

GREAT MATERNITY CARE

Benefit Schedule & Premium Rates



GREAT Maternity Care Benefits Table

For mother:

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 (TPD).	
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. This benefit will end 120 days from the birth of the insured child.	
		Pregnancy and Childbirth Complications:	
		1. Abruptio Placentae	11. Miscarriage or Termination of Pregnancy due to Life Threatening Condition
		2. Amniotic Fluid Embolism	12. Placenta Increta / Percreta
		3. Antepartum and Intrapartum Haemorrhage	13. Placenta Previa
		4. Breech Delivery	14. Postpartum Haemorrhage requiring Hysterectomy
		5. Choriocarcinoma and Hydatiform mole	15. Pre-Eclampsia or Eclampsia
		6. Disseminated Intravascular Coagulation (DVC)	16. Still Birth (after 28 weeks of gestation)
		7. Ectopic Pregnancy	17. Twin-to-Twin Transfusion Syndrome
		8. Fatty Liver of Pregnancy	18. Uterine Rupture
		9. Gestational Diabetes resulting in Foetal Macrosomia and Neonatal Hypoglycaemia	19. Vasa Previa
10. HELLP Syndrome (haemolysis, elevated liver enzymes, low platelet count)			
Hospital Care Benefit	2% of the sum assured is payable for each day of hospitalisation	We will pay 2% of the sum assured for each day the life assured (mother) stays in the hospital due to the covered hospitalisation events ¹ .	
		Hospitalisation Events for Life Assured:	
		1. Due to any condition(s) covered under the Pregnancy and Childbirth Complications Benefit	6. Repair of 4th degree perineal tear
		2. Complications of Lactational Mastitis	7. Septic Pelvic Thrombophlebitis
		3. Inpatient Psychiatric treatment	8. Surgical site infection following Caesarean section
		4. Post-natal Anaemia	9. Urinary infection or transfusion due to retained placenta following birth
5. Pulmonary Embolism			
Psychological Consultations Benefit	SS\$100 per consultation ²	We will pay S\$100 for each session of psychological or psychiatric consultation that the life assured (mother) attends.	
Mum Again Benefit	Eligible, subject to terms & conditions	This benefit provides life assured (mother) the option to purchase another GMC policy on herself without medical underwriting for her subsequent pregnancy subject to all terms and conditions.	
Guaranteed Insurability Benefit	Eligible, subject to terms & condition	This benefit provides Life assured (mother) the option to buy any eligible plan each for herself and the insured child without medical underwriting within 90 days from the birth of the insured child, subject to terms and conditions stipulated by us.	

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

² Payable for up to 3 sessions and will end once the limit has been reached or 120 days from the birth of the insured child, whichever comes earlier.

GREAT Maternity Care Benefits Table (Continued)

For child(ren):

Benefits	Benefit Limit	Benefits/ Conditions Covered			
Death Benefit	100% of the sum assured is payable once	We will pay 100% of the sum assured if the insured child dies ³ .			
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.	Club Foot	21.	Spina Bifida
		9.	Coarctation of Aorta	22.	Tetralogy Fallot
		10.	Congenital Abnormalities of the Kidney and Urinary Tract (CAKUT)	23.	Tracheo-Esophageal Fistula or Esophageal Atresia
		11.	Congenital Blindness	24.	Transposition of Great Vessel
		12.	Congenital Cataract	25.	Truncus Arteriosus
13.	Congenital Deafness	26.	Ventricular Septal Defect		
Juvenile 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 Juvenile Spinal Amyotrophy
		7.	Kawasaki Disease	15.	Wilson's Disease
8.	Osteogenesis Imperfecta				

³ This benefit does not pay for Miscarriage or Termination of Pregnancy due to Life Threatening Condition and Still Birth of the insured child.

GREAT Maternity Care Benefits Table (Continued)

For child(ren) (Continued):

Benefits	Benefit Limit	Benefits/ Conditions Covered			
Hospital Care Benefit	2% of the sum assured is payable for each day of hospitalisation	We will pay 2% of the sum assured for each day the insured child stays in the hospital due to the covered hospitalisation events ⁴ .			
		Hospitalisation Events for Insured Child:			
		1.	Admission into ICU / HDU	4.	Hand, Foot and Mouth Disease
		2.	Incubation of the newborn child for more than three (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 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.			
Guaranteed Insurability Benefit	Eligible, subject to terms & conditions	<p>This benefit provides Life assured (mother) the option to buy any eligible plan each for herself and the insured child without medical underwriting within 90 days from the birth of the insured child, subject to terms and conditions stipulated by us.</p> <p>Any pre-existing conditions of the insured child diagnosed prior to the purchase of the new policy via the GIB option will be covered. However, in the event if the insured child is diagnosed with a covered condition as a result of a pre-existing conditions before he/she attains age 6 next birthday, we will pay out the claim subject to an overall limit of \$30,000.</p> <p>Coverage due to pre-existing conditions is only payable once, i.e. we will not pay for subsequent claims arising from pre-existing conditions</p>			

⁴ Payable for up to a maximum of 30 days and will end when the limit has been reached.

Premium and Plan Types:

	Essential Plan	Enhanced Plan
Premium Rates⁵		
Entry Age of Mother (based on age next birthday)	Single Premium	Single Premium
18 – 30	S\$398	S\$678
31 – 39	S\$448	S\$758
40 – 45	S\$558	S\$978
Benefits		
	Benefit Limit	Benefit Limit
Life Assured (Mother)		
Death or Total and Permanent Disability Benefit	S\$5,000	S\$10,000
Pregnancy and Childbirth Complications Benefit	S\$5,000	S\$10,000
Hospital Care Benefit	S\$100 per day, up to maximum of 30 days	S\$200 per day, up to 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
Mum Again Benefit	Eligible, subject to terms & conditions	Eligible, subject to terms & conditions
Guaranteed Insurability Benefit	Eligible, subject to terms & conditions	Eligible, subject to terms & conditions
Insured Child(ren)⁶		
Death Benefit	S\$5,000	S\$10,000
Congenital Illness Benefit	S\$5,000	S\$10,000
Juvenile Benefit	S\$5,000	S\$10,000
Hospital Care Benefit	\$100 per day, up to maximum of 30 days	\$200 per day, up to maximum of 30 days
Major Organ Benefit	S\$2,500	S\$5,000
Guaranteed Insurability Benefit	Eligible, subject to terms & conditions	Eligible, subject to terms & conditions

⁵ Premium shown is based on single foetus per pregnancy, conceived naturally. 50% premium loading applies to pregnancy with twins or pregnancy conceived via assisted conception. For pregnancy with twins conceived via assisted conception, premium will be computed as follows: Single Premium X 1.5 X 1.5.

⁶ In the event that the life assured (mother) is pregnant with more than one child in the same pregnancy, the benefit for the insured child will apply to each insured child separately. After a claim is made, the other remaining benefits for the life assured (mother) and the insured child (where applicable) will continue up to the benefit limit or benefit expiry date, whichever comes earlier.

Notes and Disclaimers

All ages specified refer to age next birthday.

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 and conditions 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 27 August 2021.