

Increasing affordability

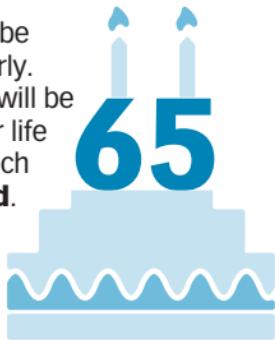
Pay your premiums
with Medisave

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**.



Source: Ministry of Health