

## Table of benefits 2015 Maternity add-on plan



Archipelago  
Life Insurance Limited

1	Overall limit	Area 2	Area 3
	<b>Reasonable</b> costs will be paid up to the overall limit for each pregnancy in each <b>plan year</b> , subject to the <b>benefit</b> limits shown in the sections below and the terms and conditions of the <b>plan</b> . <b>You</b> must request <b>pre-authorisation</b> for some of the <b>benefits</b> , see <b>your Claims</b> procedures and <b>benefit</b> condition BC2 in the <b>Plan</b> guide for more information. Where a <b>benefit</b> limit is shown as 'Paid in full', this is subject to the overall limit.	\$1,700,000	\$1,700,000
2	Normal uncomplicated pregnancy and childbirth		
	<p>Antenatal checkups and <b>treatment</b>, delivery costs, nursing fees, <b>hospital</b> accommodation costs and postnatal checkups, for a normal uncomplicated pregnancy and normal uncomplicated childbirth.</p> <p>This <b>benefit</b> covers no more than one 2D ultrasound scan in each trimester of a normal uncomplicated pregnancy. This <b>benefit</b> also covers 12 routine antenatal visits during a normal uncomplicated pregnancy.</p> <p>This <b>benefit</b> covers the following for the newborn child:</p> <ul style="list-style-type: none"> <li>• one physical examination;</li> <li>• vitamin K, hepatitis B and BCG vaccinations;</li> <li>• routine blood tests for PKU, congenital hypothyroidism and G6PD;</li> <li>• one hearing examination; and</li> <li>• <b>reasonable</b> accommodation costs for no more than four nights, if the mother is admitted and not suffering any complications.</li> </ul> <p><b>Co-insurance</b> A <b>co-insurance</b> applies to each <b>claim</b> under section 2. <b>You</b> can choose to have either:</p> <ul style="list-style-type: none"> <li>• no <b>co-insurance</b>;</li> <li>• 10% <b>co-insurance</b>; or</li> <li>• 20% <b>co-insurance</b>.</li> </ul> <p>The total amount payable for an eligible <b>claim</b> under section 2 will be either 100%, 90% or 80% of the <b>benefit</b> limit shown for the <b>area of cover</b> of <b>your plan</b>, depending on the <b>co-insurance</b> you have chosen.</p>	Paid up to \$8,500	Paid up to \$12,750
3	Complications during pregnancy and childbirth		
	<p><b>Treatment</b> of a medical complication that happens due to a <b>medical condition</b> during the antenatal period of a pregnancy or childbirth.</p> <p>If the pregnancy is resulting from assisted conception, any medical complication arising during the antenatal period or childbirth will be limited to the amounts shown in section 2.</p>	Paid in full	Paid in full
4	Birth defects		
	<b>Treatment</b> of <b>birth defects</b> , including birth trauma, for 12 months from the date of diagnosis. This <b>benefit</b> is available if the <b>birth defects</b> are diagnosed in the first six months after birth.	Paid up to \$34,000	Paid up to \$51,000
5	Terminating a pregnancy		
	Terminating a pregnancy when <b>medically necessary</b> .	Paid in full	Paid in full
6	Newborn child accommodation		
	<b>Hospital</b> accommodation costs for a newborn child to stay with its mother when she is receiving <b>in-patient treatment</b> for a <b>medical condition</b> covered under this <b>plan</b> .	Paid in full	Paid in full
7	Local ambulance		
	Costs of appropriate ambulance transport to the nearest available and appropriate local <b>hospital</b> because of an <b>emergency</b> or due to <b>medical necessity</b> .	Paid in full	Paid in full

### Waiting period

- Cover becomes available after **you** have had 12 months' continuous cover from **your date of joining** this **plan**.

### Eligibility

- Cover under this **plan** is only valid if **your UltraCare plan** is in force.
- Available to female **members** only.
- Only available with the same **area of cover** as **your UltraCare plan**.
- The minimum age at entry for this **plan** is 18. The maximum age at entry is 44. Once **you** have reached the age of 46 during **your plan year**, **your** cover will not be renewed.

Some words and phrases used in this Table of **benefits** have specific meanings that are relevant to **your plan**. **We** have highlighted them in bold print and defined them in the 'Definitions' section of **your Plan** guide.

## 2015 Maternity add-on plan premiums

### No co-insurance

Age band	Area 2	Area 3
18-34	\$3,051.00	\$6,521.00
35-44	\$4,209.00	\$8,337.00

### 10% co-insurance

Age band	Area 2	Area 3
18-34	\$2,441.00	\$5,217.00
35-44	\$3,368.00	\$6,668.00

### Area 2

You must pay a 10% **co-insurance** for each **claim** under section 2. This will be limited to a maximum of \$850, in total and allows a maximum **benefit** of \$7,650 after **you** have paid the 10% **co-insurance**.

### Area 3

You must pay a 10% **co-insurance** for each **claim** under section 2. This will be limited to a maximum of \$1,275 in total and allows a maximum **benefit** of \$11,475 after **you** have paid the 10% **co-insurance**.

### 20% co-insurance

Age band	Area 2	Area 3
18-34	\$1,953.00	\$4,175.00
35-44	\$2,695.00	\$5,336.00

### Area 2

You must pay a 20% **co-insurance** for each **claim** under section 2. This will be limited to a maximum of \$1,700 in total and allows a maximum **benefit** of \$6,800 after **you** have paid the 20% **co-insurance**.

### Area 3

You must pay a 20% **co-insurance** for each **claim** under section 2. This will be limited to a maximum of \$2,550 in total and allows a maximum **benefit** of \$10,200, after **you** have paid the 20% **co-insurance**.

Maternity add-on **plan** premiums can be paid every year or as often as **your UltraCare plan** premium is paid. Due to administration costs, the total premiums paid every month or every three months will be higher than premiums paid every year (about 12% if paid every month and 7.5% if paid every three months). Different premiums will apply to this **plan** if the **planholder** resides in Hong Kong, Macau, Qatar, Singapore, United Arab Emirates or Vietnam. Please contact **us** for more information.

The premiums shown do not include Insurance Premium Tax (IPT) or other local taxes. If you live in a country where any taxes apply these will be added to your premium. For premiums including any applicable taxes please contact us for a full quotation.

Whenever coverage provided by any insurance policy would be in violation of any US, UN or EU economic or trade sanctions, such coverage shall be null and void. For example, we cannot pay for health care services provided in a country under sanction by the United States unless permitted under a written Office of Foreign Asset Control (OFAC) license. Learn more on the US Treasury's website at: [www.treasury.gov/resource-center/sanctions](http://www.treasury.gov/resource-center/sanctions).

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All plans are underwritten by Archipelago Life Insurance Limited and administered by Aetna Global Benefits (UK) Limited, registered in England (Company Registration No. 03554885), which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 312279), Woolmead House East, The Woolmead, Farnham, Surrey, GU9 7TT, United Kingdom. Archipelago Life Insurance Limited is licensed by Labuan FSA, Company No. LL09829, Licence No. IS2013141. Registered office address: Level 1, Lot 7, Block F, Saguking Commercial Building, Jalan Patau-Patau, 87000 Labuan FT, Malaysia.

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