# Go from pregnancy to parenthood with confidence





# Prepare for your baby's arrival into the world

You're getting ready to welcome your little bundle of joy. And you want everything to go smoothly and safely. While pregnancy is wonderful and exciting, it can, sometimes be unpredictable and challenging.

As a thoughtful, responsible mum-to-be, you want the reassurance of being better prepared financially for childbirth and parenthood, as well as the future of your baby and your family.

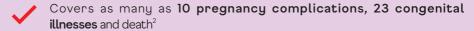
That's why Singlife now brings you **MyMaternityPlan**<sup>1</sup>, an affordable, comprehensive maternity insurance policy that provides you with the financial assistance for hospitalisation and treatment expenses resulting from pregnancy complications or if the child is diagnosed with congenital illnesses.

Available with purchase of selected protection or savings plans. Visit **singlife.com/MyMaternityPlan** for details.

## MyMaternityPlan

Designed to cover both mum and baby, this single-premium, 3-year policy offers all-round reassurance right through pregnancy and childbirth.

### **Key Benefits**



- Provides mum-to-be the comfort of **financial assistance** in the event of **hospitalisation due to pregnancy complications**<sup>3</sup>
- Allows multiple claims for both mum and child for a wide range of conditions<sup>3</sup> such as Anaemia (post-birth) or Hand, Foot and Mouth Disease
- Offers financial assistance for newborn's hospitalisation and treatment expenses such as phototherapy for severe neonatal jaundice or neonatal ICU/ HDU confinement<sup>3</sup>
- Covers as many as **four babies in a single pregnancy**, even if it is through In Vitro Fertilisation (IVF)<sup>4</sup>
- No health check-ups needed for your baby when you purchase a new whole life plan for them<sup>5</sup>

### One-time payout for:

Stem cell treatment<sup>6</sup>

(for transplant surgery only)

Developmental delay of the child<sup>7</sup>

## MyMaternityPlan Benefits Schedule

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

Mother's Benefits Table				
	Coverage	Cover limit		
(a)	Death	100% of sum assured		
(b)	Pregnancy complications			
	Abruptio Placentae			
	Amniotic Fluid Embolism			
	Disseminated Intravascular Coagulation			
	Fatty Liver of Pregnancy			
	HELLP Syndrome (Haemolysis, elevated liver enzymes, low platelet count)	100% of sum assured		
	Placenta Increta/Percreta			
	Postpartum Haemorrhage requiring Hysterectomy			
	Pre-Eclampsia or Eclampsia			
	Still Birth			
	Uterine Rupture			

Mother's Benefits Table				
Coverage	Cover limit			
(c) Hospital care				
Abruptio Placentae				
Amniotic Fluid Embolism				
Disseminated Intravascular Coagulation				
Fatty Liver of Pregnancy				
HELLP Syndrome (Haemolysis, elevated liver enzymes, low platelet count)				
Inpatient Psychiatric Treatment				
Placenta Increta/Percreta	1% of			
Post-natal Anaemia	sum assured for each day of			
Postpartum Haemorrhage requiring Hysterectomy	hospitalisation,			
Pre-Eclampsia or Eclampsia	up to 30 days (per contract term)			
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				

For details, please refer to the Product Summary.

## MyMaternityPlan Benefits Schedule

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

Child's Benefits Table				
Coverage	Cover limit			
(a) Death	100% of sum assured			
(b) Congenital illnesses				
Absence of Two Limbs				
Anal Atresia				
Atrial Septal Defect				
Biliary Atresia				
Cerebral Palsy				
Cleft Lip and Cleft Palate				
Club Foot				
Congenital Blindness				
Congenital Cataract				
Congenital Deafness				
Congenital Diaphragmatic Hernia	100% of			
Congenital Hypertrophic Pyloric Stenosis	sum assured			
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				
Truncus Arteriosus				
Ventricular Septal Defect				

	Child's Benefits Table				
	Coverage	Cover limit			
(c)	Hospital care				
	Admission into Neonatal Intensive Care (NICU) / High Dependency Unit (HDU)	1% of			
	Hand, Foot and Mouth Disease	sum assured			
	Incubation of the Newborn Child for more than 3 consecutive days immediately following Birth	for each day of hospitalisation, up to 30 days			
	Phototherapy or Blood Transfusion for Severe Neonatal Jaundice	(per contract term)			
	Premature Birth requiring NICU/HDU				
(d)	Outpatient Phototherapy				
	Outpatient phototherapy treatment due to severe neonatal jaundice	1% of sum assured for each day of rental of the phototherapy machine, up to 10 days (per contract term)			
(e)	Stem cell treatment (for transplant surgery only)	50% of sum assured			
(f)	Developmental delay	10% of sum assured			

For details, please refer to the Product Summary.

## How MyMaternityPlan works

#### Illustration:

Gina, a 30 year old (age next birthday), mum-to-be, signs up for Singlife's **MyMaternityPlan** in the 13<sup>th</sup> week of her pregnancy.

### The unexpected:

In the 30<sup>th</sup> week of pregnancy, she is diagnosed with Pre-eclampsia\* and is hospitalised for 10 days. Seven weeks before the due date, she gives birth to a baby girl, Susan.

Since Susan is born prematurely, she needs to be incubated for 7 days. Due to severe neonatal jaundice, she also needs to undergo seven days of phototherapy in the hospital, after being discharged from incubation.

The doctor advises Gina to continue with Susan's phototherapy treatment (post-discharge) for two days for the severe jaundice condition.

<sup>\*</sup>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.

### The protection:

Here's how Gina's **MyMaternityPlan** helps with the hospitalisation and treatment expenses for both mother and baby when she pays a one-time premium of **S\$638** for **S\$10,000** coverage.

Coverage		Payout Amount
For Gina	Pregnancy complication benefit for Pre-eclampsia:	S\$10,000
SZ	Hospital care benefit due to Pre-eclampsia (10 days x S\$100):	S\$1,000
For Susan	Hospital care benefit for incubation (7 days x S\$100):	S\$700
4	Hospital care benefit for phototherapy treatment in the hospital (7 days x S\$100):	S\$700
	Outpatient phototherapy benefit (2 days x S\$100):	S\$200
	Total Payout:	S\$12,600

The above illustration is to explain how **MyMaternityPlan** payouts can help Gina (30 years age next birthday, non-smoker) financially, if the unexpected happens. The premium is applicable for pregnancy through normal conception only.

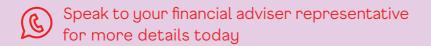
## How to apply?

You have the option to purchase **MyMaternityPlan** when you or your spouse sign up for any qualifying protection or savings plan.

For the list of qualifying plans, visit singlife.com/MyMaternityPlan

To apply, all you need to do is:

- Look through the list of qualifying plans and select the plan and coverage that meets your protection or saving needs.
- Decide on your coverage for MyMaternityPlan.
- Sign up for both the qualifying plan and **MyMaternityPlan** at the same time.



### Important notes:

- 1. You will have the option to purchase MyMaternityPlan when you or your spouse purchase one of the selected basic plans stated in the Product Summary or at singlife.com/MyMaternityPlan. The applicant for MyMaternityPlan has to be between 18 and 45 years old at age next birthday (ANB) and is within 13 to 36 weeks of pregnancy at the time of application.
- 2. Terms and Conditions apply. Please refer to the Product Summary for details.
- 3. This refers to the Hospital care benefit(s) for the Mother (or the child). The Hospital care benefit(s) will end when 30% of the sum assured is paid or contract term ends, whichever is earlier. The other benefits will continue as long as 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 benefit table will apply to each baby as an insured child separately. If the claim is made on one child only, the benefit will continue to be available for the other child(ren). Subject to undewriting, Singapore Life Ltd. will accept pregnancies through In Vitro Fertilisation (IVF), Intracytoplasmic Sperm Injection (ICSI), Intrauterine Insemination (IUI) and Intracervical Insemination (ICI).
- 5. 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 requires medical underwriting.

### Important notes: (continued)

- 6. 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 cell. 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 as long as the policy is in force.
- 7. 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 as long as the policy is in force.

Developmental delay of the insured child means the inability to perform either of the following tasks by the actual attained age of 28 months from the date of birth as confirmed by a paediatrician:

- i) Walk without aid over a distance of two metres; or
- ii) Speak and say simple words such as "papa", "mama", etc.

The policy is underwritten by Singapore Life Ltd.

This material is published for general information only and does not have regard to the specific investment objectives, financial situation and particular needs of any specific person. A copy of the Product Summary may be obtained from Singapore Life Ltd. and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the product. You may wish to seek advice from a financial adviser representative before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser representative, you should consider whether the product in question is suitable for you.

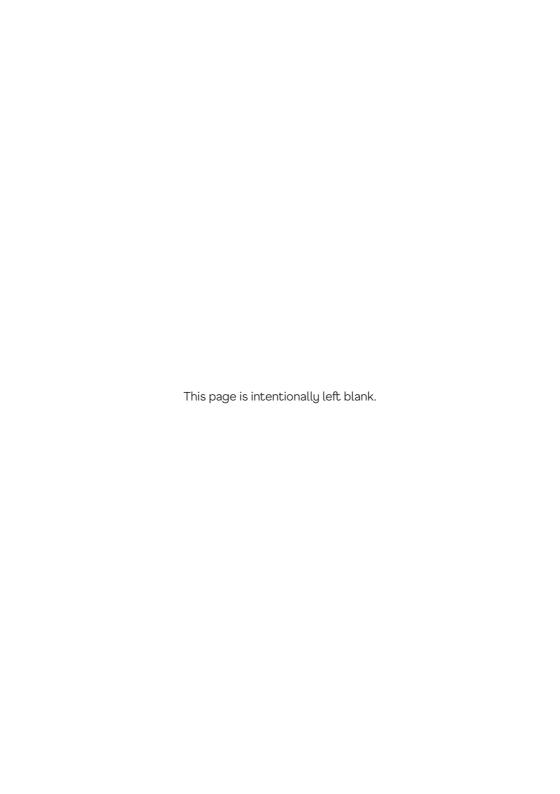
As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying an accident and/or health insurance policy that is not suitable for you may impact your ability to finance your future healthcare needs. It is usually detrimental to replace an existing accident and health policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

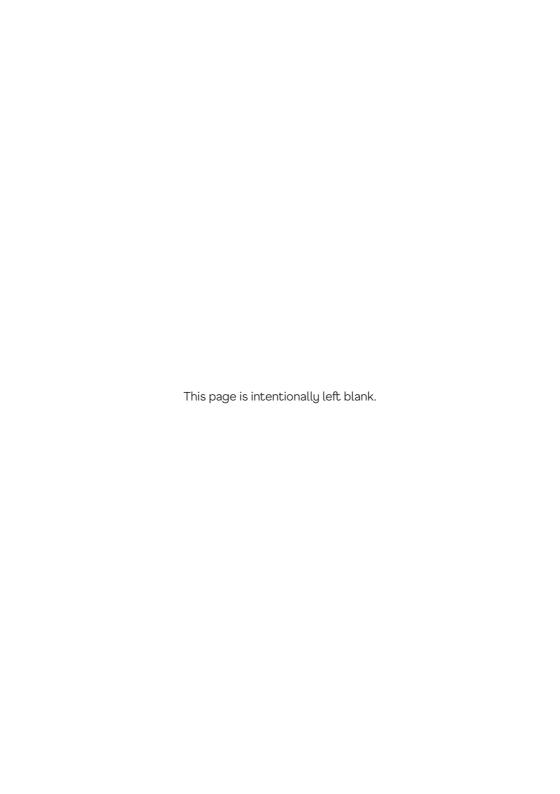
This is not a contract of insurance. Full details of the standard terms and conditions of this product can be found in the relevant policy contract.

Information is accurate as at January 2022. COMP/2020/02/PPM/068

This advertisement has not been reviewed by the Monetary Authority of Singapore.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the SDIC. Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Singapore Life Ltd. or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).







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