

终身健保

您必需知道的事



1 每个人都可以获得保障 It covers everyone

所有新加坡公民和永久居民，包括先前患有疾病的人
All Singapore Citizens & Permanent Residents, including those with pre-existing conditions

2 提供一辈子的保障 It protects you for life

从初生的婴儿到孩童、成人、老年人，
在人生的每一个阶段都可以得到保障
You will be protected for life, from birth and into your old age

3 大笔医疗账单 终身健保帮您分担 Better protection from large hospital bills

医疗账单 Medical Bill

- 住院所累积的大笔医疗账单
Large subsidised hospital bills
- 费用较高的指定门诊疗程
(如：洗肾和癌症化疗)
Selected costly outpatient treatments such as dialysis and chemotherapy for cancer

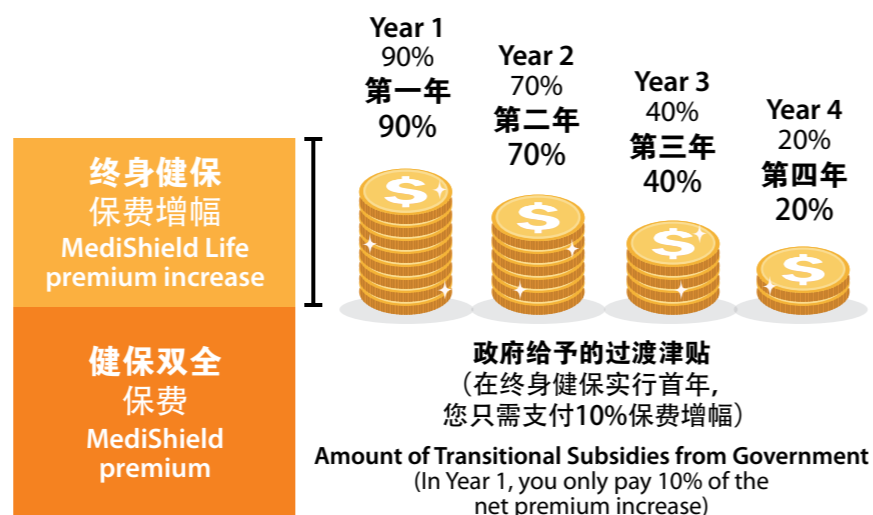
有了终身健保的分担
病人将支付较少费用

With MediShield Life, patients will pay less

4 可动用保健储蓄支付保费 Pay premiums using Medisave

5 政府提供多种津贴 Government provides subsidies and support

- 中低收入家庭可获得高达50%的保费津贴
Lower- to middle-income families are eligible for premium subsidies of up to 50 per cent
- 建国一代可获得相等于保费40%至60%的建国一代津贴
Pioneers are eligible for Pioneer Generation subsidies of 40 to 60 per cent of their premiums
- 终生健保实行的首四年，所有的新加坡公民可获得政府提供的过渡津贴以抵消保费增幅
All Singapore Citizens are eligible for Transitional Subsidies for the first 4 years to help offset the increase in their MediShield Life premiums

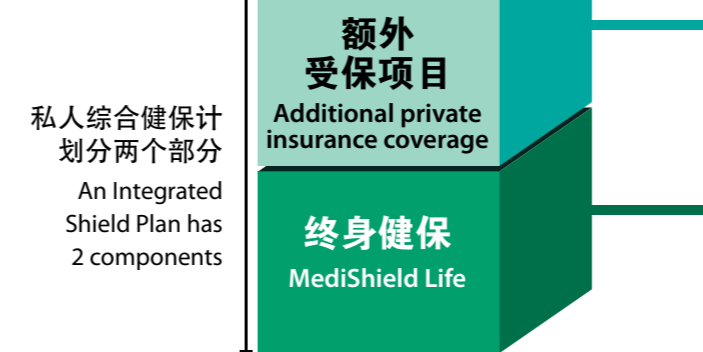


6 无法负担保费的国人 能获得额外的保费援助 No one will lose MediShield Life coverage due to the inability to afford premiums

政府会为那些在获得津贴后，仍无法负担保费的国人提供额外的保费援助
Needy Singaporeans who cannot afford premiums even after subsidies will receive Additional Premium Support

7 终身健保与私人综合健保计划 (简称IP) 并没有重叠 No duplication between MediShield Life and private Integrated Shield Plans (IPs)

- 由私人保险公司承保及制定保费
Managed by private insurer
- 提供更多的医疗保障和赔偿以应付入住私人医院和公共医院B1或A级病房的较高费用
Provides higher coverage (e.g. to cover the higher costs of private hospitals and Class B1 or Class A wards in public hospitals)
- 可用保健储蓄存款来支付保费，不过，数额不能超过保健储蓄额外提款上限
Medisave can be used to pay up to the Additional Withdrawal Limit



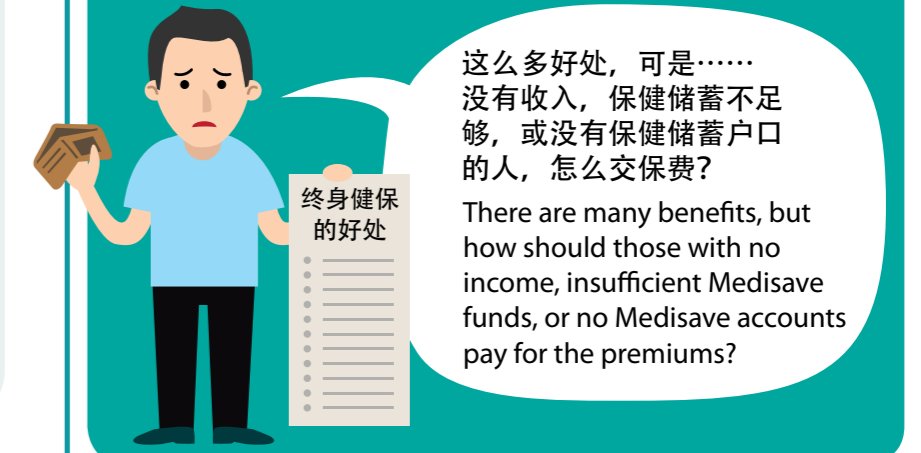
- 由中央公积金局管理
Managed by the Central Provident Fund (CPF) Board
- 赔偿足以应付入住公共医院B2级或C级病房的医疗账单
Coverage sized for large hospital bills in Class B2 or C wards in public hospitals
- 终身健保保费可全数用保健储蓄支付
MediShield Life premiums may be fully paid with Medisave

终身健保询问
For enquiries about MediShield Life

Hotline 热线: 1800-222-3399
Website 网址: www.medishieldlife.sg



您知道吗? Did you know?



我可以利用我的保健储蓄为我的家人和直系亲属支付保费。
I can use my Medisave to pay the premiums for my immediate family members.

如何帮家人支付保费 或填补保健储蓄户头? How to Change Premium Payer or Top Up Medisave

上网 Visit

www.medishieldlife.sg >>
Resources & FAQs >> E-Services @CPF

政府将给予那些在获得津贴后，仍无法负担保费，又没有家人援助的国人额外保费援助。

The Government will provide Additional Premium Support (APS) for needy Singaporeans who have insufficient Medisave and cannot afford the premiums even after receiving subsidies, and who have no family members to help.