



If you were born in  
**1980**  
or later

- Universal coverage – you will be covered even if you have pre-existing medical conditions and/or disabilities.
- If you were born between 1980 and 1990, you will automatically join CareShield Life in 2020.
- If you were born after 1990, you will join CareShield Life when you turn 30.
- Transitional subsidies will be available from 2020 to 2024.

CareShieldLife



**CARING  
FOR YOU,  
FOR LIFE**

As our population ages, more Singaporeans will need long-term care. The Ministry of Health is introducing 3 new measures to **make long-term care more affordable for all Singaporeans.**



For more information,  
please visit [careshieldlife.gov.sg](https://careshieldlife.gov.sg)  
For any queries, please contact the  
Healthcare Hotline at **1800-222-3399**



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

- Your current ElderShield plans will continue to protect you.
- You can choose to join CareShield Life if you have not developed severe disability.
- You can enjoy participation incentives of up to \$2,500, if you join by end-2023. The Merdeka and Pioneer Generation seniors will receive an additional \$1,500.

# CareShield Life

is a long-term care insurance scheme that will support the basic long-term care needs of Singaporeans who develop severe disability.



In addition to CareShield Life, Singaporeans can also benefit from two new measures starting 2020

CareShield Life will provide better protection and assurance in **4** ways



**1 Lifetime cash payouts**  
For as long as you have severe disability



**2 Payout starts at \$600/month in 2020 and increases annually**  
until age 67 or when a successful claim is made

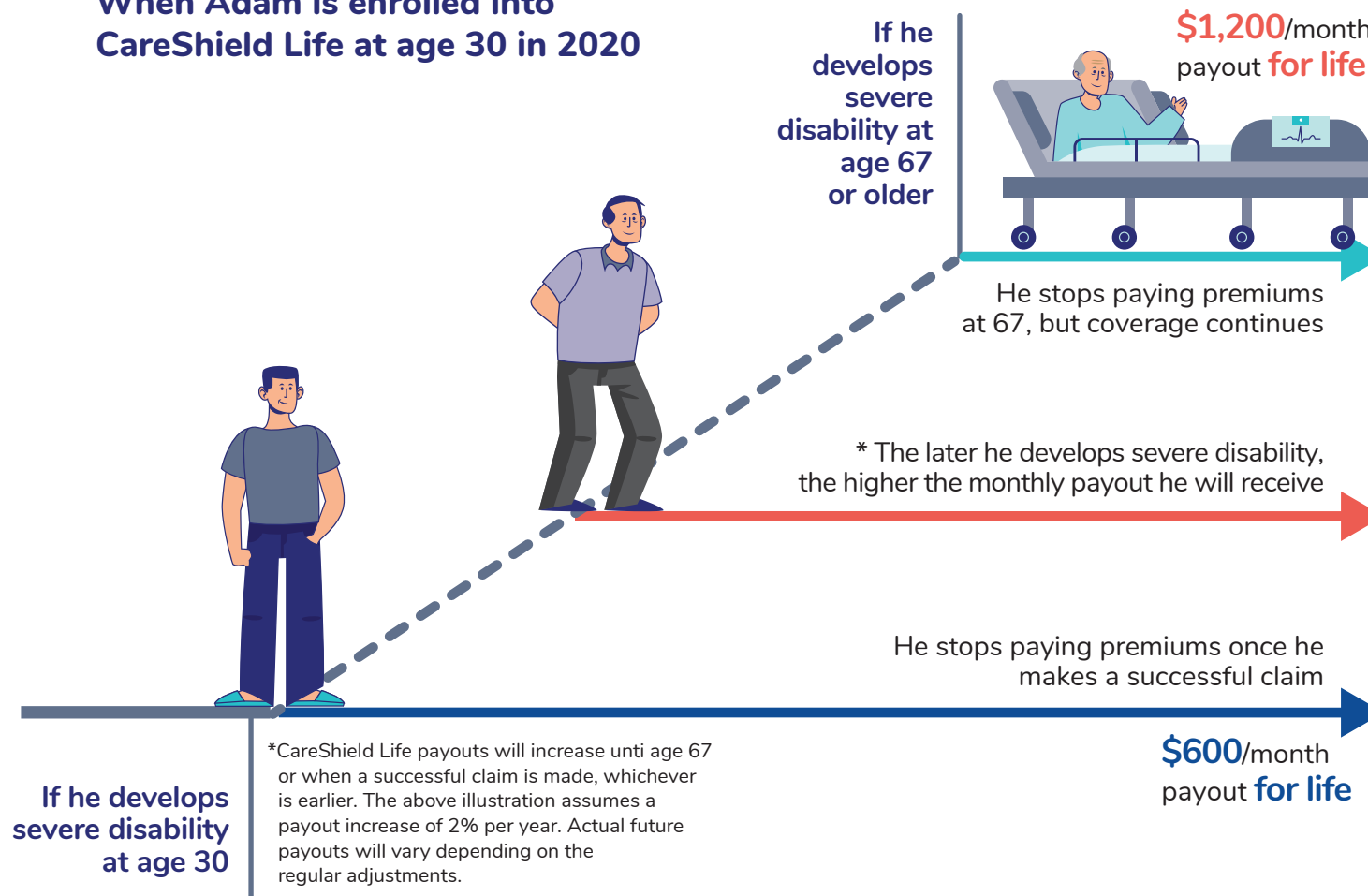


**3 Government subsidies to make premiums affordable**  
No one will lose coverage because of an inability to pay premiums



**4 Premiums can be fully paid by MediSave**

When Adam is enrolled into CareShield Life at age 30 in 2020



**MediSave Care**  
from 1 Oct 2020

**NEW**

**Cash withdrawal**

Up to **\$200** per month from MediSave for those who have developed severe disability



**ElderFund**  
from 31 Jan 2020

**NEW**

Assistance for **lower-income Singaporeans** who have developed severe disability



Up to **\$250** per month to help with long-term care needs

**+ Other existing government schemes and subsidies**