



# ReadyMummy

Awarded Best in Best Maternity Insurance Plan  
from 2019 to 2024 for Mother and Child

Preparing for your child's arrival is an exciting time. ReadyMummy is a 3-year maternity plan<sup>1</sup> that provides protection for the expecting mother from as early as 13 weeks into the pregnancy and the child from birth, to policy year 3. This plan is also the first of its kind to cover psychotherapy treatment to provide mental wellness support for the mother. As you welcome your new child, you know you can focus on the joy of your pregnancy journey with ReadyMummy.

## Benefits



### Pregnancy complications

Covers the mother against 14 pregnancy complications<sup>2</sup> at 100% of the sum insured, including miscarriage due to accident



### Congenital illnesses

Covers the child against 24 congenital illnesses<sup>2</sup> at 100% of the sum insured



### Daily hospital care benefit<sup>2</sup>

Offers the mother and child daily cash benefit at 1% of the sum insured for each day of hospital stay (up to 30 days)



### Gift of protection for the child

Option to buy any eligible plan(s)<sup>3</sup> with optional critical illness riders offered by Manulife within 90 days from the birth of the child with no health questions asked. Critical illness benefit under the new plan will be payable for new and pre-existing conditions<sup>4</sup>



### Mental wellness

Covers the mother for psychotherapy treatment<sup>5</sup> at 10% of the sum insured



### Coverage

Covers the mother and child against death at 100% of sum insured



### Outpatient phototherapy treatment<sup>6</sup> benefit

Offers 1% of sum insured for each day of rental of a phototherapy machine for the child (up to 10 days)



### Pregnancy by assisted conception procedures

Pregnancy by In Vitro Fertilisation (IVF), Intrauterine Insemination (IUI) and Intracervical Insemination (ICI) can be covered with additional premium

## Here's an example of how ReadyMummy can help:



### 13th week of pregnancy

- One-time premium payment
- Coverage for mother<sup>2</sup>:
  - 14 pregnancy complications
  - Hospital care benefit (Up to 30 days)
  - Psychotherapy treatment<sup>5</sup>
  - Death

### Birth of child

- Coverage for child<sup>2</sup>:
  - 24 congenital illnesses
  - Hospital care benefit (Up to 30 days)
  - Outpatient phototherapy benefit<sup>6</sup>
  - Death

### Within 90 days from birth

- Mother has the option to buy any eligible plan(s)<sup>3</sup> with optional critical illness riders for the child offered by Manulife with no health questions asked.
- The critical illness benefit under the new plan will be payable for new and pre-existing conditions<sup>4</sup>.

### End of policy year 3

ReadyMummy plan ends here.

### Footnotes

<sup>1</sup>This plan covers up to 2 biological children born from a single pregnancy; and singleton pregnancy (only 1 biological child) from assisted reproduction techniques without complications. Only 1 maternity plan is allowed for each pregnancy.

<sup>2</sup>Please refer to the policy contract for definitions of covered conditions.

<sup>3</sup>Eligible plans offered are LifeReady Plus (II) (ReadyMummy) policy, with option to attach Early Critical Care Rider (III) and/or Critical Care Rider(III), subject to terms and conditions of the plans and any other conditions as stipulated by us.

<sup>4</sup>For critical illness claim due to pre-existing condition before the insured child turns 6 years old, 100% of the sum insured will be payable, capped at S\$35,000. After age 6, 100% of the sum insured will be payable.

<sup>5</sup>Psychotherapy treatment benefit of 10% of the sum insured will be payable upon diagnosis of Major Depressive Disorder (MDD) or Generalised Anxiety Disorders (GAD), with the mother being on medication prescribed by a registered psychiatrist and undergoing regular psychotherapy treatment, for at least 6 continuous months.

<sup>6</sup>Applicable for phototherapy treatment for baby due to severe neonatal jaundice, where rental of the phototherapy machine is required.

### Important Notes

ReadyMummy is underwritten by Manulife (Singapore) Pte. Ltd. (Reg. No. 198002116D). This advertisement has not been reviewed by Monetary Authority of Singapore. Buying a life insurance policy is a long-term commitment. This policy has no cash value. Buying health insurance products that are unsuitable for you may affect your ability to finance your future healthcare needs. The brochure is for your information only and does not consider your specific investment objectives, financial situation or needs. It is not a contract of insurance and is not intended as an offer or recommendation to purchase the plan. You can find the full terms and conditions, details, and exclusions for the mentioned insurance product(s) in the policy contract. If there are any differences between the English and Chinese versions of this brochure, the English version will apply. The policy 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 LIA or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

We recommend that you seek advice from a Manulife Financial Consultant or our Appointed Distributors before making a commitment to purchase a policy.

Information is correct as of 7 July 2024.