

A single-premium, three-year plan that's designed to cover mum and baby through pregnancy and childbirth.





# Prepare for a bright start

With Singlife Maternity Care<sup>1</sup>, you'll be bringing new life into the world with more confidence.

Calm your worries as you step into parenthood. Mum-to-be and your child will have financial assistance for treatment or hospitalisation resulting from pregnancy complications, or if the child is diagnosed with congenital illnesses.

### **BENEFITS AND FEATURES**

**Singlife Maternity Care** is an affordable, comprehensive maternity plan that helps cover expenses arising from pregnancy complications and newborn-related medical conditions. These are the key benefits:



### Wide-ranging protection

There's no need to overthink things. Be covered for 10 types of pregnancy complications, 23 congenital illnesses and even loss of life<sup>2</sup>.



#### Receive financial assistance in time of need

Mum and baby will receive financial assistance in the event of hospitalisation due to illnesses and pregnancy complications<sup>3</sup>.

Multiple claims can also be made for a wide range of conditions including

- Post-birth Anaemia,
- Hand, Foot and Mouth Disease and
- Phototherapy for severe neonatal jaundice



### Cover multiple births in a single pregnancy

Receive coverage for as many as four babies in a single pregnancy, including babies conceived through in vitro fertilisation (IVF)<sup>4</sup>.



### Comprehensive coverage for baby

Receive a one-time payout if your child requires stem cell transplant surgery<sup>5</sup> or shows developmental delay<sup>6</sup>.



### Purchase new plan with no health checks

We help simplify things for you. You can purchase a new whole life plan for your baby<sup>7</sup> without putting them through any health check-ups.



## Singlife Maternity Care Benefits Schedule

With **Singlife Maternity Care**, mums-to-be are covered against a wide range of pregnancy-related medical conditions and complications:

Coverage	(a) Death	(b) Pregnancy complications	(c) Hospital care	
		Abruptio Placentae	Abruptio Placentae	
		Amniotic Fluid Embolism	Amniotic Fluid Embolism	
		Disseminated Intravascular Coagulation	Disseminated Intravascular Coagulation	
		Fatty Liver of Pregnancy	Fatty Liver of Pregnancy	
		HELLP Syndrome (Haemolysis, elevated liver enzymes, low platelet count)	HELLP Syndrome (Haemolysis, elevated liver enzymes, low platelet count)	
		Placenta Increta/Percreta	Inpatient Psychiatric Treatment	
		Postpartum Haemorrhage requiring Hysterectomy	Placenta Increta/Percreta	
		Pre-Eclampsia or Eclampsia	Post-natal Anaemia	
		Still Birth	Postpartum Haemorrhage requiring Hysterectom	
		Uterine Rupture	Pre-Eclampsia or Eclampsia	
			Puerperal Pyrexia	
			Pulmonary Embolism	
			Repair of 4th Degree Perineal Tear	
			Septic Pelvic Thrombophlebitis	
			Still Birth	
			Surgical Site Infection following Caesarian Section	
			Uterine Infection or Transfusion Due to Retained Placenta Following Childbirth	
			Uterine Rupture	
Cover limit	100% of sum assured	100% of sum assured	1% of <b>sum assured</b> for each day of <b>hospitalisation</b> up to 30 days (per contract term)	

For details, please refer to the Product Summary.

# Singlife Maternity Care Benefits Schedule

For even greater peace of mind, **Singlife Maternity Care** also covers newborns against a range of unforeseeable events:

Child's Benefits Table						
Coverage	(a) Death	(b) Congenital illnesses	(c) Hospital care			
		Absence of Two Limbs	Admission into Neonatal Intensive Care (NICU) /			
		Anal Atresia	High Dependency Unit (HDU)			
		Atrial Septal Defect	Hand, Foot and Mouth Disease			
		Biliary Atresia	Incubation of the Newborn Child for more than			
		Cerebral Palsy	3 consecutive days immediately following Birth			
		Cleft Lip and Cleft Palate	Phototherapy or Blood Transfusion for			
		Club Foot	Severe Neonatal Jaundice			
		Congenital Blindness	Premature Birth requiring NICU/HDU			
		Congenital Cataract				
		Congenital Deafness				
		Congenital Diaphragmatic Hernia				
		Congenital Hypertrophic Pyloric Stenosis				
		Development Dysplasia of the Hip				
		Down's Syndrome				
		Infantile Hydrocephalus				
		Patent Ductus Arteriosus				
		Retinopathy of Prematurity				
		Spina Bifida				
		Tetralogy of Fallot				
		Trancheo-esophageal Fistula or Esophageal Atresia				
		Transposition of The Great Vessels	1			
		Truncus Arteriosus	1			
		Ventricular Septal Defect				
Cover limit	100% of sum assured	100% of sum assured	1% of <b>sum assured</b> for each day of <b>hospitalisation</b> , up to 30 days (per contract term)			

For details, please refer to the Product Summary.

## Singlife Maternity Care Benefits Schedule

For even greater peace of mind, **Singlife Maternity Care** also covers newborns against a range of unforeseeable events:

Child's Benefits Table (cont'd)							
Coverage	(d) Outpatient phototherapy  Outpatient phototherapy treatment due to severe neonatal jaundice	(e) Stem cell treatment (for transplant surgery only)	(f) Developmental delay				
Cover limit	1% of <b>sum assured</b> for each day of <b>hospitalisation</b> , up to 30 days (per contract term)	50% of sum assured	10% of sum assured				

For details, please refer to the Product Summary.





### How Singlife Maternity Care works.

Gina, a 30-year-old mum-to-be, signs up for **Singlife Maternity Care** in the 13<sup>th</sup> week of her pregnancy. She pays a one-time premium of **S\$638**<sup>8</sup> for **S\$10,000 coverage**. As her pregnancy progresses, some unexpected events occur.

Here's how the plan gives **mother and child** financial assurance during **pregnancy**, **childbirth and post-pregnancy**:



Pregnancy 13th week

Gina gets Singlife Maternity Care (+)

30th week

**Gina is diagnosed with pre-eclampsia\*** and is hospitalised for 10 days

For Gina

Pregnancy complication benefit for pre-eclampsia: \$\$10,000

Hospital care benefit due to pre-eclampsia (10 days x S\$100): S\$1,000

Total: S\$11,000

 $\bigoplus_{i \in \mathcal{I}_i}$ 

33rd week

Gina gives birth 7 weeks before her due date.

Her premature baby, needs to be incubated for 7 days

For baby

Total: \$\$700

Hospital care benefit for incubation (7 days x S\$100): (<del>+</del>)

7 days after birth

As baby also has **severe neonatal jaundice**,

she undergoes seven days of phototherapy in the hospital

For baby

Hospital care benefit for phototherapy treatment in hospital (7 days x S\$100):

Total: S\$700

+

4 days after birth

– After birth

The doctor advises another **two days of phototherapy** treatment (post-discharge) for baby's severe jaundice

**For baby**Outpatient

phototherapy benefit (2 days x S\$100):

Total: S\$200





Pre-eclampsia is a pregnancy complication that affects pregnant women if they develop hypertension after 20 weeks of pregnancy with a systolic blood pressure of at least 170mmHg or a diastolic blood pressure of 110mmHg recorded on 2 successive measurements of at least 6 hours apart, as well as proteinuria of more than 3+ on a random urine sample. The diagnosis must be confirmed by a gynaecologist or obstetrician.

For more details, please refer to the Product Summary. The diagram is not drawn to scale.





Get **Singlife Maternity Care** for greater peace of mind.

To sign up or find out more on Singlife Maternity Care, speak with your Financial Adviser Representative today.

Visit **singlife.com/maternity-care** to find out more.

All ages mentioned refer to age next birthday (ANB).

#### **Important Notes**

- 1. The applicant for Singlife Maternity Care must be between 18 and 45 years old (both ages inclusive) and be within 13 to 36 weeks (both weeks inclusive) of pregnancy at the time of application.
- 2. Terms and condition apply. Please refer to the Product Summary for details.
- 3. This refers to the Hospital care benefits(s) for the Mother (or child). The Hospital care benefit(s) will end when 30% of the sum assured is paid or when the contract term ends whichever is earlier. The other benefits will continue while the policy is in force. For details, please refer to the Product Summary.
- 4. Singapore Life Ltd. will cover up to four babies in a single pregnancy. The benefits in the Child's Benefits Table will apply to each baby as a separately insured child. If the claim is made on one child only, the benefit will continue to be available for the other child(ren). Subject to underwriting, Singapore Life Ltd. will accept pregnancies through In Vitro Fertilisation (IVF), Intracytoplasmic Sperm Injection (ICSI), Intrauterine Insemination (IUI) and Intracervical Insemination (ICI).
- 5. Singapore Life Ltd. will pay 50% of the sum assured, if the insured child requires stem cell transplant surgery and has started the process of injection or extraction of stem cells. This benefit will end when 50% of the sum assured is paid or when the contract term ends whichever is earlier. The other benefits will continue if the policy is in force.
- 6. Singapore Life Ltd. will pay 10% of the sum assured if the insured child shows developmental delay. This benefit will end when 10% of the sum assured is paid or when the contract term ends whichever is earlier. The other benefits will continue if the policy is in force.

  Developmental delay of the insured child refers to the inability to perform either of the following tasks by the actual attained age of 28 months, from date of birth,
  - as confirmed by a paediatrician:
  - i) Walking without aid for a distance of two metres; or
  - ii) Speaking and saying simple words, such as "papa", "mama" and etc.
- 7. Within 90 days from the birth of an insured child, you have the option to buy a new policy under this benefit for the insured child, without any medical underwriting. The policies are:
  - a) whole life plan, where the total death and terminal illness (TI) benefit payable is not more than S\$150,000; or
  - b) whole life plan, with total and permanent disability (TPD) benefit (if applicable), where the total death, TI and TPD benefit payable is not more than S\$150,000. Singapore Life Ltd. will not pay if your claim under the new policy is directly or indirectly, wholly or partly, caused by or arising from or contributed to, by pre-existing conditions.
  - Cover of more than the sums stated above required medical underwriting.
- 8. Premium of S\$638 is based on coverage for a 30 year old non-smoker female, who conceived through normal conception.

The policy is underwritten by Singapore Life Ltd.

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Information is accurate as at June 2024. COMP/2024/05/MKT/450

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#### Singapore Life Ltd.

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