI	% of NTI	% of NTI
Above \$12,000 to \$18,000	$[[480+0.1(NTI-12000)]x100/NTI$	$[[540+0.09(NTI-12000)]x100/NTI$	$[[600+0.08(NTI-12000)]x100/NTI$	$[[630+0.075(NTI-12000)]x100/NTI$