

Increasing affordability

Pay your premiums
with Medisave

Integrated Shield Plan

**Additional
private
insurance
coverage**

**Additional
Withdrawal
Limit (AWL)** is
the amount of
Medisave you
can use for
private insurance
coverage.

**MediShield Life
coverage**

Your net
**MediShield
Life
premiums**
can be paid
for fully using
Medisave.

A New Basic Healthcare Sum (BHS)

- To replace the Medisave Contribution Ceiling (MCC)
- No more Medisave Minimum Sum (MMS)
- One limit to help you save what you need for basic, subsidised healthcare in retirement
- BHS is **S\$49,800** for **2016**
- When you turn **55**, you do not need to top up your Medisave Account before withdrawing from your CPF.
- The BHS will be adjusted yearly. The amount will be fixed for your life once you reach **65 years old**.

