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PROFESSIONAL INVESTMENT ADVISORY SERVICES

Maternity Plan

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Source: This information is from all providers of PIAS and is accurate **as of 26 Feb 2024.**

Disclaimer: All references and recommendations made are based on PIAS suite of products in this category only.

Company	Plan name	What we like about the plan
Singlife	Singlife Maternity Care (previously known as MyMaternityPlan)	<ul style="list-style-type: none"> - Relatively comprehensive coverage with more conditions covered for Hospital Care Benefit for the insured mother - Covers as many as four babies in a single pregnancy, even if it is through In Vitro Fertilisation (IVF), the highest in the market - Outpatient phototherapy benefit for child - Stem cell treatment benefit for child - Developmental delay benefit for child - Option to purchase a new whole life plan for the child within 90 days from the birth of an insured child without medical underwriting
NTUC Income	Maternity 360	<ul style="list-style-type: none"> - Standalone product and does not have to be bundled with a basic policy. - Outpatient phototherapy benefit for child - Mother is entitled to buy a new policy (Star Secure / Gro Sure Saver) for the insured child based on a simplified health declaration
Manulife	ReadyMummy	<ul style="list-style-type: none"> - Standalone product and does not have to be bundled with a basic policy. - Relatively comprehensive coverage with more conditions covered for pregnancy complications for insured mother and congenital illness for insured child - Outpatient phototherapy benefit for child - Covers as many as two babies in a single pregnancy, even for In Vitro Fertilisation (IVF) cases - Pays 10% of the sum insured if the life insured (mother) is diagnosed with Major Depressive Disorder (MDD) or Generalized Anxiety Disorders (GAD) - Option to purchase a LifeReady Plus including Early Critical Care Rider (II) and Critical Care (II) Rider (if any) for the new born child without medical underwriting

Features and Comparison
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Insurer		Singlife	NTUC Income	Manulife
Product Name		(formerly known as MyMaternityPlan)	Maternity 360	ReadyMummy
Type of Plan		Bundled product	Stand-alone term plan	Stand-alone term plan
ANB/ALB		ANB	ALB	ALB
Entry Age (Mother)		18-45 years old	17-44 years old	18-45 years old
Eligibility to Apply		13 to 36 weeks of pregnancy	13 to 35 weeks of pregnancy	13 to 36 weeks of pregnancy
Coverage Term		3	3	3
Premium Term		Single Premium	Single Premium	Single Premium
Pregnancy through IVF accepted		Yes	Case by case basis, subject to approval	Yes
Death Benefit for Mother		\$5,000 - \$20,000	\$5,000 - \$10,000	\$5,000 - \$20,000
Pregnancy Complications for Mother	No. of Conditions Covered	10	10	14
	Benefit Payable	\$5,000 - \$20,000	\$5,000 - \$10,000	\$5,000 - \$20,000
Congenital Illnesses for Child	No. of Conditions Covered	23	23	24
	Benefit Payable	\$5,000 - \$20,000	\$5,000 - \$10,000	\$5,000 - \$20,000
Hospital Care Benefit for Mother & Child	No. of Conditions Covered	18 for Mother 5 for Child	8 for Mother 7 for Child	8 for Mother 5 for Child
	Benefit Payable	1% of sum assured for each day of hospitalisation, cover up to 30 days	1% of sum assured for each day of hospitalisation up to 30% of sum assured	1% of sum assured for each day of hospitalisation up to 30% of sum assured
Number of Foetus Covered		4	1	2
USP		<ul style="list-style-type: none"> - Outpatient phototherapy benefit for child - Covers as many as four babies in a single pregnancy, even if it is through In Vitro Fertilisation (IVF) - Stem cell treatment benefit for child - Developmental delay benefit for child - Mother can buy a new Singapore Life whole life plan for an insured child, without medical underwriting within 90 days from birth 	<ul style="list-style-type: none"> - Outpatient phototherapy benefit for child - Mother is entitled to buy a new policy (Star Secure / Gro Sure Saver) for the insured child based on a simplified health declaration - Standalone product and does not have to be bundled with a basic policy. 	<ul style="list-style-type: none"> - Unique benefit that pays 10% of SA upon diagnosis of Major Depressive Disorder (MDD) or Generalized Anxiety Disorders (GAD) of the Life Insured (mother) - Outpatient phototherapy benefit for child - Option to purchase a LifeReady Plus including Early Critical Care Rider (II) and Critical Care (II) Rider (if any) for the new born child without medical underwriting. - Standalone product and does not have to be bundled with a basic policy.

Mum's Benefit: Pregnancy Complications benefit			
Insurer	Singlife	NTUC Income	Manulife
Product Name	Singlife Maternity Care (formerly known as MyMaternityPlan)	Maternity 360	ReadyMummy
	Abruptio Placentae	Abruptio Placentae	Abruptio Placentae
	Amniotic Fluid Embolism	Amniotic Fluid Embolism	Amniotic Fluid Embolism
	Disseminated Intravascular Coagulation	Disseminated Intravascular Coagulation	Disseminated Intravascular Coagulation
	Fatty Liver of Pregnancy	Acute fatty liver of pregnancy	Fatty Liver of Pregnancy
	Pre-Eclampsia or Eclampsia	Pre-Eclampsia or Eclampsia	Pre-Eclampsia with severe features or Eclampsia
	Placenta Increta/Percreta	Placenta Increta/Percreta	Placenta Increta/Percreta
	Postpartum Haemorrhage requiring Hysterectomy	Postpartum Haemorrhage requiring Hysterectomy	Postpartum Haemorrhage requiring Hysterectomy
	Still Birth	Still Birth	Still Birth
	HELLP Syndrome (Haemolysis, elevated liver enzymes, low platelet count)	Ectopic pregnancy	Ectopic pregnancy
	Uterine Rupture	Choriocarcinoma and malignant hydatidiform mole	HELLP Syndrome (Haemolysis, elevated liver enzymes, low platelet count)
			Uterine Rupture
			Choriocarcinoma and Malignant Hydatidiform Mole
			Miscarriage due to Accident
			Gestational Diabetes Melitus Resulting in Foetal Macrosomia and Neonatal Hypoglycaemia
Mum's Benefit: Hospital Care Benefit			
Insurer	Singlife	NTUC Income	Manulife
Product Name	Singlife Maternity Care (formerly known as MyMaternityPlan)	Maternity 360	ReadyMummy
	Abruptio Placentae	-	-
	Amniotic Fluid Embolism	-	-
	Disseminated Intravascular Coagulation	-	-
	Fatty Liver of Pregnancy	-	-
	HELLP Syndrome (Haemolysis, elevated liver enzymes, low platelet count)	-	-
	Inpatient Psychiatric Treatment	Inpatient Psychiatric Treatment	Inpatient Psychiatric Treatment
	Placenta Increta/Percreta	-	-
	Post-natal Anaemia	Post-natal Anaemia	Post-natal Anaemia
	Postpartum Haemorrhage requiring Hysterectomy	-	-
	Pre-Eclampsia or Eclampsia	-	-
	Puerperal Pyrexia	Puerperal Pyrexia	Puerperal Pyrexia
	Pulmonary Embolism	Pulmonary Embolism	Pulmonary Embolism
	Repair of 4th Degree Perineal Tear	Repair of 4th Degree Perineal Tear	Repair of 4th Degree Perineal Tear
	Septic Pelvic Thrombophlebitis	Septic Pelvic Thrombophlebitis	Septic Pelvic Thrombophlebitis
	Still Birth	-	-
	Surgical Site Infection Following Caesarian Section	Surgical Site Infection Following Caesarian Section	Surgical Site Infection Following Caesarian Section
	Uterine Infection or Transfusion Due To Retained Placenta Following Child birth	Uterine Infection or Transfusion Due To Retained Placenta Following Child birth	Uterine Infection or Transfusion Due To Retained Placenta Following birth
	Uterine Rupture	-	-
Child's Benefit: Congenital Illness Benefit			
Insurer	Singlife	NTUC Income	Manulife
Product Name	Singlife Maternity Care (formerly known as MyMaternityPlan)	Maternity 360	ReadyMummy
	Absence of Two Limbs	Absence of two limbs	Absence of two limbs
	Anal Atresia	Anal atresia	Anal Atresia
	Atrial Septal Defect	Atrial septal defect	Atrial septal defect
	Biliary Atresia	Biliary atresia	Biliary atresia
	Cerebral Palsy	Cerebral palsy	Cerebral palsy
	Cleft Lip and Cleft Palate	Cleft Lip and Cleft Palate	Cleft Palate/Cleft Lip
	Club Foot	Club Foot	Club Foot
	Congenital Blindness	Congenital Blindness	Congenital Blindness
	Congenital Cataract	Congenital Cataract	Congenital Cataract
	Congenital Deafness	Congenital Deafness	Congenital Deafness
	Congenital Diaphragmatic Hernia	Congenital Diaphragmatic Hernia	Congenital Diaphragmatic Hernia
	Congenital Hypertrophic Pyloric Stenosis	Congenital Hypertrophic Pyloric Stenosis	Congenital Hypertrophic Pyloric Stenosis
	Development Dysplasia of The Hip	Development Dysplasia of The Hip	Development Dysplasia of The Hip
	Down's Syndrome	Down's Syndrome	Down's Syndrome
	Infantile Hydrocephalus	Infantile Hydrocephalus	Infantile Hydrocephalus
	Patent Ductus Arteriosus	Patent Ductus Arteriosus	Patent Ductus Arteriosus
	Retinopathy of Prematurity	Retinopathy of Prematurity	Retinopathy of Prematurity
	Spina Bifida	Spina Bifida	Spina Bifida
	Tetralogy of fallot	Tetralogy of fallot	Tetralogy fallot
	Tracheo-esophageal Fistula or Esophageal Atresia	Tracheo-esophageal Fistula or Esophageal Atresia	Tracheo-esophageal Fistula or Esophageal Atresia
	Transposition of The Great Vessels	Transposition of The Great Vessels	Transposition of The Great Vessels
	Truncus Arteriosus	Truncus Arteriosus	Truncus Arteriosus
	Ventricular Septal Defect	Ventricular Septal Defect	Ventricular Septal Defect
			Congenital Dislocation of Hip
Child's Benefit: Hospital Care Benefit			
Insurer	Singlife	NTUC Income	Manulife
Product Name	Singlife Maternity Care (formerly known as MyMaternityPlan)	Maternity 360	ReadyMummy
	Admission into ICU/HDU	-	Admission into ICU/HDU
	Hand, Foot and Mouth Disease	Hand, Foot and Mouth Disease	Hospitalisation due to Hand, Foot and Mouth Disease
	Incubation of The Newborn Child for More Than three Consecutive Days Immediately Following Birth	Incubation of The Newborn Child for More Than three Consecutive Days Immediately Following Birth	Incubation of the newborn Child
	Phototherapy or Blood Transfusion for Severe Neonatal Jaundice	Phototherapy or Blood Transfusion for Severe Neonatal Jaundice	Phototherapy or Blood Transfusion for Severe Neonatal Jaundice
	Premature Birth requiring neo-natal ICU/HDU	Premature Birth requiring neo-natal ICU/HDU	Premature Birth requiring neo-natal ICU/HDU
	-	Bronchitis (including other lower respiratory tract infection)	-
	-	Dengue haemorrhagic fever	-
	-	Pneumonia	-

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Female Non-smoker ALB24/ANB25
Sum assured \$5,000

Insurer	Singlife	NTUC Income	Manulife
Product Name	Maternity Care (formerly known as MyMaternityPlan)	Maternity 360	ReadyMummy
Single Premium	\$289	\$371	\$399

Female Non-smoker ALB29/ANB30
Sum assured \$5,000

Insurer	Singlife	NTUC Income	Manulife
Product Name	Maternity Care (formerly known as MyMaternityPlan)	Maternity 360	ReadyMummy
Single Premium	\$319	\$388	\$399

Female Non-smoker ALB34/ANB35
Sum assured \$5,000

Insurer	Singlife	NTUC Income	Manulife
Product Name	Maternity Care (formerly known as MyMaternityPlan)	Maternity 360	ReadyMummy
Single Premium	\$392	\$458	\$470

Overview

- Singlife Maternity Care (formerly known as MyMaternityPlan) can only be purchased when life insured or the spouse sign up for any qualifying protection or savings plan. This plan provides more coverage in terms of Hospital Care Benefit for mothers and covers up to 4 fetuses in a pregnancy.
- Manulife ReadyMummy and NTUC Income Maternity 360 provide an alternative for customers who prefer a standalone plan

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Female Non-smoker ALB24/ANB25 Sum assured \$10,000			
Insurer	Singlife	NTUC Income	Manulife
Product Name	Maternity Care (formerly known as MyMaternityPlan)	Maternity 360	ReadyMummy
Single Premium	\$578	\$742	\$798

Female Non-smoker ALB29/ANB30 Sum assured \$10,000			
Insurer	Singlife	NTUC Income	Manulife
Product Name	Maternity Care (formerly known as MyMaternityPlan)	Maternity 360	ReadyMummy
Single Premium	\$638	\$775	\$798

Female Non-smoker ALB34/ANB35 Sum assured \$10,000			
Insurer	Singlife	NTUC Income	Manulife
Product Name	Maternity Care (formerly known as MyMaternityPlan)	Maternity 360	ReadyMummy
Single Premium	\$784	\$916	\$940

Overview
- Singlife Maternity Care (formerly known as MyMaternityPlan) can only be purchased when life insured or the spouse sign up for any qualifying protection or savings plan. This plan provides more coverage in terms of Hospital Care Benefit for mothers and covers up
- Manulife ReadyMummy and NTUC Income Maternity 360 provide an alternative for customers who prefer a standalone plan