

# How they compare

	<b>ElderShield 400</b>	<b>CareShield Life</b>
<b>Monthly payout</b>	\$400	\$600 for payouts starting year 2020; will be more if payouts start later
<b>Payout duration</b>	Six years	Payable as long as severely disabled
<b>Coverage period</b>	Lifetime	Lifetime
<b>Annual premium*</b>	\$175 (men) and \$218 (women)	Starts at \$206 (men) and \$253 (women); will increase over the years
<b>Duration of annual premium</b>	Age 40 to 65 (26 years)	Age 30 to 67 (38 years)
<b>Coverage</b>	Excludes individuals with pre-existing disabilities	Includes individuals with pre-existing disabilities
<b>Opt-out feature</b>	Yes	No
<b>Pay with Medisave</b>	Yes	Yes
<b>Government subsidy</b>	No	Yes
<b>Administrator</b>	Aviva, GE, NTUC Income	Government

NOTE: \* For people who start at age 40 for ElderShield and 30 for CareShield Life.

Source: MINISTRY OF HEALTH  
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