

COMPANY	ALLIANZ	AIA	GREAT EASTERN	HONG LEONG ASSURANCE	MANULIFE	PRUDENTIAL
Plan Name	PreciousCover + BabyCover (2 plans)	A-Plus BabyCare Extra (4 plans)	Smart Baby Shield Plus (3 plans)	CongenitalCare + PregnancyCare (2 plans)	Manulife Precious Gift (2 plans)	Mon and Baby Care (3 plans)
<b>When Can you Purchase:</b>						
> Natural Conception	Baby 13 - 35 weeks	Baby 13 - 35 weeks	Baby 13 - 36 weeks	13 weeks until before Birth	Baby 13 - 35 weeks	Baby 13 - 36 weeks
> ART (IUI, IVF, ICI)	Baby 13 - 35 weeks	Baby 20 - 35 weeks	Baby 13 - 36 weeks	20 weeks until before Birth	Baby 13 - 35 weeks	Baby 20 - 36 weeks
<b>Protection for the Pregnant Mother</b>						
Pregnancy Complications Benefit	Up to RM 5,000	Up to RM 10,000	Up to RM 10,000	Min. RM 20,000 (up to RM 100,000)	Up to RM 5,000	Up to RM 8,000
No. of Covered Pregnancy Complications	7	7	10	6	7	9
Hospitalisation Benefits (Due to childbirth complications upon admission into ICU/HDU)	✓	✗	✓	✗	✓	✗
Death of Foetus	✓	✓	✓	✓	✓	✓
Death of Child	✓	✗	✓	✓	✓	✓
Death of Mother	✓	✓	✓	✓	✗	✓
Accidental Death for Mother	✗	✗	✗	✗	✗	✓
Maternal Cancer Benefit	✓	✗	✓	✗	✗	✓
Infectious Disease Benefit	✓	✗	✗	✗	✗	✓
Psychotherapy Treatment Benefit						
1. Major Depressive Disorders	✓	✗	✓	✗	✓	✓
2. Generalised Anxiety Disorders						
<b>Protection for the Baby</b>						
Admission into NICU/HDU/ICU	✓	✓	✓	✓	✓	✓
Incubation of New Born Baby	✓	✓	✓	✓	✓	✓
Neonatal Jaundice (Phototherapy Treatment)	✓	✓	✓	✓	✓	✓
Hospitalisation due to Specific Congenital	Up to RM 20,000 (Lump Sum)	Up to RM 30,000 (Yearly)	Up to RM 60,000 (Yearly)	Up to RM 20,000 (Lump Sum)	Up to RM 15,000 (Lump Sum)	Up to RM 50,000 (Yearly)
Number of Covered Congenital Conditions	19	23	> 28	16	19	> 27
Child Development Disorder	✗	✓	✓	✗	✓	✓
Infectious Disease Benefit	✓	✗	✗	✗	✗	✓
Coverage Period	Up to Age 5	Up to Age 5	Up to Age 7	Up to Age 2	Up to Age 5	Up to Age 7

\*\*The above is just some brief information. Please ask for detailed comparison and explanation.