Standard premiums for Enhanced IncomeShield

The tables below show the breakdown of premiums for a standard life under your plan type.

For insured person who is a Singapore Citizen or Permanent Resident

Age Next Birthday[1]	MediShield Life Premiums (Fully payable by Medisave)[2]	Additional Withdrawal Limits (AWLs)	Additional private insurance coverage											
			Enhanced IncomeShield											
			Preferred		Advantage		Basic - SG		Basic - PR		Enhanced C - SG		Enhanced C - PR	
			Premiums	Cash outlay[3]	Premiums	Cash outlay[3]	Premiums	Cash outlay[3]	Premiums	Cash outlay[3]	Premiums	Cash outlay[3]	Premiums	Cash outlay[3]
1 to 18	$200.00	$300	$299.00	-	$51.00	-	$45.00	-	$45.00	-	$24.00	-	$24.00	-
19 to 20	$200.00		$313.00	$13.00	$75.00	-	$53.00	-	$53.00	-	$45.00	-	$45.00	-
21 to 25	$295.00		$321.00	$21.00	$77.00	-	$60.00	-	$60.00	-	$22.00	-	$22.00	-
26 to 30	$295.00		$347.00	$47.00	$84.00	-	$62.00	-	$62.00	-	$22.00	-	$22.00	-
31 to 35	$503.00		$484.00	$184.00	$129.00	-	$91.00	-	$91.00	-	$37.00	-	$37.00	-
36 to 40	$503.00		$502.00	$202.00	$161.00	-	$103.00	-	$103.00	-	$37.00	-	$37.00	-
41 to 45	$637.00	$600	$977.00	$377.00	$274.00	-	$164.00	-	$164.00	-	$79.00	-	$79.00	-
46 to 50	$637.00		$1,140.00	$540.00	$284.00	-	$201.00	-	$201.00	-	$81.00	-	$81.00	-
51 to 55	$903.00		$1,715.00	$1,115.00	$445.00	-	$245.00	-	$245.00	-	$110.00	-	$110.00	-
56 to 60	$903.00		$2,192.00	$1,592.00	$493.00	-	$249.00	-	$249.00	-	$115.00	-	$115.00	-
61 to 65	$1,131.00		$2,936.00	$2,336.00	$793.00	$193.00	$441.00	-	$441.00	-	$246.00	-	$246.00	-
66 to 70	$1,326.00		$3,557.00	$2,957.00	$1,215.00	$615.00	$597.00	-	$597.00	-	$366.00	-	$366.00	-
71 to 73	$1,643.00	$900	$5,136.00	$4,236.00	$1,679.00	$779.00	$1,001.00	$101.00	$1,001.00	$101.00	$561.00	-	$561.00	-
74 to 75	$1,816.00		$5,866.00	$4,966.00	$1,979.00	$1,079.00	$1,060.00	$160.00	$1,060.00	$160.00	$678.00	-	$678.00	-
76 to 78	$2,027.00		$6,611.00	$5,711.00	$2,409.00	$1,509.00	$1,268.00	$368.00	$1,268.00	$368.00	$853.00	-	$853.00	-
79 to 80	$2,187.00		$7,446.00	$6,546.00	$2,842.00	$1,942.00	$1,443.00	$543.00	$1,443.00	$543.00	$978.00	$78.00	$978.00	$78.00
81 to 83	$2,303.00		$7,826.00	$6,926.00	$2,889.00	$1,989.00	$1,694.00	$794.00	$1,694.00	$794.00	$1,202.00	$302.00	$1,202.00	$302.00
84 to 85	$2,616.00		$8,889.00	$7,989.00	$3,298.00	$2,398.00	$1,865.00	$965.00	$1,865.00	$965.00	$1,292.00	$392.00	$1,292.00	$392.00
86 to 88	$2,785.00		$9,741.00	$8,841.00	$3,796.00	$2,896.00	$2,058.00	$1,158.00	$2,058.00	$1,158.00	$1,364.00	$464.00	$1,364.00	$464.00
89 to 90	$2,785.00		$10,675.00	$9,775.00	$4,060.00	$3,160.00	$2,397.00	$1,497.00	$2,397.00	$1,497.00	$1,468.00	$568.00	$1,468.00	$568.00
91 to 93	$2,826.00		$10,775.00	$9,875.00	$4,493.00	$3,593.00	$2,620.00	$1,720.00	$2,620.00	$1,720.00	$1,592.00	$692.00	$1,592.00	$692.00
94 to 95	$2,826.00		$11,168.00	$10,268.00	$4,998.00	$4,098.00	$2,688.00	$1,788.00	$2,688.00	$1,788.00	$1,858.00	$958.00	$1,858.00	$958.00
96 to 98	$2,826.00		$11,742.00	$10,842.00	$5,476.00	$4,576.00	$2,770.00	$1,870.00	$2,770.00	$1,870.00	$2,106.00	$1,206.00	$2,106.00	$1,206.00
99 to 100	$2,826.00		$12,501.00	$11,601.00	$5,940.00	$5,040.00	$2,930.00	$2,030.00	$2,930.00	$2,030.00	$2,278.00	$1,378.00	$2,278.00	$1,378.00
Over 100	$2,826.00		$12,501.00	$11,601.00	$6,424.00	$5,524.00	$2,969.00	$2,069.00	$2,969.00	$2,069.00	$2,522.00	$1,622.00	$2,522.00	$1,622.00

SG: Singapore Citizen PR: Singapore Permanent Resident

The above premium rates apply to policies starting from 1/4/2026. Premium rates are inclusive of 9% GST.
Yearly premiums are based on the insured's age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time.

1 The last entry age is 75, based on the insured's age next birthday, when cover starts.
2 Your MediShield Life premiums may differ depending on your premium subsidies, premium rebates and whether you need to pay for the Additional Premiums. The net MediShield Life premium payable after accounting for these is fully payable by Medisave.
3 This refers to the cash outlay if you are paying by Medisave (assuming you have sufficient monies in your Medisave account). If you are not paying by Medisave, your total cash outlay will be equal to MediShield Life Premiums + Premiums for Additional private insurance coverage. For example, for an insured aged 30 (at next birthday) buying Enhanced incomeShield Preferred, the total premium = $295.00 + $347.00 = $642.00.

For insured person who is a Foreigner

Age Next Birthday[1]	Total Medisave Withdrawal Limits[2]	Enhanced IncomeShield							
		Preferred		Advantage		Basic - FR		Enhanced C - FR	
		Total Premiums	Cash outlay[3]	Total Premiums	Cash outlay[3]	Total Premiums	Cash outlay[3]	Total Premiums	Cash outlay[3]
1 to 18	$500.00	$499.00	-	$251.00	-	$250.00	-	$247.00	-
19 to 20	$500.00	$513.00	$13.00	$275.00	-	$269.00	-	$260.00	-
21 to 25	$595.00	$616.00	$21.00	$372.00	-	$371.00	-	$350.00	-
26 to 30	$595.00	$642.00	$47.00	$379.00	-	$378.00	-	$350.00	-
31 to 35	$803.00	$987.00	$184.00	$632.00	-	$609.00	-	$602.00	-
36 to 40	$803.00	$1,005.00	$202.00	$664.00	-	$627.00	-	$602.00	-
41 to 45	$1,237.00	$1,614.00	$377.00	$911.00	-	$869.00	-	$808.00	-
46 to 50	$1,237.00	$1,777.00	$540.00	$921.00	-	$914.00	-	$814.00	-
51 to 55	$1,503.00	$2,618.00	$1,115.00	$1,348.00	-	$1,301.00	-	$1,140.00	-
56 to 60	$1,503.00	$3,095.00	$1,592.00	$1,396.00	-	$1,348.00	-	$1,168.00	-
61 to 65	$1,731.00	$4,067.00	$2,336.00	$1,924.00	$193.00	$1,816.00	$85.00	$1,606.00	-
66 to 70	$1,926.00	$4,883.00	$2,957.00	$2,541.00	$615.00	$2,163.00	$237.00	$1,992.00	$66.00
71 to 73	$2,543.00	$6,779.00	$4,236.00	$3,322.00	$779.00	$3,166.00	$623.00	$2,723.00	$180.00
74 to 75	$2,716.00	$7,682.00	$4,966.00	$3,795.00	$1,079.00	$3,382.00	$666.00	$3,088.00	$372.00
76 to 78	$2,927.00	$8,638.00	$5,711.00	$4,436.00	$1,509.00	$3,901.00	$974.00	$3,550.00	$623.00
79 to 80	$3,087.00	$9,633.00	$6,546.00	$5,029.00	$1,942.00	$4,342.00	$1,255.00	$3,964.00	$877.00
81 to 83	$3,203.00	$10,129.00	$6,926.00	$5,192.00	$1,989.00	$4,473.00	$1,270.00	$3,958.00	$755.00
84 to 85	$3,516.00	$11,505.00	$7,989.00	$5,914.00	$2,398.00	$4,966.00	$1,450.00	$4,559.00	$1,043.00
86 to 88	$3,685.00	$12,526.00	$8,841.00	$6,581.00	$2,896.00	$5,906.00	$2,221.00	$5,369.00	$1,684.00
89 to 90	$3,685.00	$13,460.00	$9,775.00	$6,845.00	$3,160.00	$6,347.00	$2,662.00	$5,700.00	$2,015.00
91 to 93	$3,726.00	$13,601.00	$9,875.00	$7,319.00	$3,593.00	$6,640.00	$2,914.00	$6,055.00	$2,329.00
94 to 95	$3,726.00	$13,994.00	$10,268.00	$7,824.00	$4,098.00	$6,695.00	$2,969.00	$6,460.00	$2,734.00
96 to 98	$3,726.00	$14,568.00	$10,842.00	$8,302.00	$4,576.00	$6,776.00	$3,050.00	$6,776.00	$3,050.00
99 to 100	$3,726.00	$15,327.00	$11,601.00	$8,766.00	$5,040.00	$6,974.00	$3,248.00	$6,974.00	$3,248.00
Over 100	$3,726.00	$15,327.00	$11,601.00	$9,250.00	$5,524.00	$7,002.00	$3,276.00	$7,002.00	$3,276.00

FR: Foreigner

The above premium rates apply to policies starting from 1/4/2026. Premium rates are inclusive of 9% GST.
Yearly premiums are based on the insured's age at next birthday, and will increase when the insured reaches the next age band. Premium rates are non-guaranteed and may be reviewed from time to time.

1 The last entry age is 75, based on the insured's age next birthday, when cover starts.
2 If you are paying for a foreigner whose plan does not have a MediShield Life portion, you can utilise an equivalent amount of Medisave to pay for his/her premiums.
3 This refers to the cash outlay if you are paying by Medisave (assuming you have sufficient monies in your Medisave account). If you are not paying by Medisave, your total cash outlay will be equal to the Total Premiums. For example, for an insured aged 30 (at next birthday) buying Enhanced IncomeShield Preferred Plan, the total cash outlay will be $642.00.