



If you were born in  
**1970 to 1979,**

covered under ElderShield 400,  
and not severely disabled, you  
have been automatically  
enrolled into CareShield Life  
from 1 Dec 2021.

No action is required unless  
you would like to opt out,  
which you can do so  
by 31 Dec 2023.

You may check your  
auto-enrollment status at  
[careshieldlife.gov.sg/mypolicy](https://careshieldlife.gov.sg/mypolicy).



MINISTRY OF HEALTH  
SINGAPORE



For more information,  
please visit [careshieldlife.gov.sg](https://careshieldlife.gov.sg)

For any queries, please contact the  
Healthcare Hotline at **1800-222-3399**



CareShieldLife  
***CARING  
FOR YOU,  
FOR LIFE***



If you were born in  
**1979  
or earlier**

and are not automatically  
enrolled, you can choose to join  
CareShield Life from 6 Nov  
2021, if you are not severely  
disabled.

You can sign up at  
[careshieldlife.gov.sg/join](https://careshieldlife.gov.sg/join) or  
scan the QR code below:







1 in 2 healthy Singaporeans aged 65 could become severely disabled in their lifetime. There is also uncertainty in terms of how long individuals may remain in severe disability, and how much it may cost.

**CareShield Life** is a national long-term care insurance scheme which provides basic financial protection for you and your loved ones against severe disability.




### CareShield Life vs ElderShield

We encourage enrolment into CareShield Life, as it will provide better protection than ElderShield, through higher and lifetime payouts.

	CareShield Life	ElderShield
<div>Payout amount</div> <div></div>	Starting from <b>\$612/month</b> in 2021 and increases annually until age 67, or when a successful claim is made, whichever is earlier	Fixed at <b>\$300</b> or <b>\$400</b> per month
<div>Payout duration</div> <div></div>	<b>Lifetime</b>	<b>Limited duration</b> of up to 5 or 6 years
<div>Premium support</div> <div></div>	<b>Available</b> E.g. participation incentives of up to \$4,000 to offset premiums for Singapore Citizens born in 1979 or earlier, who join by 31 Dec 2023.	<b>None</b>
<div>Premiums</div> <div></div>	Both CareShield Life and ElderShield premiums can be <b>fully paid by MediSave</b> .	

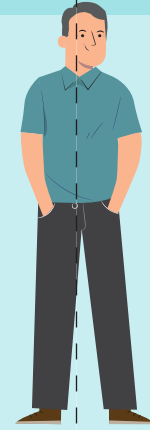
### When Adam is enrolled into CareShield Life at age 43 in 2022

If he becomes severely disabled and makes a successful claim in 2023, at age 44




**\$636/month** payout for as long as he remains severely disabled.

If he becomes severely disabled and makes a successful claim in 2034, at age 55



**\$790/month\*** payout for as long as he remains severely disabled.

If he becomes severely disabled and makes a successful claim in or after 2046, at age 67 or older



**\$1,000/month\*** payout for as long as he remains severely disabled.

\* CareShield Life payouts will increase until age 67 or when a successful claim is made, whichever is earlier. Payouts will be paid as long as the insured is severely disabled. The above illustration assumes a payout increase of 2% per year. Actual future payouts can vary depending on future adjustment rates

### HOW TO CHECK PREMIUMS AND SUBSIDIES

You can access the CareShield Life Premium Checker e-Service at [careshieldlife.gov.sg/cshl-premium-checker](https://careshieldlife.gov.sg/cshl-premium-checker) to view your premiums and subsidies with your Singpass.



### HOW TO MAKE CLAIMS

You can arrange for a disability assessment with a MOH-accredited severe disability assessor and submit a claim application to the Agency for Integrated Care (AIC). The severe disability assessment fee is waived if it is your first assessment for CareShield Life, regardless of the claim outcome. Find out more at [aic.sg/careshieldlife](https://aic.sg/careshieldlife).