

## Viewing Your MediShield Life Premiums Online

Checking the MediShield Life premiums for yourself and your dependant(s) is easy. Here is a guide to help you find your way around the CPF Healthcare Dashboard.

### Before you start

- You may access the Healthcare Dashboard with a browser on your mobile device or a computer.
- Make sure you have your Singpass for logging in.
- Screenshots in this guide are for reference only. Depending on your coverage, your information may look different from those portrayed in this guide.
- Depending on your needs, you may find the following shortcuts useful:

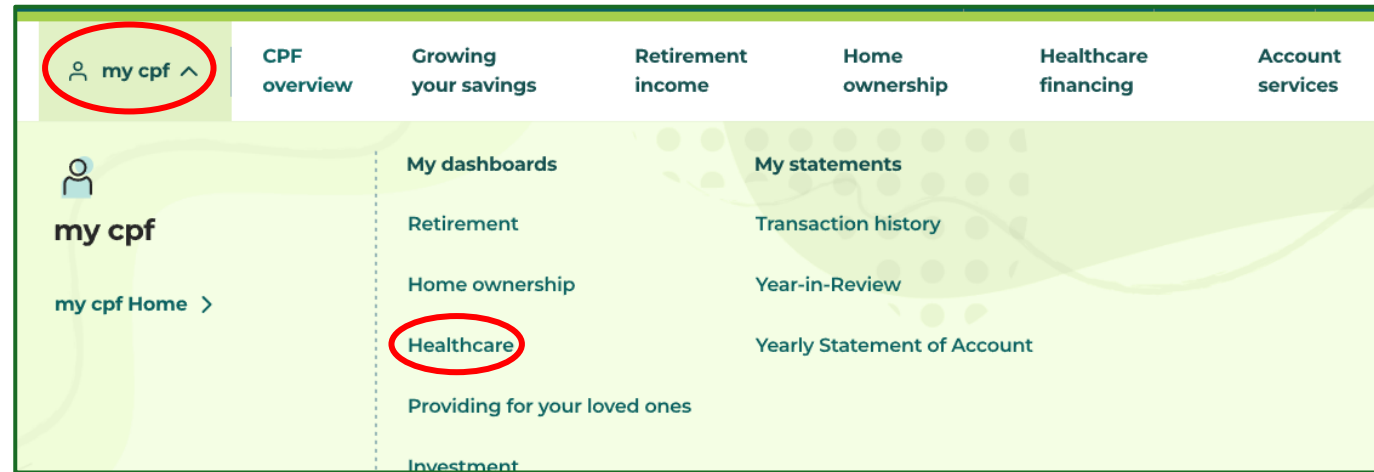
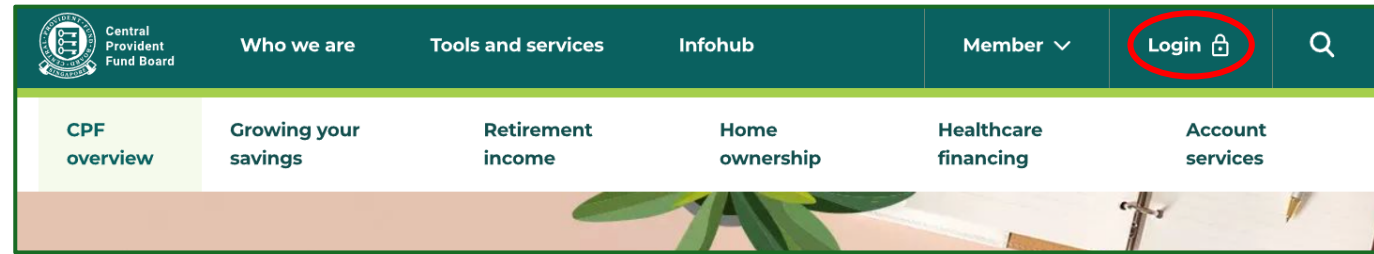
Section	Categories	Description
1	<a href="#">Accessing &amp; Understanding the Healthcare Dashboard</a>	If you want to learn how to login to the Healthcare Dashboard
2	<a href="#">Viewing Your Own Premiums</a>	If you are the payer of your MediShield Life policy
3	<a href="#">Viewing Your dependant(s)' Premiums</a>	If you have dependant(s), and <ul style="list-style-type: none"><li>- you are the payer for your dependant(s), or</li><li>- you are not the payer for your dependant(s) who are minors under 21 years of age, and they are paying for themselves.</li></ul> If you are unsure whether you are paying for any dependant(s), you can check this section as well.
4	<a href="#">If you have outstanding premiums payable</a>	If you have renewal premiums yet to be paid
5	<a href="#">Viewing your/your dependant(s)' MediShield Life premium discount</a>	If you are a Singaporean/Permanent Resident aged 40 and above and have redeemed MediShield Life premium discounts via the H365 app  For more information on MediShield Life premium discount, please refer to the <a href="#">MediShield Life Information Booklet</a> .

1. Accessing & Understanding the Healthcare Dashboard

Go to [cpf.gov.sg/healthcare](http://cpf.gov.sg/healthcare) & log in with your [Singpass](#)

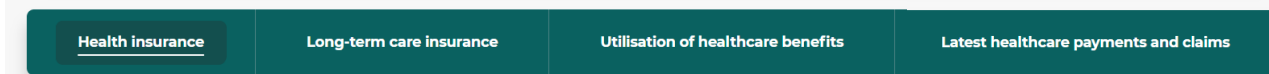
Alternatively,

1. Go to [cpf.gov.sg](http://cpf.gov.sg)
2. Click 'login'
3. Authenticate with your Singpass
4. Go to 'my cpf' > under My dashboards > Healthcare



Healthcare dashboard overview

On your Healthcare dashboard, you can view the following information:



Tab	What they are meant for
Health insurance	Coverage & premium details of MediShield Life, as well as any outstanding premium payable
Long-term care insurance	Coverage under CareShield Life/ElderShield
Utilisation of healthcare benefits	MediSave withdrawal limits for hospitalisation and outpatient treatments
Latest healthcare payments and claims	Past 15 months' claim records

2. Viewing your own premiums

In the Health insurance card > Coverage and premium details

Your annual premium payable for MediShield Life will be displayed here.

The screenshot displays a 'Healthcare dashboard' as of 21 Jan 2025. It features two summary cards: 'MediSave Account balance' at \$2,718.07 and 'Government subsidies for healthcare' at \$988.70. Below these is a navigation bar with 'Health insurance' selected. The main content area is titled 'Health insurance' and contains a link for 'Coverage and premium details' highlighted with a yellow box. Underneath, it shows 'Covered under MediShield Life' and 'Current renewal date 01 Jul 2024'. A key metric is 'Net premium payable for MediShield Life' at \$746.47, with a dropdown arrow. A message at the bottom states: 'No action is required. The premiums have been paid.'

If you are covered under an Integrated Shield Plan  
You will only see the MediShield Life component of your plan here.

### Health insurance

Coverage and premium details

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Covered under Income Insurance IncomeShield	Current renewal date 01 Jul 2024
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An Integrated Shield Plan combines MediShield Life with an additional private insurance coverage component provided by a private insurer.

The premium information in this section only applies to the MediShield Life component

For more information on the Integrated Shield Plan, please contact [Income Insurance](#) <sup>Ⓞ</sup>.

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**Net premium payable for MediShield Life** **\$534.81** <sup>▼</sup>

**Premium payable details**

<b>Premium before subsidies</b>	
MediShield Life premium <sup>Ⓞ</sup>	<b>\$534.81</b>
<hr/>	
	<b>Net premium payable (inclusive of GST) \$534.81</b>

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- You are using your MediSave to pay for the Integrated Shield Plan premiums for 2 dependant[s].

For more details about your Integrated Shield Plan, please reach out to your Insurer.

For the detailed premium payable, click on the drop-down arrow next to your net premium payable amount.

## Health insurance

### Coverage and premium details

Covered under  
MediShield Life

Current renewal date  
01 Jun 2024

Net premium payable for MediShield Life

\$297.97 

- No action is required. The premiums have been paid.

Understanding the coverage and premium payable details

**Health insurance**

----- Coverage and premium details -----

Covered under  
MediShield Life

1 Current renewal date  
01 Jun 2024

Net premium payable for MediShield Life **\$297.97** v

Premium payable details

Premium before subsidies and support	
MediShield Life premium ⓘ	\$397.29
2 Government subsidies and support	
Less: Premium Subsidies ⓘ	-\$99.32
-----	
	3 Net premium payable (Inclusive of GST)
	<b>\$297.97</b>

• No action is required. The premiums have been paid.

**1. Current renewal date/upcoming renewal**

This date indicates your policy anniversary.

Please note that the next policy year's premium payable will only be updated 60 days prior. For example, if your policy will renew on 1 January 2026, you can only view the updated premium payable from 2 November 2025.

**2. Government subsidies and support**

Your Merdeka/Pioneer Generation subsidies, premium subsidies, Additional Premium Support or phased support will be displayed here, where applicable. For more information:

- Merdeka Generation: [eligibility](#)
- Pioneer Generation: [eligibility](#)
- Premium subsidies: [eligibility](#)

- Additional Premium Support: [FAQ](#)
- Phased support for the increase in premiums: [MediShield Life Review 2024](#)

**3. Net premium payable**

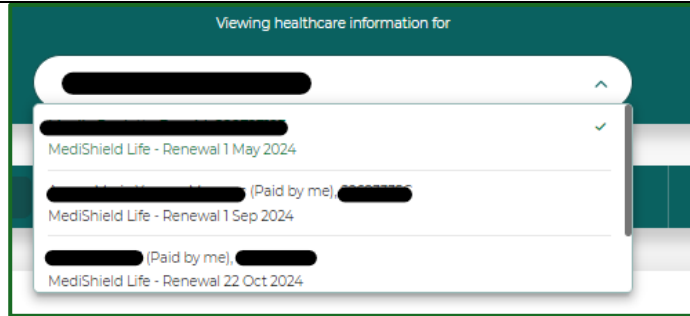
This is the amount that was/will be deducted from your MediSave. You may check your Transaction history for the amount deducted.

### 3. Viewing your dependant(s)' premiums

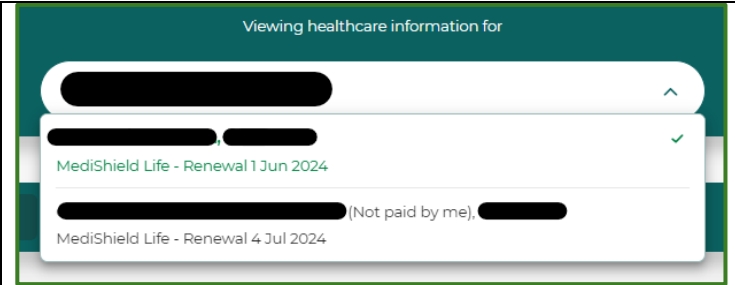
If you have dependant(s), you will be able to see the 'View healthcare information for' box containing a dropdown list.

The screenshot displays a 'Healthcare dashboard' interface. At the top, it shows the title 'Healthcare dashboard' and the date 'as at 05 Feb 2025'. Below this, two key metrics are presented: 'MediSave Account balance' at \$38,486.56 and 'Government subsidies and support for healthcare' at \$99.32. A central section, highlighted with a yellow border, contains the text 'Viewing healthcare information for' above a white dropdown menu with a black bar and a downward arrow. Below this is a navigation bar with four tabs: 'Health insurance' (selected), 'Long-term care insurance', 'Utilisation of healthcare benefits', and 'Latest health' with a right arrow. The main content area is titled 'Health insurance' and features a section for 'Coverage and premium details'. This section includes the text 'Covered under MediShield Life' and 'Current renewal date 01 Jun 2024'.

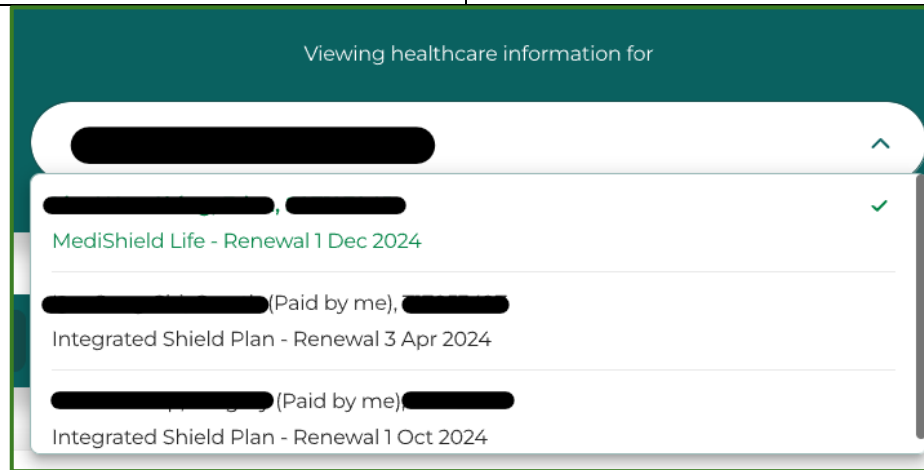
Select the dependant you wish to view details of from the drop-down list.



If you are the payer for your dependant, you will see '(Paid by me)' next to your dependant's name.



If you have children under 21 years, but you are not their payer, you will see '(Not paid by me)' next to the respective dependant's name.



If your dependant is covered under an Integrated Shield Plan and you are the payer, you will be able to see their coverage details.

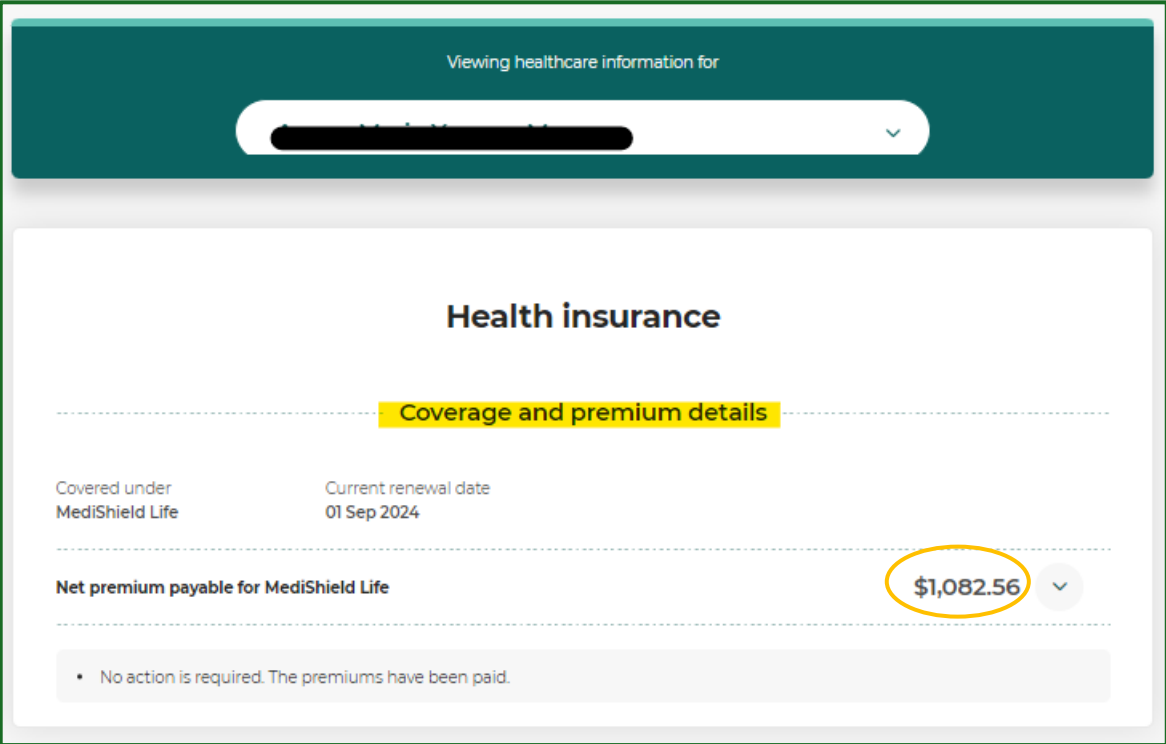
If your spouse is the payer for the integrated plan, you will not be able to see your children's coverage details on your Healthcare dashboard.

**Note:**

The premium amount in your MediShield Life renewal email/SMS includes premiums for dependant(s) renewing in the same month. To verify, sum up the individual premiums displayed on your Healthcare dashboard that you are the payer for, and compare with the total in the notification.

Viewing the premium payable

The annual MediShield Life premium payable for your dependant will be displayed under 'Coverage and premium details'.



If your dependant is covered under an Integrated Shield Plan

You will only see the MediShield Life component here.

## Health insurance

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### Coverage and premium details

Covered under Income Insurance IncomeShield	Current renewal date 01 Jul 2024
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An Integrated Shield Plan combines MediShield Life with an additional private insurance coverage component provided by a private insurer.

The premium information in this section only applies to the MediShield Life component.

For more information on the Integrated Shield Plan, please contact [Income Insurance](#).

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**Net premium payable for MediShield Life** **\$534.81** ▼

**Premium payable details**

<b>Premium before subsidies</b>	
MediShield Life premium ⓘ	\$534.81
<hr/>	
	<b>Net premium payable (inclusive of GST)</b>
	<b>\$534.81</b>

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- You are using your Medisave to pay for the Integrated Shield Plan premiums for 2 dependant[s].

For more details about your dependant's Integrated Shield Plan, please reach out to your dependant's Insurer.


For the detailed premium payable, click on the drop-down arrow next to your net premium payable amount.

### Health insurance

----- Coverage and premium details -----

Covered under MediShield Life	Current renewal date 01 Jun 2024
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<b>Net premium payable for MediShield Life</b>	<b>\$297.97</b> 
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- No action is required. The premiums have been paid.

## Understanding the premium payable details

The screenshot shows a 'Health insurance' page with the following details:

- Coverage and premium details**
- Covered under: MediShield Life
- Current renewal date: 01 Jun 2024 (circled with a yellow oval and labeled '1')
- Net premium payable for MediShield Life: \$297.97
- Premium payable details**
- Premium before subsidies and support
  - MediShield Life premium: \$397.29
- Government subsidies and support (circled with a yellow oval and labeled '2')
  - Less: Premium Subsidies: -\$99.32
- Net premium payable (Inclusive of GST): \$297.97 (circled with a yellow oval and labeled '3')

At the bottom, a note states: "No action is required. The premiums have been paid."

### 1. Current renewal date/upcoming renewal

This date indicates your policy anniversary.

Please note that the next policy year's premium payable will only be updated 60 days prior. For example, if your policy will renew on 1 January 2026, you can only view the updated premium payable from 2 November 2025.

### 2. Government subsidies and support

Your Merdeka/Pioneer Generation subsidies, premium subsidies, Additional Premium Support or phased support will be displayed here, where applicable. For more information:

- Merdeka Generation: [eligibility](#)
- Pioneer Generation: [eligibility](#)
- Premium subsidies: [eligibility](#)

- Additional Premium Support: [FAQ](#)
- Phased support for the increase in premiums: [MediShield Life Review 2024](#)

**3. Net premium payable**

This is the amount that was/will be deducted from your MediSave. You may check your Transaction history for the amount deducted.

#### 4. Outstanding premiums

If you have outstanding MediShield Life premiums, they will be reflected in the Health insurance card > Outstanding MediShield Life premium.

The screenshot displays the 'Healthcare dashboard' for a user as of 21 Jan 2025. At the top, the 'MediSave Account balance' is shown as \$0.00. A notification banner indicates an outstanding premium of \$1,382.75 for MediShield Life cover, with a link to view details and payment options. Below this is a navigation bar with tabs for 'Health Insurance', 'Long-term care Insurance', 'Utilisation of healthcare benefits', and 'Latest health'. The 'Health insurance' section is active, showing 'Outstanding MediShield Life premium' as of 21 Jan 2025. The amount is \$1,382.75, with a 'View details' link and buttons for 'Pay premium' and 'Set up GIRO'. A note asks if assistance is needed, suggesting 'Additional Premium Support' or 'seek a family member's support'. A list of bullet points explains that users can check their 'Transaction history' for deductions and that interest and penalties may apply if premiums remain outstanding. The 'Coverage and premium details' section shows the user is covered under 'MediShield Life' with a current renewal date of 01 Nov 2024. At the bottom, the 'Net premium payable for MediShield Life' is listed as \$1,088.56.

**Healthcare dashboard**  
as at 21 Jan 2025

MediSave Account balance ⓘ  
**\$0.00**

You have an outstanding premium of \$1,382.75 for your MediShield Life cover. View [details and payment options](#).

**Health Insurance** | Long-term care Insurance | Utilisation of healthcare benefits | Latest health >

**Health insurance**

Outstanding MediShield Life premium  
as at 21 Jan 2025

Outstanding premiums payable **\$1,382.75**

View details >

**Pay premium** | **Set up GIRO**

Need assistance? Apply for [Additional Premium Support](#) ⓘ or [seek a family member's support](#) to pay for your premiums.

- You can view your [Transaction history](#) to check if the payment for your premiums has been deducted from your MediSave Account.
- If your MediShield Life premiums remain outstanding, compounded annual interest of 4% and penalties of up to 17% may be imposed on your outstanding premiums.

Coverage and premium details

Covered under: MediShield Life | Current renewal date: 01 Nov 2024

Net premium payable for MediShield Life **\$1,088.56**

Click "View details" to see the breakdown of the outstanding premiums payable by policy years in the transaction list.

**Health insurance**

Outstanding MediShield Life premium  
as at 21 Jan 2025

Outstanding premiums payable **\$1,382.75**

[View details](#)

[Pay premium](#) [Set up GIRO](#)

Need assistance? Apply for [Additional Premium Support](#) or [seek a family member's support](#) to pay for your premiums.

- You can view your [Transaction history](#) to check if the payment for your premiums has been deducted from your MediSave Account.
- If your MediShield Life premiums remain outstanding, compounded annual interest of 4% and penalties of up to 17% may be imposed on your outstanding premiums.

**Outstanding MediShield Life premium**  
as at 21 Jan 2025

Outstanding premiums payable **\$1,382.75**

[Pay premium](#) [Set up GIRO](#)

Need assistance? Apply for [Additional Premium Support](#) or [seek a family member's support](#) to pay for your premiums.

- You can view your [Transaction history](#) to check if the payment for your premiums has been deducted from your MediSave Account.
- If your MediShield Life premiums remain outstanding, compounded annual interest of 4% and penalties of up to 17% may be imposed on your outstanding premiums.

Outstanding premiums for your dependants from previous policy years are not accessible from here. Your dependants can view this information by logging into their Healthcare dashboard.

Items per page: 20 1-2 of 2 items 1 of 1 page

01 Nov 2024	<b>MediShield Life premium</b>			<b>\$1,088.56</b>
	Premium	Interest	Penalty	
	\$1,088.56	\$0.00	\$0.00	
01 Nov 2023	<b>MediShield Life premium</b>			<b>\$294.19</b>
	Premium	Interest	Penalty	
	\$294.19	\$0.00	\$0.00	

Transactions


You may also view the breakdown of the outstanding premium payable by current and/or previous policy years by clicking on the drop-down button.

## Health insurance

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### Outstanding MediShield Life premium

as at 22 Jan 2025

**Outstanding premiums payable** \$1,382.75   
[View details >](#)

[Pay premium](#) [Set up GIRO](#)

Need assistance? Apply for [Additional Premium Support](#) or [seek a family member's support](#) to pay for your premiums.

#### Outstanding premiums payable details

Premiums for previous policy years	\$1,382.75
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Outstanding premiums payable  
**\$1,382.75**

You may also click on 'Pay premium' or 'Set up GIRO' and follow the instructions for premium payment.

## Health insurance

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### Outstanding MediShield Life premium

as at 22 Jan 2025

Outstanding premiums payable \$1,382.75  
[View details](#) ▼

[Pay premium](#) [Set up GIRO](#)

Pay Premium e-service:

GROWING YOUR SAVINGS

## Top up MediSave Account

*Top ups cannot be used to offset your MediSave payable under the Self-Employed scheme. For self-employed persons who wish to make payment for your outstanding MediSave payable, please visit [Manage your MediSave payable](#).*

### Build up your MediSave savings for future healthcare needs.

Use this form to make cash top-ups to your own or your loved ones' MediSave Account. Top-ups to the MediSave Account are tax-deductible.

Top-ups are irreversible and cannot be returned to you.

**It is an offence to make any false statement for any purpose connected with the Central Provident Fund Act.**

**Important notes**

- If you are an undischarged bankrupt, you must obtain approval from the Official Assignee before using this form.

**To complete this form, you will need:**

- Your recipient's NRIC number.
- Your banking app, payment app, or authentication token.

I have read and accepted the [Terms of Use](#).

[Start](#) >

Set up GIRO e-service:

HEALTHCARE FINANCING

## Set up GIRO for healthcare premiums

### Before you set up GIRO arrangement to pay your healthcare premiums, please read the following points.

Use this service to set up bank deductions for payment of your or your dependent's MediShield Life and CareShield Life premiums (collectively, "healthcare premiums").

#### Important notes

- If you've an existing GIRO arrangement for healthcare premiums, deduction will continue from your previous bank account.
- If you want to use a bank account that doesn't belong to you, please obtain authorisation from the bank account holder to act on their behalf. They must read and accept the declaration at the end of this form.
- If you're an undischarged bankrupt, you must first obtain approval from the Official Assignee before you see this service to make payments.

#### To complete the form, you will need:

- This insured person's NRIC number
- A personal bank account with one of the [eGIRO participating banks](#)
- The bank account number
- Your internet banking credential

I have read and accepted the [Terms of use](#).

Start >

## 5. MediShield Life premium discount

If you/ your dependant(s) have redeemed MediShield Life premium discount, they will be reflected in the MediShield Life premium discount card

Note: Please refer to Section 3 for the steps to view your dependant(s)' premium information

The screenshot displays a 'Healthcare dashboard' interface. At the top, it shows the date 'as at 08 Jul 2025' and a 'MediSave Account balance' of '\$69,653.83'. Below this is a notification banner for a 'Health Insurance Planner'. A central section allows users to 'Viewing healthcare information for' a specific individual, represented by a blurred name. A horizontal navigation bar contains four tabs: 'Health insurance', 'MediShield Life premium discount', 'Long-term care insurance', and 'Utilisation'. The 'MediShield Life premium discount' tab is circled in red. Below the navigation bar, the 'Health insurance' section is visible, with a sub-section for 'Coverage and premium details'.

The screenshot displays a 'Healthcare dashboard' for the date 29 Sep 2025. It features two main account balances: 'MediSave Account balance' and 'Government subsidies and support for healthcare'. Below this is a navigation bar with tabs for 'Health insurance', 'MediShield Life premium discount', 'Long-term care insurance', and 'Utilisati'. The 'Health insurance' section is active, showing 'Coverage and premium details' for 'MediShield Life' with a current renewal date of 01 Jul 2025. The net premium payable is \$719.17, and a note states 'No action is required. The premiums have been paid.' The 'MediShield Life premium discount' section shows a balance of \$2.00, with a link to 'How this works (PDF, 479KB)'. A 'View discount history' button is also present. A note explains that premium discounts redeemed using Healthy 365 Healthpoints expire 12 months after redemption and are reimbursed to the payer's MediSave Account.

Available MediShield Life premium discount balance allows you and/ or your dependant(s) to know how much he has accumulated and to be used for his upcoming policy renewal. Redeemed premium discount will expire 12 months after redemption.

You may click on 'View discount history' to view the history of your premium discount.

## MediShield Life premium discount

MediShield Life premium discount balance ⓘ  
\$2.00

[How this works \(PDF, 479KB\)](#)

[View discount history >](#)

- Premium discounts redeemed using Healthy 365 Healthpoints expire 12 months after redemption.
- After the full net payable premium is paid, the premium discount will be reimbursed to the payer's MediSave Account.

## MediShield Life premium discount history

as at 24 Sep 2025

Items per page: 20 ▾

1-2 of 2 items from 01 Aug 2025 to 24 Sep 2025

1 ▾ of 1 page



22 Sep 2025

MediShield Life premium discount used

-\$30.00

18 Sep 2025

MediShield Life premium discount redeemed

\$30.00

Items per page: 20 ▾

1-2 of 2 items from 01 Aug 2025 to 24 Sep 2025

1 ▾ of 1 page



The insured's premium discount will be reimbursed to the payer's MediSave Account immediately after the full net payable premium is paid. This reimbursement can be viewed in your transaction history.

The screenshot displays a 'Transaction history' interface. At the top, it shows the date 'as at 29 Sep 2025'. Below this, there is a search bar with the date range 'Jul 2024 to Sep 2025' and a 'Search Q' button. A 'Filter' button is also present. The interface indicates 'Items per page: 20' and '1-20 of 56 items from 01 Jul 2024 to 29 Sep 2025', with '1 of 3 pages' shown. A dropdown menu for 'See balances as at 01 Jul 2024 and 29 Sep 2025' is visible. The transaction list includes:

Date	Description	Amount
22 Sep 2025	MediShield Life / MediShield Life component of an Integrated Shield Plan	\$30.00
	MA: \$30.00	
22 Sep 2025	Additional private insurance coverage component of an Integrated Shield Plan / Non-Integrated Shield Plan	-\$476.70
	MA: -\$476.70	
22 Sep 2025	MediShield Life / MediShield Life component of an Integrated Shield Plan	-\$586.95
	MA: -\$586.95	