




# Plans from major insurers



Type of plan	Eligibility 	Premium for 30-year-old mother with singleton pregnancy	Premium for 40-year-old mother with singleton pregnancy	Coverage for mum 	Coverage for baby 	Covers pregnancies through assisted reproductive technology?	Other special features
<b>AIA (AIA Mum2Baby Choices)</b>							
Purchase with whole-life plan or investment-linked plan	<ul style="list-style-type: none"> <li>13 to 36 weeks of pregnancy</li> <li>16 to 45 years old at last birthday</li> </ul>	<ul style="list-style-type: none"> <li>\$395 for \$5,000 sum assured</li> <li>\$790 for \$10,000 sum assured</li> </ul>	<ul style="list-style-type: none"> <li>\$530 for \$5,000 sum assured</li> <li>\$1,060 for \$10,000 sum assured</li> </ul>	<ul style="list-style-type: none"> <li>14 pregnancy complications</li> <li>Hospital care benefit for 10 conditions</li> <li>Death benefit</li> <li>Major hospitalisation care benefit of 100% sum assured after deducting any payout under hospital care benefit for mum</li> </ul>	<ul style="list-style-type: none"> <li>25 congenital illnesses</li> <li>Hospital care benefit for 5 conditions and 14 infectious diseases</li> </ul>	Yes, no additional premium	Additional coverage for death due to medical negligence
<b>Aviva (MyMaternityPlan)</b>							
Purchase with qualifying protection or savings plan	<ul style="list-style-type: none"> <li>13 to 36 weeks of pregnancy</li> <li>18 to 45 years old at next birthday</li> </ul>	<ul style="list-style-type: none"> <li>\$319 for \$5,000 sum assured</li> <li>\$638 for \$10,000 sum assured</li> </ul>	<ul style="list-style-type: none"> <li>\$496 for \$5,000 sum assured</li> <li>\$992 for \$10,000 sum assured</li> </ul>	<ul style="list-style-type: none"> <li>10 pregnancy complications</li> <li>Hospital care benefit for 18 conditions</li> <li>Death benefit</li> </ul>	<ul style="list-style-type: none"> <li>23 congenital illnesses</li> <li>Hospital care benefit for 5 conditions</li> <li>Death benefit</li> </ul>	Yes, with additional premium	<ul style="list-style-type: none"> <li>Coverage for up to four babies in a single pregnancy. The benefits will apply to each baby as an insured child separately.</li> <li>One-time payout for stem cell transplant surgery</li> <li>Child developmental delay benefit</li> <li>Outpatient phototherapy benefit for treatment of severe neonatal jaundice</li> </ul>
<b>AXA (AXA EmpoweredMum)</b>							
Purchase with qualifying life insurance plan	<ul style="list-style-type: none"> <li>13 to 36 weeks of pregnancy</li> <li>18 years old at last birthday to 45 years old at next birthday</li> </ul>	<ul style="list-style-type: none"> <li>\$399 for \$5,000 sum assured</li> <li>\$798 for \$10,000 sum assured</li> </ul>	<ul style="list-style-type: none"> <li>\$608 for \$5,000 sum assured</li> <li>\$1,216 for \$10,000 sum assured</li> </ul>	<ul style="list-style-type: none"> <li>15 pregnancy complications</li> <li>Hospital care benefit for 24 conditions</li> <li>Death benefit</li> </ul>	<ul style="list-style-type: none"> <li>26 congenital illnesses</li> <li>Hospital care benefit for 17 conditions</li> <li>Death benefit</li> </ul>	Yes, no additional premium	<ul style="list-style-type: none"> <li>Early delivery by caesarean section benefit</li> <li>Child developmental delay benefit</li> </ul>
<b>Great Eastern (Flexi Maternity Cover)</b>							
Standalone	<ul style="list-style-type: none"> <li>13 to 40 weeks of pregnancy</li> <li>18 to 45 years old at next birthday</li> </ul>	<ul style="list-style-type: none"> <li>\$660 for \$5,000 sum assured</li> <li>\$1,104 for \$10,000 sum assured</li> </ul>	<ul style="list-style-type: none"> <li>\$866 for \$5,000 sum assured</li> <li>\$1,516 for \$10,000 sum assured</li> </ul>	<ul style="list-style-type: none"> <li>8 pregnancy complications</li> <li>Hospital care benefit for 8 conditions</li> <li>Death and total permanent disability (due to covered pregnancy complications) benefit</li> </ul>	<ul style="list-style-type: none"> <li>18 congenital illnesses</li> <li>Hospital care benefit for 24 conditions</li> <li>Death (due to covered congenital illnesses) benefit</li> </ul>	No	
<b>Income (Maternity 360)</b>							
Standalone	<ul style="list-style-type: none"> <li>13 to 35 weeks of pregnancy</li> <li>17 to 44 years old at last birthday</li> </ul>	<ul style="list-style-type: none"> <li>\$390.55 for \$5,000 sum assured</li> <li>\$781.10 for \$10,000 sum assured</li> </ul>	<ul style="list-style-type: none"> <li>\$541.70 for \$5,000 sum assured</li> <li>\$1,083.40 for \$10,000 sum assured</li> </ul>	<ul style="list-style-type: none"> <li>10 pregnancy complications</li> <li>Hospital care benefit for 8 conditions</li> <li>Death benefit</li> </ul>	<ul style="list-style-type: none"> <li>23 congenital illnesses</li> <li>Hospital care benefit for 7 conditions</li> <li>Death benefit</li> </ul>	Yes, with additional premium	Outpatient phototherapy benefit for treatment of severe neonatal jaundice
<b>Manulife (ReadyMummy)</b>							
Standalone	<ul style="list-style-type: none"> <li>13 to 36 weeks of pregnancy</li> <li>18 to 46 years old at next birthday</li> </ul>	<ul style="list-style-type: none"> <li>\$399 for \$5,000 sum assured</li> <li>\$798 for \$10,000 sum assured</li> </ul>	<ul style="list-style-type: none"> <li>\$595 for \$5,000 sum assured</li> <li>\$1,190 for \$10,000 sum assured</li> </ul>	<ul style="list-style-type: none"> <li>14 pregnancy complications</li> <li>Hospital care benefit for 8 conditions</li> <li>Death benefit</li> </ul>	<ul style="list-style-type: none"> <li>24 congenital illnesses</li> <li>Hospital care benefit for 5 conditions</li> <li>Death benefit</li> </ul>	Yes, with additional premium	<ul style="list-style-type: none"> <li>Outpatient phototherapy benefit for treatment of severe neonatal jaundice</li> <li>Mental wellness benefit for psychotherapy treatment</li> </ul>
<b>Prudential (PRUMum)</b>							
Standalone, can also be purchased as part of bundle with whole-life plan	<ul style="list-style-type: none"> <li>13 to 36 weeks of pregnancy</li> <li>19 to 46 years old at next birthday</li> </ul>	<ul style="list-style-type: none"> <li>\$390 for \$5,000 sum assured</li> <li>\$748.80 for \$10,000 sum assured</li> </ul>	<ul style="list-style-type: none"> <li>\$580 for \$5,000 sum assured</li> <li>\$1,113.60 for \$10,000 sum assured</li> </ul>	<ul style="list-style-type: none"> <li>13 pregnancy complications</li> <li>Hospital care benefit for 9 conditions</li> <li>Death benefit</li> </ul>	<ul style="list-style-type: none"> <li>25 congenital illnesses</li> <li>Hospital care benefit for 8 conditions</li> </ul>	Yes, from week 28, no additional premium for singleton pregnancy, additional premium for multiple pregnancy	<ul style="list-style-type: none"> <li>Mental wellness benefit for psychological consultations and post-partum depression diagnosis</li> <li>Gestational diabetes benefit</li> </ul>