

Maternity Insurance With Cover For Assisted Conception Pregnancies in Singapore

Typical maternity insurance coverage:

- Routine check-ups and scans
- Delivery (natural or C-section)
- Complications of pregnancy/childbirth
- Newborn cover
- Subject to a waiting period

Usually, maternity plans exclude coverage for any complications and newborn care if the pregnancy was induced by Assisted Reproduction Treatment (ART).

Additional cover for assisted conception pregnancies:

If you plan to conceive with the help of ART methods, please contact your broker for the specific plan that will cover pregnancies induced by ART, including ovulation induction pills, such as Clomid, as insurers could apply some restrictions to the cover.

Pacific Prime also offers plans that include some cover to help pay for infertility treatments. Please be advised that both spouses must apply for the plan.

Types of assisted conception methods available in Singapore:



In-Vitro Fertilisation (IVF)



Intra-Cytoplasmic Sperm Injection (ICSI)



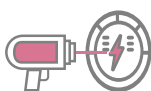
Superovulation & Intrauterine Insemination (SO-IUI)



Donor Sperm/Egg/Embryo Programs



Blastocyst Culture



Laser-Assisted Hatching (LAH)



Embryo & Sperm Cryopreservation



Clomid Treatment

Cost of an IVF cycle:

Public: Approximately **SGD \$10,000 to SGD \$15,000** per cycle

Private: Anywhere between **SGD \$13,000 and SGD \$20,000** per cycle

Where can married couples go to seek ART in Singapore?

Couples seeking ART in Singapore can choose between public and private centres.

Public assisted reproduction (AR) centres:

- National University Hospital
- Singapore General Hospital
- KK Women's and Children's Hospital

Private assisted reproduction (AR) centres:

- Thomson Fertility Centre
- Mount Alvernia Fertility Centre
- Gleneagles IVF Centre & many more!

The Ministry of Health's co-funding scheme for ART

If at least one person is a Singaporean citizen in a couple seeking treatment in one of the public ART centres, the couple can enjoy subsidies of up to 75% of the cost of the treatments, capped at SGD \$7,700, with a lifetime cap for ART of SGD \$15,000 per patient.

What about expat couples?

Expats and residents who want to receive care from private hospitals in the city can obtain a **special health insurance plan that covers IVF and a successful pregnancy**. Discuss your ART and IVF insurance plan options with Pacific Prime's advisors today, and remember that until a special policy is obtained, insurers will put restrictions on any form of assisted reproductive method you use.