

# CareShieldLife

CARING FOR YOU, FOR LIFE

Many of us will need long-term care because of severe disability in old age

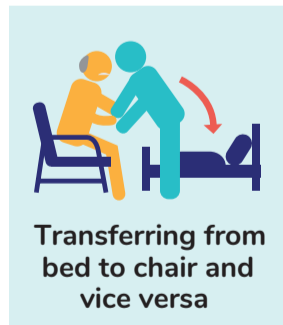
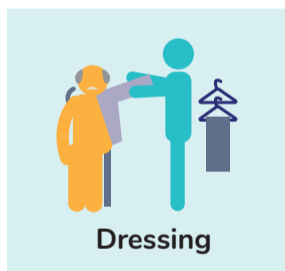


If you were born in **1980** or later, you will automatically join CareShield Life from **1 Oct 2020** or when you turn **30**

## UNIVERSAL COVERAGE

You will be included even if you have pre-existing medical conditions and/or disabilities

**1 Lifetime cash payouts**  
As long as you need help with 3 Activities of Daily Living (ADLs)



**2 Payout starts at \$649/month in 2024 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**

### If you were born in 1979 or earlier

- 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.



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

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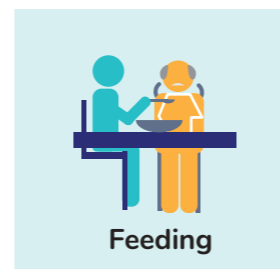
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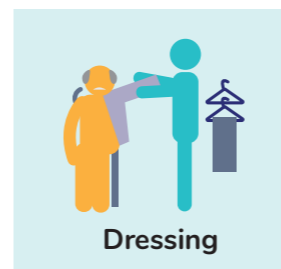
## UNIVERSAL COVERAGE

You will be included even if you have pre-existing medical conditions and/or disabilities

**1** **Lifetime cash payouts**  
As long as you need help with 3 Activities of Daily Living (ADLs)



Feeding



Dressing



Toileting



Washing



Walking or moving around



Transferring from bed to chair and vice versa

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