

Six Things That You Did Not Know about Maternity Insurance in Singapore.

A little while ago we wrote a piece about [how much it costs to have a baby in Singapore](#) (spoiler alert – it's not cheap!) and we just want to make sure that none of our clients are caught without maternity insurance. We've had a look at the biggest questions that our consultants get asked regarding birth and pregnancy, and we've answered them here for you. If you want to know more about anything baby related, please [get in touch](#) today. We'd be thrilled to assist you on this exciting journey!

You need to have been covered for 12 months before you can use your plan.

The moment that you even think about having a baby, look into pregnancy insurance. You need to have been on a maternity plan for at least 12 months before you can start claiming for your pregnancy. It seems a bit of an extravagance at first, we totally get that, but if you end up with a premature baby (the NICU is about SGD\$1000 a day), you'll be pleased that you made this investment. [Call our team today](#) if you would like some more info about this.

If you fall pregnant and you have no insurance, you cannot get it.

Your pregnancy insurance needs to come before the baby. If you don't have this in place, then you cannot get maternity cover. There is a life insurance product that you can purchase that will provide basic protection for you and your baby, but there is nowhere near the range of choice and coverage available to you that you would have if you took out your policy before you got pregnant. If you already have a bun in the oven, [contact our life insurance advisor](#) today and he will gladly assist you to see if you are eligible for this policy.

If you fall pregnant using assistance, your child may not be covered when they are born.

This is very important. Assistance means anything that helps you get pregnant. This can be IVF, IUI (artificial insemination) and using fertility medication such as clomid. Most plans do not cover births that occur as a result of any of these methods, and some plans do not even cover the pregnancy. If you need any assistance falling pregnant, please [let us know](#) and we will advise you on which plans you may be able to use to cover you and your baby.

Very few plans cover or give assistance to IVF.

If you are looking at using IVF, please [give us a call](#) and have a chat to our team. There are a very limited number of policies available that will assist you with fertility treatment. Even when this is the case, there are some specifics within those policies about what the insurer will cover and what they will not. It can be very complicated, and we would hate for you to be left uninformed and vulnerable given how difficult this treatment can be. You never know if you will need assistance, so it's worth having a look at the different options available if and when you ever need it.

Check the limits, especially if you are on a group policy.

We've all heard the stories about Singapore hospitals being like five-star hotels (an elective cesarean staying in the Tanglin Suite at Gleneagles will set you back a cool SGD\$24,000 as a start price), but this doesn't mean you can charge everything to your tab like you are staying at the Ritz. A lot of maternity policies have a cap which can be handy if you would like to keep the premium costs down. This can lead to a bit of trouble later on though if you are not careful. Pregnancy and birth are pricey in Singapore, so make sure that you know what your cap is if you have one. If you are covered on a work policy or your partners, take the time to follow up on the details of that. [Let us know](#) if you would like any help looking at your current policy for you.

If you have had complications in the past, this could affect your premium.

Please [give our team a call](#) if you have had any complications in the past with your pregnancies and births. This doesn't mean that this will happen again, but we do want to make absolutely sure that we have all of the details about your past pregnancies so that we can give you a policy that will be there for you should anything arise. This can be frustrating, we understand. But we also want to make sure that you and your baby receive the highest level of care available to you, that's all.

Please [reach out to our team of experts](#) today to answer any questions that you may have about your pregnancy and birth. It's an incredible adventure and one that we would be thrilled to help you through!

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