

From end-2015, all Singapore Citizens and Permanent Residents will be protected for life by MediShield Life, a basic healthcare insurance.

MediShield Life is designed to provide coverage for large hospitalisation bills in Class B2/C wards and selected outpatient bills. The Government will provide subsidies to help you pay for your MediShield Life premiums.



What if I already have a Hospitalisation and Surgical (H&S) insurance plan?

You may experience some overlap between your H&S plan and MediShield Life's benefits, if your H&S plan is not a Medisave-approved Integrated Shield Plan*.



Please read the FAQs on the MediShield Life website at **www.medishieldlife.sg** or speak to your financial advisor who will be able to share more about your options and their implications.





Besides the difference in benefits, what other differences are there between my H&S plan and MediShield Life?

MediShield Life	Other H&S plans
Payable by Medisave	Not payable by Medisave
Covers all pre-existing conditions	May not cover pre-existing conditions
Covers you for life	May not cover you for life

To find out more, please visit **www.medishieldlife.sg** or call the hotline at **1800-222-3399**

