

FLEXI MATERNITY COVER

Great is double the assurance for both mother and baby



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Flexi Maternity Cover is a comprehensive, standalone maternity insurance plan for you and your Newborn. From as early as 13 weeks into your pregnancy, it offers reassuring cover in the event of Pregnancy Complications or Congenital Illnesses for the insured Newborn.

Flexi Maternity Cover provides you with peace of mind so you can focus on all the joyous moments this journey will bring.

Key Benefits

Early protection for Mother and Newborn

With a one-time premium, this maternity insurance plan protects you and your Newborn. Your coverage can start as early as the 13th week of your pregnancy and continues for 30 days after childbirth. Coverage for your Newborn ends three years from the start of the policy.

Comprehensive coverage

Receive protection against eight Pregnancy Complications, and Death or Total & Permanent Disability (TPD) due to the covered Pregnancy Complications. Your Newborn is also covered for 18 Congenital Illnesses and Death due to the covered Congenital Illnesses. You and your Newborn can each receive up to S\$200 Hospital Care Benefit per day for up to 30 days.

Guaranteed Insurability Benefit (GIB) for added assurance

Enjoy the option¹ to purchase an Eligible Whole Life/Investment Linked/Endowment plan that provides cover for Death, TPD, Terminal Illness or Critical Illness for yourself and/or for your Newborn within 90 days of your Newborn's birth without the need for medical underwriting at the point of exercising the option.

Exclusive premium voucher for added protection

The premium voucher² can be used to offset the initial premium of **ONE** of the following options:

- 1) An eligible plan purchased with the GIB for the Flexi Maternity Cover's policyholder or her Newborn; or
- 2) A Regular Premium Whole Life plan, an Endowment plan or Smart Life Advantage for the Flexi Maternity Cover's policyholder, spouse, child or Newborn; or
- 3) Total Health plan for the Newborn.

Enhanced Plan Benefits

Protecting you and your Newborn from the start of your journey together



13th week of pregnancy

Covers Mother from as early as the 13th week of pregnancy to 30 days after childbirth against:

- Pregnancy Complications
- Death³ or TPD³

Birth of Newborn

Covers your Newborn from birth to end of 3rd policy year against:

- Congenital Illnesses
- Death⁴

30 days after childbirth

For the Mother

Pregnancy Complications Benefit⁵

\$\$10,000

Coverage for eight types of Pregnancy Complications

1. Abruptio Placentae
2. Amniotic Fluid Embolism
3. Disseminated Intravascular Coagulation
4. Fatty Liver of Pregnancy
5. Placenta Increta/Percreta
6. Postpartum Haemorrhage requiring Hysterectomy
7. Pre-Eclampsia or Eclampsia
8. Still Birth (after 28 weeks of gestation)

Hospital Care Benefit

ICU/HDU⁶ due to Pregnancy Complications listed above
 \$\$200 per day, up to a maximum of 30 days

Death or TPD Benefit

Due to any of the eight Pregnancy Complications listed above
 \$\$10,000

Coverage Period

Starts from inception of policy and ends 30 days after childbirth

For the Newborn

Congenital Illness Benefit⁷

\$\$10,000

Coverage for 18 types of Congenital Illnesses

- | | |
|------------------------------------|-----------------------------------|
| 1. Absence of Two Limbs | 10. Congenital Dislocation of Hip |
| 2. Anal Atresia | 11. Down's Syndrome |
| 3. Atrial Septal Defect | 12. Infantile Hydrocephalus |
| 4. Cerebral Palsy | 13. Retinopathy of Prematurity |
| 5. Cleft Palate / Cleft Lip | 14. Spina Bifida |
| 6. Club Foot | 15. Tetralogy Fallot |
| 7. Congenital Cataract | 16. Transposition of Great Vessel |
| 8. Congenital Deafness | 17. Truncus Arteriosus |
| 9. Congenital Diaphragmatic Hernia | 18. Ventricular Septal Defect |

Hospital Care Benefit

ICU/HDU⁸ due to the following:

- | | |
|--------------------------------------|-------------------------------------------------------------------------------------------|
| 1. Congenital Illness (listed above) | 5. Bronchitis |
| 2. Dengue Fever | 6. Incubation of Newborn for more than three consecutive days immediately following birth |
| 3. Hand, Foot and Mouth Disease | 7. Premature birth |
| 4. Pneumonia | |

\$\$200 per day, up to a maximum of 30 days

Death Benefit⁹

Due to any of the 18 Congenital Illnesses listed above

\$\$10,000

Coverage Period

Starts from birth until end of 3rd policy year from inception of policy

End of 3rd policy year



Frequently Asked Questions

1. What is unique about Flexi Maternity Cover?

Flexi Maternity Cover protects the Mother financially if there are complications when she is pregnant, and her Newborn from Congenital Illnesses immediately from birth.

2. Who is eligible for Flexi Maternity Cover?

You can purchase Flexi Maternity Cover if you are between the ages of 18 and 45 (based on age next birthday) and are currently in your 13th to 40th week of pregnancy.

3. If I am carrying twins or triplets, can my Newborns be protected by Flexi Maternity Cover?

Mothers expecting twins are eligible for Flexi Maternity Cover, subject to underwriting¹⁰. Mothers expecting more than two foetuses, such as triplets or quadruplets, are not eligible.

4. Does Flexi Maternity Cover insure pregnancy as a result of In-Vitro Fertilisation (IVF)?

No, pregnancy as a result of IVF is not covered.

5. Upon a claim by the Mother for pregnancy complications, will Flexi Maternity Cover benefits continue for the Newborn?

Yes, the plan will continue to cover the Newborn for Congenital Illnesses, Death due to Congenital Illness and Hospital Care Benefit up to the end of the three-year policy term.

6. What is GIB and how does it benefit me or my Newborn?

You have the option¹ to purchase an Eligible Whole Life/ Investment Linked/ Endowment plan that provides for Death, TPD, Terminal Illness or Critical Illness for yourself and/or for your Newborn, without medical underwriting. Contact your Great Eastern distribution representative to find out which plans are eligible.

7. How can I use the premium voucher?

The premium voucher² can be used to offset S\$108 from the initial premium of a new eligible plan and is valid for one time use only. Contact your Great Eastern distribution representative to find out which plans are eligible.

Enjoy great benefits with a one-time premium

Entry Age of Mother ¹¹	Premium ¹² for Essential Plan	Premium ¹² for Enhanced Plan
18-30	S\$542	S\$869
31-39	S\$660	S\$1,104
40-45	S\$866	S\$1,516

Choose the level of coverage for you and your Newborn

		Essential Plan	Enhanced Plan
Mother	Death or TPD due to Pregnancy Complications	S\$5,000	S\$10,000
	Pregnancy Complications	S\$5,000	S\$10,000
	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
Newborn(s)	Death due to Congenital Illness	S\$5,000	S\$10,000
	Congenital Illness	S\$5,000	S\$10,000
	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

Footnotes:

- ¹ The GIB option can be exercised once per Life Assured (Mother and/or Newborn). In the event where the Mother has more than one Newborn, the GIB option can be exercised once for each Insured Child. The eligible plans and maximum sum assured limits per Life Assured per plan purchased under the GIB option will be determined by the Company and are subject to change at the Company's discretion. For full terms and conditions, refer to the GIB endorsement.
- ² For full terms and conditions, refer to the details printed on the actual premium voucher issued with the Flexi Maternity Cover plan.
- ³ Due to the covered Pregnancy Complications.
- ⁴ Due to the covered Congenital Illnesses.
- ⁵ The Pregnancy Complications Benefit for the Mother will be payable only once regardless of the number of Pregnancy Complications, and the benefit amount is capped at S\$10,000.
- ⁶ Intensive Care Unit or High Dependency Unit of a hospital in Singapore.
- ⁷ The Congenital Illness Benefit will be payable once on one Newborn only regardless of the number of Congenital Illnesses, and the benefit amount is capped at S\$10,000.
- ⁸ Intensive Care Unit or High Dependency Unit of a hospital in Singapore. This includes Neonatal Wards level two or three.
- ⁹ The Death Benefit will be payable once on one Newborn only, and the benefit amount is capped at S\$10,000.
- ¹⁰ Additional premiums are applicable.
- ¹¹ Age next birthday.
- ¹² All premium rates are inclusive of 7% GST for single foetus pregnancy only.

Start a conversation with your Great Eastern distribution representative today.

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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.

It is usually detrimental to replace an existing health plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more, or have less benefits at the same cost.

This plan is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (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 us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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

Information is correct as at 20 February 2017.

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