

Comparison of Premiums between MediShield Life (MSHL) and Integrated Shield Plans (IPs)

Life Stage	Indicative Age Range	MSHL (Fully payable by MediSave)		Additional Private Insurance Coverage (Premiums are indicative and vary across insurers)						
		(Premiums are updated as of 1 March 2021)		Additional Withdrawal Limits (AWLs) ¹	Standard IP for Class B1 wards in Public Hospitals		IPs for Class A wards in Public Hospitals		IPs for Private Hospitals	
		MSHL Premiums	Cash Outlay		Premiums ²	Cash Outlay ³	Premiums ²	Cash Outlay ³	Premiums ²	Cash Outlay ³
Young Adult	21 - 30	\$250	\$0	\$300	\$33 - \$66	\$0	\$44 - \$109	\$0	\$185 - \$296	\$0
Middle Age	41 - 50	\$525	\$0	\$600	\$76 - \$133	\$0	\$140 - \$340	\$0	\$537 - \$982	\$0 - \$382
Old Age	71 - 80	\$1,195 - \$1,590	\$0	\$900	\$525 - \$1,185	\$0 - \$285	\$1,085 - \$2,968	\$185 - \$2,068	\$2,844 - \$7,235*	\$1,944 - \$6,335
Details on premiums & coverage		Link			Link		Link		Link	

¹ AWLs refer to the maximum amount of MediSave that can be used to pay for the additional private insurance coverage. The excess premiums above AWLs are payable in cash. Please refer to the table below for the AWLs applicable for the different age groups.

² Premiums for the additional private insurance coverage (indicative as of 1 April 2021) are in addition to the MSHL premiums that you have to pay.

³ This refers to the cash top-up in excess of the AWLs for MediSave usage for the additional private insurance coverage premium.

AWLs for IP Policyholders	
Age next birthday	AWLs
1 - 40	\$300
41 - 70	\$600
71 and above	\$900

* MSHL provides sufficient coverage for your large Class B2/C bills. You should consider if you are able to pay your IP premiums in your old age. Your additional private insurance coverage premiums could be up to 4 times of your MSHL premiums when you are in your 70s.