

What are Integrated Shield Plans (IPs)?

An Integrated Shield Plan has two components

MediShield Life

- Coverage sized for large hospital bills in Class B2 or C wards in public hospitals
- Managed by the Central Provident Fund Board
- MediShield Life premiums can be paid for fully with Medisave

Additional private insurance coverage

- Provides higher coverage (for example, to cover the higher costs of private hospitals)
- Managed by a private insurer
- Medisave can be used to pay up to the Additional Withdrawal Limit

Ward classes in public hospitals

Ward	Room features	Choice of doctor	Subsidy level for Singapore citizens
A	Single bed, air-con, TV	Has choice of doctor	0%
B1	Four beds, air-con, TV	Has choice of doctor	20%
B2	Six beds, naturally ventilated, no TV	Cared for by team of doctors	50-65%
C	Eight to 10 beds, naturally ventilated, no TV	Cared for by team of doctors	65-80%

Standard IP premiums (includes MediShield Life component)

Age at next birthday*	Standard IP premiums before MediShield Life subsidies (rounded to nearest \$)					Annual MediShield Life premiums (before subsidy)
	AIA	Aviva	Great Eastern Life	Prudential	NTUC Income	
1-18	\$180	\$195	\$157	\$171	\$165	\$130
21-25	\$248	\$261	\$228	\$251	\$239	\$195
31-35	\$382	\$398	\$358	\$373	\$369	\$310
41-45	\$547	\$554	\$511	\$543	\$531	\$435
51-55	\$788	\$789	\$732	\$771	\$750	\$630
61-65	\$1,035	\$1,036	\$962	\$1,005	\$961	\$755
71-73	\$1,515	\$1,508	\$1,410	\$1,541	\$1,451	\$885
76-78	\$2,084	\$2,096	\$1,773	\$2,302	\$1,930	\$1,130
81-83	\$2,426	\$2,439	\$1,968	\$2,481	\$2,168	\$1,250
86-88	\$3,008	\$3,228	\$2,619	\$2,916	\$2,792	\$1,500
91-93	\$3,331	\$3,477	\$2,790	\$4,521	\$3,030	\$1,530
96-98	\$3,747	\$3,636	\$3,122	\$4,775	\$3,373	\$1,530

NOTE: *Selected age bands

Premium comparison

Age at next birthday	Annual premiums			
	MediShield Life* (without subsidies)	Standard IP**	Class A IPs**	Private hospital IPs**
36-40	\$310	\$358-\$398	\$400-\$472	\$482-\$588
61-65	\$755	\$962-\$1,036	\$1,168-\$1,505	\$1,637-\$1,967
74-75	\$975	\$1,573-\$1,763	\$2,080-\$3,021	\$3,205-\$3,801
84-85	\$1,430	\$2,328-\$2,714	\$3,136-\$5,106	\$4,566-\$7,351

NOTE: *Since MediShield Life premiums incorporate pre-funding at younger ages, the difference between MediShield Life premiums and Standard IP premiums is smaller at younger ages but increases with age.

**Includes MediShield Life