



  
**CareShieldLife**

***CARING  
FOR YOU,  
FOR LIFE***

**6 things you need  
to know about  
CareShield Life if you're  
born in 1979 or earlier.**

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The CareShield Life Scheme is established by the Ministry of Health under the CareShield Life and Long-Term Care Act 2019, (Act 26 of 2019) and the Regulations made under the Act (and any amendments made to them from time to time). For the provisions in the CareShield Life and Long-Term Care Act and Regulations, please refer to <https://sso.agc.gov.sg>. For more information on the CareShield Life scheme, please refer to [careshieldlife.gov.sg](https://careshieldlife.gov.sg).

The information reflected in this booklet is correct as at the time of publication in October 2024.



For more information on the CareShield Life Scheme, visit [careshieldlife.gov.sg](https://careshieldlife.gov.sg).

## 1 WHY DO I NEED CARESHIELD LIFE?

People may develop severe disability and need help with their daily activities as a result of:

- A sudden disabling event, e.g. stroke and spinal cord injuries
- The progression of illnesses as people age, e.g. dementia
- Worsening of chronic conditions or diseases, e.g. diabetes, nervous system disorders

### CareShield Life

is a long-term care insurance scheme that will provide you with basic financial support should you develop severe disability, especially during old age, and need personal and medical care for a prolonged duration.



## 2 WHO IS COVERED?

All Singapore Citizens and Permanent Residents born in 1979 or earlier<sup>1</sup> can choose to join CareShield Life, regardless of their age, as long as they have not developed severe disability.

- Those born between 1970 and 1979, insured under ElderShield400, and have not developed severe disability will be automatically enrolled into CareShield Life. However, they can opt out by 31 Dec 2023 if they do not wish to remain on CareShield Life.
- Those who are not auto-enrolled can choose to join CareShield Life if they have not developed severe disability<sup>2</sup>.

For auto enrollees, you may refer to your Welcome Letter for start date of your CareShield Life policy (i.e. Policy Start Date). Alternatively, you may login with your Singpass at [careshieldlife.gov.sg/mypolicy](https://careshieldlife.gov.sg/mypolicy) to check your CareShield Life policy.

<sup>1</sup> Singapore Citizens and Permanent Residents born in 1980 or later will be automatically covered under CareShield Life from 1 Oct 2020, or when they turn 30, whichever is later, regardless of pre-existing disabilities and medical conditions.

<sup>2</sup> For foreigners who become Singapore Citizens or Permanent Residents from 1 Oct 2020 onwards and are born in 1979 or earlier, participation is mandatory as long as they have not developed severe disability.

### 3 WHAT PROTECTION DOES CARESHIELD LIFE OFFER ME?

CareShield Life benefits are designed to provide you with protection and assurance for life should you develop severe disability.



#### LIFETIME COVERAGE

- Continue to be covered for life, as long as you continue to pay your annual premiums until age 67 or 10 years after joining, whichever is later.

#### LIFETIME CASH PAYOUTS



- Monthly payouts continue as long as you have severe disability.
- Cash payouts provide you flexibility to decide on your desired care arrangements, e.g. home care or nursing home care.

#### WORLDWIDE COVERAGE



- Make a claim regardless of where you are residing, and receive payouts.

#### PAYOUTS START AT \$649/MONTH IN 2024 AND INCREASE OVER TIME



- Payouts increase annually until age 67 or when a successful claim is made, whichever is earlier.
- Once a successful new claim is made, payouts will remain fixed for the duration of your severe disability (see example on next page).
- From now until 2025, potential payouts will increase at 2% per year.

Year that new claim is made	Fixed monthly payout for the duration of your severe disability
2021	\$612
2022	\$624
2023	\$637
2024	\$649
2025	\$662

- From 2025, payout increases and corresponding premium adjustments will be recommended by an independent CareShield Life Council. They will take into account claim experience, and changes in life expectancy and disability trends.

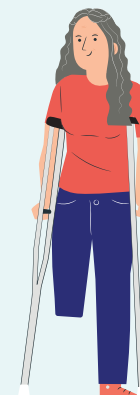
Assuming Adam, Betty and Carl are all enrolled into CareShield Life at age 42 in 2024...

Adam develops severe disability and **makes a successful claim in 2024, at age 42**



- He makes 1 premium payment and stops paying premiums thereafter
- **\$649/month** payout for as long as he has severe disability

Betty develops severe disability and **makes a successful claim in 2025, at age 43**



- She stops paying premiums in 2022
- **\$662/month** payout for as long as she has severe disability

Carl develops severe disability and **makes a successful claim in or after 2049, at age 67 or older**



- Premium payment ends at age 67
- **\$1065/month\*** payout for as long as he has severe disability

\* The payout is estimated. The illustration assumes payouts continue to increase at 2% a year after 2025. Actual future payouts will vary depending on the regular adjustments.

**SUPPLEMENTS** are private insurance plans which can be purchased from private insurers if you wish to have higher coverage in addition to CareShield Life. Supplement premiums can be paid using MediSave, up to a limit of \$600 per year per insured. For more information on Supplements, visit [careshieldlife.gov.sg/supplements](https://careshieldlife.gov.sg/supplements).

## 4 WHAT HELP CAN I GET TO PAY MY PREMIUMS?

CareShield Life premiums are paid annually until age 67 or 10 years after joining, whichever is later.

**MEDISAVE** can be used to pay for all your CareShield Life premiums. Family members (i.e. spouse, children, parents, siblings, and grandchildren) can also help to pay your premiums with their MediSave, or top up your MediSave with cash.

You may also be eligible for Government premium subsidies and support measures such as:

**A) PREMIUM SUBSIDIES** of up to 30% for Singapore Citizens and Permanent Residents in lower- to middle-income households.

Subsidy Rates for Singapore Citizens <sup>1</sup>	Monthly Household Income Per Person		
	\$1,500 or less	\$1,501 - \$2,600	\$2,601 - \$3,600
	30%	25%	20%

<sup>1</sup> Subsidy rates are applicable to Singapore Citizens who live in residences with an Annual Value (AV) of \$21,000 or less. (i.e. all HDB flats and some smaller private properties). Those who live in residences with an AV between \$21,001 and \$25,000 will receive 10 percentage points less than these subsidy rates. Those who live in residences with an AV above \$25,000 or own multiple properties will not receive these subsidies. Permanent Residents receive half of the subsidy rates applicable to Singapore Citizens.

**B) PARTICIPATION INCENTIVES** of up to \$3,000 for Singapore Citizens born in 1979 or earlier who join CareShield Life by 31 Dec 2024.

Birth Year	Annual Participation Incentive	Total Additional Participation Incentives for Merdeka Generation (MG) & Pioneer Generation (PG) seniors <sup>3</sup>	Total Participation Incentives over 10 years <sup>2</sup>
1975 - 1979	\$37.50	N.A.	\$375
1970 - 1974	\$75		\$750
1965 - 1969	\$112.50		\$1,125
1960 - 1964	\$150		\$1,500
Before 1960	\$187.50	\$1,125	\$1,875 for non-MG and non-PG seniors \$3,000 for MG and PG seniors

<sup>2</sup> Participation Incentives will be spread equally over 10 years.

<sup>3</sup> To check if you are part of the Pioneer Generation, visit <https://www.pioneers.sg/en-sg/Pages/Check-Your-Pioneer-Status.aspx>. To check if you are part of the Merdeka Generation, visit <https://www.singpass.gov.sg/myinfo> and log in with your Singpass. If you are part of the Merdeka Generation, you will be able to view it under the "Government Schemes" tab. If you are not part of the Merdeka Generation, you will not be able to see the "Government Schemes" tab.

**C) ADDITIONAL PREMIUM SUPPORT** provides financial assistance to members who are unable to afford their premiums after premium subsidies and MediSave, and have limited family support.

Members who are unable to afford their premiums will be invited to apply for Additional Premium Support, and the Government will help them with the process if they are unable to do so themselves. **No one will lose their CareShield Life coverage due to an inability to pay.**

Please refer to [Annex A](#) in your Welcome Letter for your premiums and subsidies for your first policy year. You may also login with your Singpass at [careshieldlife.gov.sg/cshl-premium-checker](https://careshieldlife.gov.sg/cshl-premium-checker) to check your estimated future premiums and subsidies.

## 5 WHEN AM I ELIGIBLE TO CLAIM?

You can make a claim if you are assessed by an MOH-accredited severe disability assessor to be unable to perform at least 3 out of the 6 Activities of Daily Living shown below.



## 6 HOW DO I MAKE A CLAIM?

1

### I am staying at home

Arrange for a disability assessment with an MOH-accredited severe disability assessor<sup>2</sup> at a clinic or at your home.



2

Complete an online claim application that can be accessed via the Agency for Integrated Care (AIC) website<sup>1</sup>.

2

1

### I am staying at a nursing home

Approach staff at your nursing home to submit an alternative assessment for you, or help to arrange for a disability assessment with a MOH-accredited severe disability assessor<sup>2</sup> at a clinic or at the nursing home.



The assessor will submit the disability assessment directly to AIC.

The disability assessment fee is \$100 for a clinic assessment and \$250 for a house call. The fee is **waived upfront** if it is your 1<sup>st</sup> assessment for CareShield Life. Otherwise, you will be reimbursed fully for the assessment fee if you are assessed to have severe disability.

AIC will inform you if your claim is successful, and payouts will be made to your nominated bank account.

You may also be asked to go for a periodic review later on. You will not need to pay for the review. Payouts will stop if you no longer have severe disability, or do not go for the review.

### For more information on claims:



[www.aic.sg/careshieldlife](http://www.aic.sg/careshieldlife)



[apply@aic.sg](mailto:apply@aic.sg)



1800-650-6060

Airtime charges will apply for mobile calls to 1800 service lines.  
Calls are free of charge only if made from regular land lines.

<sup>1</sup> If the insured lacks mental capacity, the insured's donee(s) or deputy who is authorised to act on the insured's behalf for the insured's property and affairs, may apply for a claim on behalf of the insured. If there is no donee(s) or deputy, the insured's caregiver may make an application on the insured's behalf, but there will be some restrictions on who the payouts can be made to, to safeguard the interest of the insured. More details can be found at [www.aic.sg/careshieldlife](http://www.aic.sg/careshieldlife).

<sup>2</sup> The list of MOH-accredited severe disability assessors can be found at [www.aic.sg/assessors-list](http://www.aic.sg/assessors-list).





MINISTRY OF HEALTH  
SINGAPORE

