



Maternity Protect Series

Benefit Schedule

Maternity Protect Benefits Table

Benefit for Mother under Maternity Protect

Benefits	Benefit Limit	Benefits/ Conditions Covered	
Death or Total and Permanent Disability Benefit	100% of the sum assured is payable once	We will pay 100% of the sum assured if the life assured (mother) dies or suffers from total and permanent disability.	
Pregnancy and Childbirth Complications Benefit	100% of the sum assured is payable once	We will pay 100% of the sum assured if the life assured (mother) is diagnosed with any of the covered pregnancy and childbirth complications. Payable once per pregnancy for claims occurring within 120 days from the date of birth of the insured child.	
		Pregnancy and Childbirth Complications:	
		1. Abruptio Placentae	10. Miscarriage or Termination of Pregnancy due to Life Threatening Condition
		2. Amniotic Fluid Embolism	11. Placenta Increta / Percreta
		3. Antepartum and Intrapartum Haemorrhage	12. Placenta Previa
		4. Choriocarcinoma and Hydatiform mole	13. Postpartum Haemorrhage requiring Hysterectomy
		5. Disseminated Intravascular Coagulation (DIC)	14. Pre-Eclampsia or Eclampsia
		6. Ectopic Pregnancy	15. Stillbirth (after 28 weeks of gestation)
		7. Fatty Liver of Pregnancy	16. Twin-to-Twin Transfusion Syndrome
		8. Gestational Diabetes resulting in Foetal Macrosomia and Neonatal Hypoglycaemia	17. Uterine Rupture
9. HELLP Syndrome (Haemolysis, Elevated Liver Enzymes, Low Platelet Count)	18. Vasa Previa		
Hospital Care Benefit	2% of the sum assured is payable for each day of hospitalisation, up to 30 days	We will pay 2% of the sum assured for each day the life assured (mother) is hospitalised due to covered hospitalisation events ¹ . Payable for hospitalisation within 120 days from the date of birth of the insured child.	
		Hospitalisation Events for Life Assured:	
		1. Due to any condition(s) covered under the Pregnancy and Childbirth Complications Benefit	6. Pulmonary Embolism
		2. Breech Delivery	7. Repair of 4th degree perineal tear
		3. Complications of Lactational Mastitis	8. Septic Pelvic Thrombophlebitis
		4. Inpatient Psychiatric treatment	9. Surgical site infection following Caesarean section
5. Postpartum Anaemia	10. Urinary infection or transfusion due to retained placenta following birth		
Psychological Consultations Benefit	S\$100 per consultation, up to 3 sessions ²	We will pay S\$100 for each session of psychological or psychiatric consultation attended by the life assured (mother). Payable for up to 3 sessions within 120 days from the birth of the insured child.	
Early Delivery by Caesarean Section Benefit NEW	15% of the sum assured is payable once	We will pay 15% of the sum assured if the life assured (mother) undergoes a medically necessary caesarean section for a singleton pregnancy before 36 completed weeks of gestation. Payable once per pregnancy and will end upon the birth of the insured child ³ .	
Mum Again Benefit Option	One subsequent eligible maternity plan	Option for the life assured (mother) to purchase one subsequent eligible maternity plan without medical underwriting for a future pregnancy, subject to eligibility criteria.	

Footnotes

¹ Payable for up to a maximum of 30 days and will end when the 30-day limit has been reached, or 120 days from the date of birth of the insured child, whichever comes earlier.

² Payable for up to 3 sessions and will end when maximum number of consultations has been reached, or 120 days from the date of birth of the insured child, whichever comes earlier.

³ Where a claim arises under both Early Delivery by Caesarean Section Benefit and the Pregnancy and Childbirth Complications Benefit, the higher of the two benefits will be payable.

Benefits	Benefit Limit	Benefits/ Conditions Covered
Parental Retrenchment Cash Benefit NEW	20% of the sum assured is payable once	We will pay if either parent is involuntarily retrenched and remains continuously unemployed for 60 consecutive days. Payable once per policy term on a first admitted claim basis ⁴ .

Maternity Protect Benefits Table (Continued) Benefit for child(ren)⁵ under Maternity Protect:

Benefits	Benefit Limit	Benefits/ Conditions Covered	
Death Benefit	100% of the sum assured is payable once	We will pay 100% of the sum assured upon death of the insured child ⁶ .	
Congenital Illness Benefit	100% of the sum assured is payable once	We will pay 100% of the sum assured if the insured child is diagnosed with any of the covered congenital illnesses.	
		Congenital Illnesses:	
		1. Absence of Two Limbs	14. Congenital Diaphragmatic Hernia
		2. Albinism	15. Congenital Hypertrophic Pyloric Stenosis
		3. Anal Atresia	16. Development Dysplasia of the Hip
		4. Atrial Septal Defect	17. Down's Syndrome
		5. Biliary Atresia	18. Infantile Hydrocephalus
		6. Cerebral Palsy	19. Patent Ductus Arteriosus
		7. Cleft Palate / Cleft Lip	20. Retinopathy of Prematurity
		8. Clubfoot	21. Spina Bifida
		9. Coarctation of Aorta	22. Tetralogy Fallot
		10. Congenital Abnormalities of the Kidney and Urinary Tract (CAKUT)	23. Tracheoesophageal Fistula or Esophageal Atresia
		11. Congenital Blindness	24. Transposition of the Great Vessels
		12. Congenital Cataract	25. Truncus Arteriosus
13. Congenital Deafness	26. Ventricular Septal Defect		
Juvenile Illness Benefit	100% of the sum assured is payable once	We will pay 100% of the sum assured if the insured child is diagnosed with any of the covered juvenile conditions.	
		Juvenile Conditions:	
		1. Addison's Disease	9. Pompe Disease
		2. Gaucher's Disease	10. Pyruvate Dehydrogenase Complex Deficiency (PDCD)
		3. Generalised Tetanus	11. Rheumatic Fever with Valvular Impairment
		4. Glomerulonephritis with Nephrotic Syndrome	12. Sanfillipo Syndrome
		5. Infantile Spasm (West Syndrome)	13. Still's Disease (Including Severe Juvenile Rheumatoid Arthritis)
		6. Insulin-Dependent Diabetes Mellitus	14. Type 1 Spinal Muscular Atrophy (SMA Type 1)
		7. Kawasaki Disease	15. Wilson's Disease
8. Osteogenesis Imperfecta			

Benefits	Benefit Limit	Benefits/ Conditions Covered												
Hospital Care Benefit	2% of the sum assured is payable for each day of hospitalisation	<p>We will pay 2% of the sum assured for each day the insured child is hospitalised due to covered hospitalisation events⁷.</p> <p>Hospitalisation Events for Insured Child:</p> <table border="1" data-bbox="560 349 1517 629"> <tr> <td data-bbox="560 349 624 398">1.</td> <td data-bbox="624 349 1007 398">Admission into ICU / HDU</td> <td data-bbox="1007 349 1070 398">4.</td> <td data-bbox="1070 349 1517 398">Hand, Foot and Mouth Disease</td> </tr> <tr> <td data-bbox="560 398 624 528">2.</td> <td data-bbox="624 398 1007 528">Incubation of the insured child for more than 3 consecutive days immediately following date of birth</td> <td data-bbox="1007 398 1070 528">5.</td> <td data-bbox="1070 398 1517 528">Infectious Disease</td> </tr> <tr> <td data-bbox="560 528 624 629">3.</td> <td data-bbox="624 528 1007 629">Phototherapy or Blood Transfusion for Severe Neonatal Jaundice</td> <td data-bbox="1007 528 1070 629">6.</td> <td data-bbox="1070 528 1517 629">Due to any condition(s) covered under Congenital Illness Benefit and Juvenile Illness Benefit</td> </tr> </table>	1.	Admission into ICU / HDU	4.	Hand, Foot and Mouth Disease	2.	Incubation of the insured child for more than 3 consecutive days immediately following date of birth	5.	Infectious Disease	3.	Phototherapy or Blood Transfusion for Severe Neonatal Jaundice	6.	Due to any condition(s) covered under Congenital Illness Benefit and Juvenile Illness Benefit
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3.	Phototherapy or Blood Transfusion for Severe Neonatal Jaundice	6.	Due to any condition(s) covered under Congenital Illness Benefit and Juvenile Illness Benefit											
Major Organ Benefit	50% of the sum assured is payable once	We will pay 50% of the sum assured if the insured child undergoes any surgery on any of the 5 major organs: heart, lungs, liver, kidneys or brain.												
Developmental Support Benefit ⁸ NEW	Up to S\$200 per session, subject to an aggregate limit of the lower of S\$3,000 or 15% of the sum assured	<p>We will reimburse eligible developmental therapy expenses if the Insured Child is diagnosed with developmental delay⁹.</p> <p>This benefit is payable up to S\$200 per therapy session and will end when the aggregate limit of the lower of S\$3,000 or 15% of the sum assured is reached, whichever is lower.</p>												
Guaranteed Insurability Benefit (GIB) Option ENHANCED	Sum assured of up to S\$350,000 (death benefit) and up to S\$350,000 (early, intermediate and late stage critical illness benefit)	Option to purchase an eligible insurance plan on the insured child without medical underwriting, to be exercised within 100 days from birth.												
Simplified Application of Hospitalisation Plans for Maternity Campaign ¹⁰ ENHANCED	Qualifying Plans – Up to Private Hospital Integrated Shield Plan and supplementary plans	Option to purchase selected Integrated Shield plans (Qualifying Plans) for the insured child with just two simple questions. Available from 15 to 100 days after birth (subject to eligibility criteria and campaign terms).												

- ⁴ Parental Retrenchment Cash Benefit is payable once per policy term based on the first claim admitted by us, regardless of whether the claimant is the life assured (mother) or the other parent.
- ⁵ Each insured child refers to a biological child covered under the policy. Benefits in this section apply separately to each insured child. If the life assured (mother) is pregnant with more than one foetus, each insured child will be covered separately. Where a benefit has been paid for one insured child, the same benefit may still be payable for another insured child, unless otherwise stated.
- ⁶ This benefit does not pay for Miscarriage or Termination of Pregnancy due to Life-threatening Condition and Stillbirth of the insured child.
- ⁷ Payable for up to a maximum of 30 days and will end when the 30-day limit has been reached, or at the end of the policy term, whichever comes earlier.
- ⁸ The Developmental Support Benefit reimburses eligible developmental therapy expenses only and does not cover diagnosis, diagnostic consultations, assessments or reports. Therapy must be prescribed or recommended by a Medical Practitioner and provided by a licensed or accredited allied health professional.
- ⁹ Developmental Delay refers to the inability of the insured child, at or after the attained age of 28 months, to perform specified developmental milestones (including walking independently or speaking recognisable simple words or phrases), as certified by a registered paediatrician or neurodevelopmental paediatrician.
- ¹⁰ Subject to campaign terms and conditions. The insured child must be at least 15 days old and discharged from hospital, and not more than 100 days old at the point of application.

Maternity Protect Benefits Table (Continued)

Option under Maternity Protect Multiplier:

Benefits	Benefit Limit	Benefits/ Conditions Covered
Transfer of Life (TOL) Option ¹¹ NEW	Transfer GREAT Life Multiplier coverage to the insured child	Option to transfer the Whole Life Policy to the insured child without medical underwriting, if exercised within 100 days from birth.

¹¹ Transfer of Life (TOL) Option must be exercised before the 1st policy anniversary. No medical underwriting is required if exercised within 100 days from birth of the insured child; medical underwriting will apply if exercised thereafter.

Benefits under Maternity Protect			
	Benefit Limit (For sum assured of S\$5,000)	Benefit Limit (For sum assured of S\$10,000)	Benefit Limit (For sum assured of S\$25,000)
For Life Assured (Mother)			
Death or Total and Permanent Disability Benefit	S\$5,000	S\$10,000	S\$25,000
Pregnancy and Childbirth Complications Benefit	S\$5,000	S\$10,000	S\$25,000
Hospital Care Benefit	S\$100 per day, up to a maximum of 30 days	S\$200 per day, up to a maximum of 30 days	S\$500 per day, up to a maximum of 30 days
Psychological Consultations Benefit	S\$100 per consultation, up to a maximum of 3 consultations	S\$100 per consultation, up to a maximum of 3 consultations	S\$100 per consultation, up to a maximum of 3 consultations
Early Delivery by Caesarean Section Benefit	S\$750	S\$1,500	S\$3,750
Mum Again Benefit Option	Eligible, subject to terms & conditions	Eligible, subject to terms & conditions	Eligible, subject to terms & conditions
For Life Assured (Mother)			
Parental Retrenchment Cash Benefit ³	S\$1,000	S\$2,000	S\$5,000
For Insured Child(ren)⁷			
Death Benefit	S\$5,000	S\$10,000	S\$25,000
Congenital Illness Benefit	S\$5,000	S\$10,000	S\$25,000
Juvenile Illness Benefit	S\$5,000	S\$10,000	S\$25,000
Hospital Care Benefit	S\$100 per day, up to a maximum of 30 days	S\$200 per day, up to a maximum of 30 days	S\$500 per day, up to a maximum of 30 days
Major Organ Benefit	S\$2,500	S\$5,000	S\$7,500
Developmental Support Benefit ⁷	Up to S\$200 per session, subject to an aggregate limit of S\$750	Up to S\$200 per session, subject to an aggregate limit of S\$1,500	Up to S\$200 per session, subject to an aggregate limit of S\$3,000
Guaranteed Insurability Benefit (GIB) Option	Eligible, subject to terms & conditions	Eligible, subject to terms & conditions	Eligible, subject to terms & conditions
Simplified Application of Hospitalisation Plans for Maternity Campaign ¹⁰	Eligible, subject to terms & conditions	Eligible, subject to terms & conditions	Eligible, subject to terms & conditions
Benefits under Maternity Protect Multiplier			
	Benefit Limit (For sum assured of S\$5,000)	Benefit Limit (For sum assured of S\$10,000)	Benefit Limit (For sum assured of S\$25,000)
Transfer of Life (TOL) Option	Eligible, subject to terms & conditions	Eligible, subject to terms & conditions	Eligible, subject to terms & conditions

Notes and Disclaimers:

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

The above is for general information only. It is not a contract of insurance. The precise terms, conditions and exclusions of this insurance plan are specified in the policy contract.

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.

Protected up to specified limits by SDIC.

In case of discrepancy between the English and Chinese versions, the English version shall prevail.

Information correct as at 9 June 2026.

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