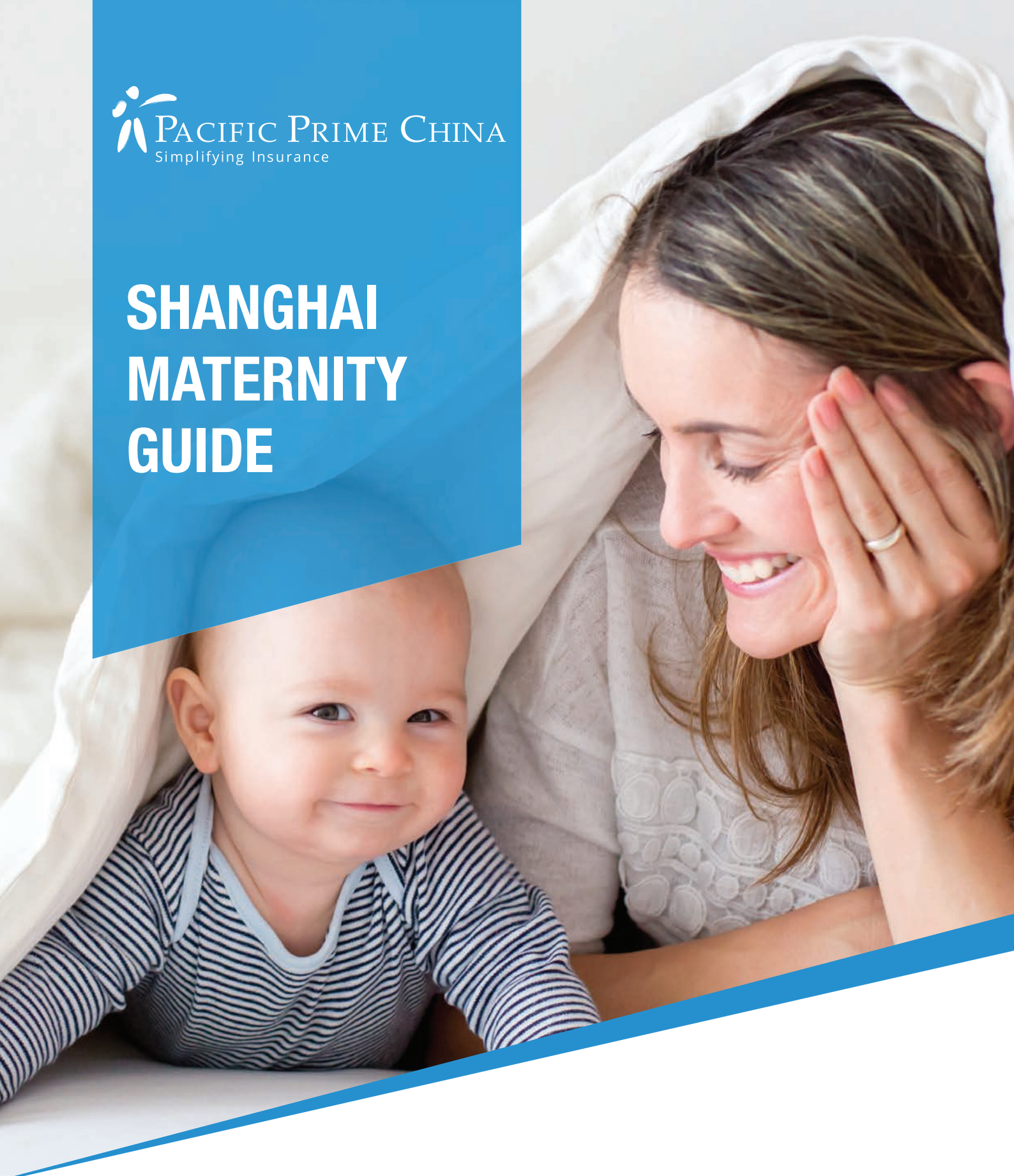


SHANGHAI MATERNITY GUIDE



Guide to maternity insurance in Shanghai

When it comes time for you to start your own family, it's very important that you make sure you add maternity benefits to your insurance policy as early as possible. This guide has been designed to provide you with a summary of the information gathered by our team of insurance advisors in Shanghai and Asia. Please be advised that this guide is not to replace the need for you to seek advice from your insurance advisor, doctor, or other industry professional.

In China, not all health insurance policies will automatically cover you for maternity care. There are also no standalone maternity insurance policies. If you are looking for cover, you will need to purchase it as an add on to your existing coverage. A general policy will include benefits such as hospitalization or outpatient consultations, while maternity coverage will offer you higher benefits than any corporate policy might.

The great news for you is that plans with maternity packages present an advantage of continuation of coverage, meaning you can keep your maternity coverage even if you move companies.

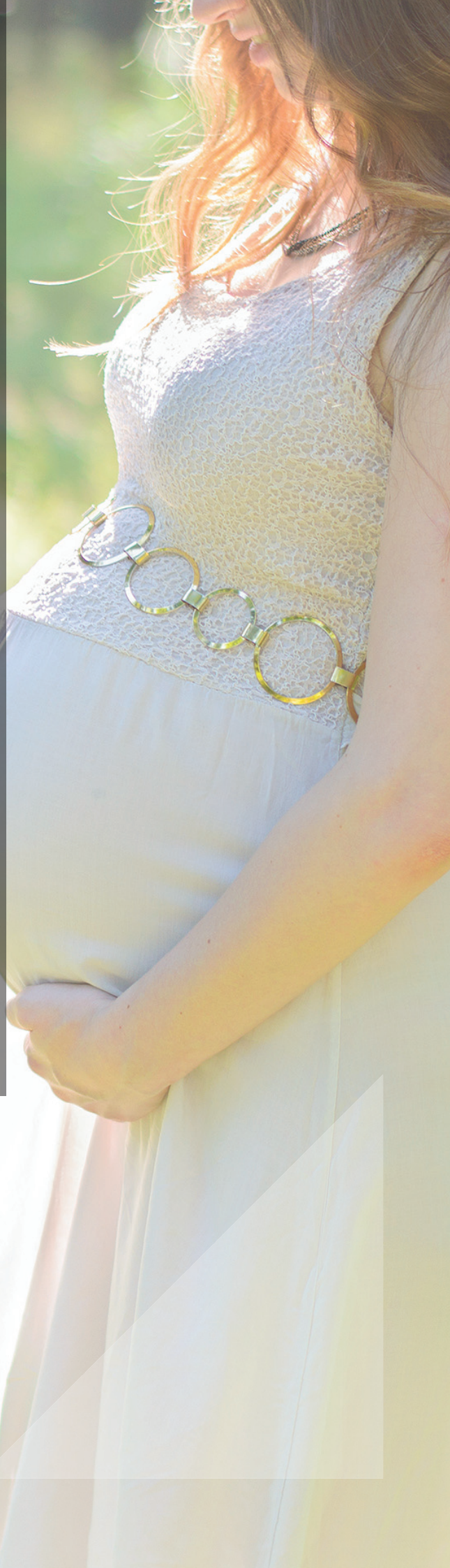


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Shanghai Hospitals

Shanghai is a first-tier city in China where people can enjoy relatively modern healthcare infrastructure. Local, public hospitals and clinics are available and generally cater to local Chinese patients. The alternatives are the so-called VIP clinics are associated with public hospitals but offer more tailored outpatient services for a higher price.

VIP clinics have specifically been arranged to serve expatriate residents seeking English-speaking medical staff, better privacy at appointments, and reasonably more modern equipment. When visiting a VIP clinic, patients can book an appointment with a preferred doctor for a time that suits them, attend general check-ups, and have lab tests and X-rays taken.

Shanghai's healthcare system includes a large number of hospitals that fit into both public and VIP categories. Included in this map are the hospitals that Pacific Prime China can recommend as options for expecting expats:



- 1 Shanghai United Family Hospital
- 2 American-Sino Shanghai
- 3 Rainbow Children's Clinic

Cost of Maternity Care

The cost of maternity care in Shanghai depends very much on the package tier you want, and whether you opt for vaginal or cesarean-section delivery. Of the hospitals we've identified, the average cost of giving birth in Shanghai in the various hospitals are as follows (as of 2019):

Hospital	Maternity Package	Price (RMB)
Shanghai United Family Hospital	Prenatal Care Package	26,000
	Normal Delivery Package	59,000
	C-Section Delivery Package	98,000
American-Sino Shanghai*	Prenatal Care Package	15,000 - 25,000
	Normal Delivery	45,000 - 90,000
	C-Section Delivery	70,000 - 110,000
Shanghai Peace International Hospital	Prenatal Care Package VIP Department	10,000 - 20,000
	Normal Delivery	within 40,000
	C-Section Delivery	within 60,000
Jiahui International Hospital	Prenatal Care Package	20,000 - 25,000
	Normal Delivery	45,000
	C-Section Delivery	70,000

*Pacific Prime has established close relationships with some of the best private hospitals in Shanghai, and as such, we can offer our clients discounted maternity packages. For example, a 10% discount is offered through Pacific Prime, which is an off the list price for maternity packages at American-Sino Shanghai Hospital.



Pre & post-natal expenses

In Shanghai, it's common that your hospital's maternity package may include either prenatal care, postnatal (or postpartum) care, or both. It's difficult to provide an average cost range for both pre and postnatal expenses as each doctor, hospital and mother-to-be is different; meaning the tests and services offered or desired can vary from case to case. Here's a quick overview of prenatal testing:



When	What	Why
Conception		
8-10 weeks	Dating ultrasound scan	Confirms and dates pregnancy, and the number of fetuses
10-12 weeks	Maternal DNA test	Non-invasive diagnostic test that detects chromosome abnormalities
11-13 weeks	Chorionic Villus Sampling (CVS)	An invasive diagnostic test that detects chromosome abnormalities This test is not available in China
11-14 weeks	First trimester screening Nuchal translucency test with or without mother's blood	A screening test that detects chromosome abnormalities
15-20 weeks	Triple test	A screen test that detects chromosome abnormalities
16-18 weeks	Quad test	A screening test that detects chromosome abnormalities
14-20 weeks	Amniocentesis	An invasive diagnostic test that detects chromosome abnormalities

Do you need to take the whole prenatal package your hospital offers?

No, most international hospitals and VIP clinics only require that you see them at least 4 to 6 times before your estimated due date. Paying for the package gets you access to all the tests included in the bundle, while opting not to buy the maternity package means you will have to pay the cost of each individual test.



Vaccination schedules for babies can vary from country to country. If your stay in China is only short term (no more than a few years) then it may pay to follow your home country's vaccination schedule. Those in Shanghai long term may want to follow a local standard vaccine schedule. Speak with your doctor about required vaccines and your preferred schedule, including the following:

- Hepatitis B
- DTaP (diphtheria, tetanus, pertussis/whooping cough)
- Haemophilus influenza type b (Hib)
- Polio
- Pneumococcal disease
- MMR (measles, mumps and rubella)
- Pentaxim (5-in-1 for diphtheria, tetanus, pertussis, polio and Hib)
- Rabies
- Japanese encephalitis
- BCG (tuberculosis)
- Typhoid fever (abdominal typhus)

Rainbow Children's Clinic offers a set of vaccination packages that vary from the more basic, to the more comprehensive ones. Each of the packages includes visits and vaccination administration fees, and a different range of vaccinations:

Package	Price (RMB)
Children's quadruple vaccine checkup package A	9,400
Children's quadruple vaccine checkup package B	6,050
Children's quadruple vaccine checkup package C	15,400

Insurance **terms & coverage** elements explained

Routine maternity

This refers to a standard pregnancy with a routine, in-hospital vaginal delivery without specific complications (with or without an epidural). Remember to ensure the benefits of your policy are high enough to cover all or most of the standard costs in your hospital or clinic.

Pre & post-natal coverage

This covers consultations as well as all ultrasound scans and medically-necessary tests. Sometimes a few consultations are also required after birth and so having postnatal coverage can help too.

Medically necessary C-sections

These are considered a complication (of childbirth) and are different from elective C-sections. The rate of C-section births in China have decreased to 40% in 2016 (down from 50% of all births last year). As such, it is important to ensure that your policy provides high enough limits for emergency C-sections as the procedure costs can be significantly higher than those for standard deliveries. In the event you want to have an elective C-section, your insurance advisor will have solutions they can recommend.

Congenital disorders

Often there will be limited benefits available for congenital disorders, and you want to ensure your newborn receives adequate coverage for any and all conditions that they may be born with; including any treatments they would require in their first few days.

Pre-existing C-sections

Previous C-section births may have an impact on your coverage options for your new birth. If this is the case, it's important for you to mention this to your health insurance advisor when discussing your maternity coverage.

Complications

Complications of pregnancies typically refer to serious conditions such as preeclampsia, miscarriage, gestational diabetes, and bleeding - all of which would incur extra costs compared to a routine maternity. Most insurance plans will cater for these conditions, however it will generally be under a separate, higher benefit.

Newborn underwriting

Often overlooked, this crucial part of maternity insurance can save you from the generally high neonatal intensive care unit (NICU) costs. While most insurance policies may place restrictions to cover only 15 to 90 days after discharge from a hospital, there are plans available that can cover a newborn from their first day onwards - and without the need for underwriting.

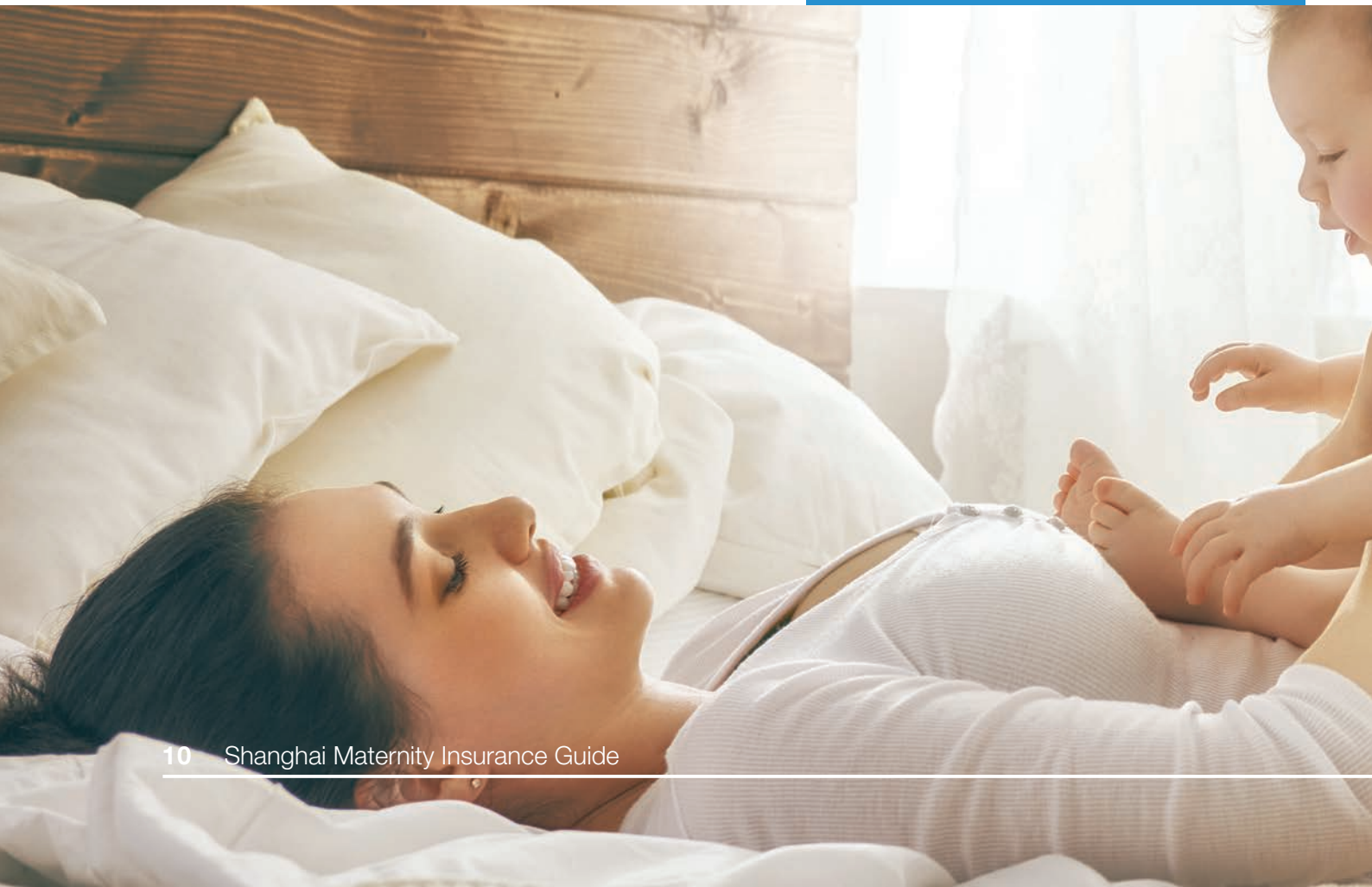
The costs of unforeseen circumstances

When you're thinking about insurance, you're obviously thinking about protecting yourself against the unexpected as well as covering routine costs. Pregnancy, while joyous, is also a time of heightened risk for mothers and their babies. As such, maternity insurance plans can also help protect your family against the costs of complications such as:

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- High blood pressure
- Gestational diabetes
- Preeclampsia
- Preterm labor
- Anemia
- Infections
- Baby in breech position
- Placenta previa
- Low birth weight

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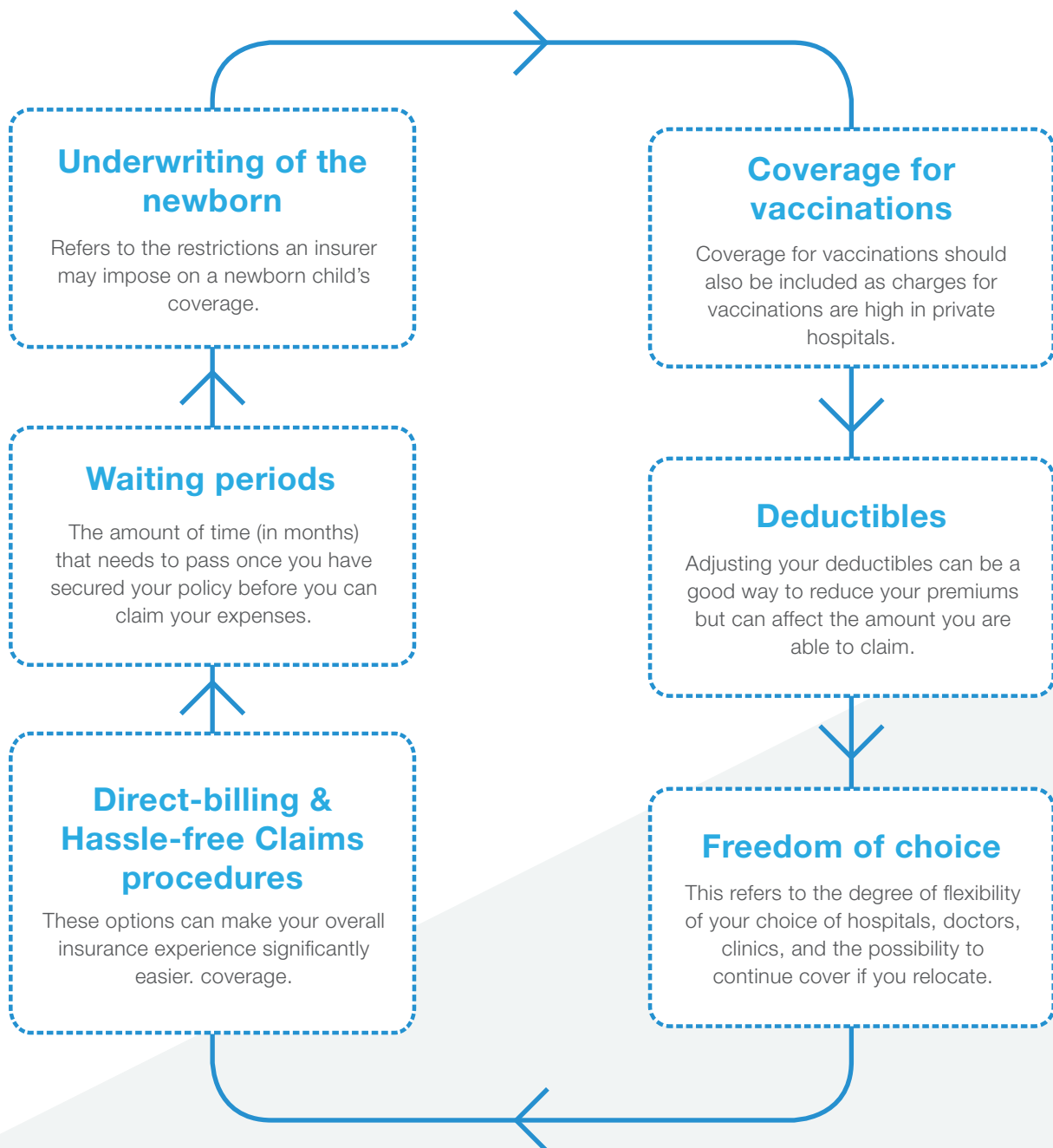
All of these complications can come with a corresponding course of medication (such as iron and folic acid supplements in anemia cases), specialist referrals (to an obstetrician for babies in breech positions), to precedures such as medically-necessary caesarean sections where a doctor determines that a vaginal birth is too risky.

Such actions may not be in your birth plan but can arise for one reason or another. It is important to ensure that you have comprehensive maternity coverage that provides benefits for things such as a prematurely born baby, the cost of neonatal intensive care units (NICU), and to the cost of treating congenital conditions to ensure that you're not stuck paying out of pocket during a difficult time.

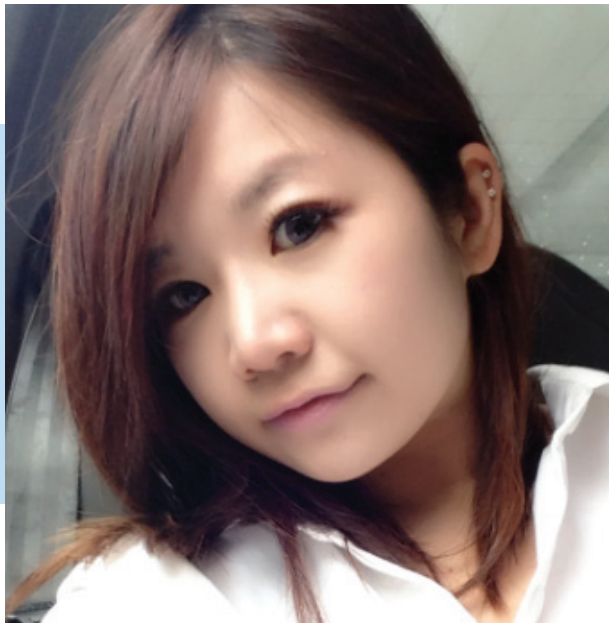


Coverage options to look for

There are a number of options to consider when securing maternity insurance. Our team of experts are here to help regarding not only your maternity insurance plan, but also for general advice about maternity and insurance in Shanghai.



A word from the expert



Crystal Chen

Head of Sales,
Pacific Prime Shanghai

From my perspective, local hospitals are not as popular as private ones in terms of their reputation and service level. In my experience, many clients, especially those from overseas, do not have much experience with medical treatments or facilities in China. So, they will tend to request safe, reliable options offered in their native language or English.

The problem here however is that these facilities often come with a high price tag, making it difficult for those without international health insurance in Shanghai to cover the costs of giving birth by themselves.

In China, international health insurance with maternity coverage can be fairly expensive but if you plan on seeking care from the top hospitals in the city it is necessary.

I can think of one recent situation that proves this point. Two years ago, a client contacted me looking for maternity coverage. She did not end up securing coverage due to the higher premium,

but soon fell pregnant. She contacted me again after she was four weeks pregnant and was already not eligible for taking a maternity plan at that time.

Unfortunately, her baby was born prematurely in the 33rd week of pregnancy. When the baby came, she was sent to the United Family hospital as she had requested an international doctor and English service. Due to the baby's premature birth and further complications she ended up staying in the NICU for 11 days after an emergency C-section while the baby spent half a month in the incubator. The total cost of her bill was RMB 138,000 RMB and didn't even include future medical costs, vaccinations and wellbeing treatment for her baby.

Talking to her recently, she told me that there would be no reason stopping her from getting health insurance in China as an expat. She also appreciated our capability and insurance expertise, as well as our continued support even though she wasn't insured with us. She is now covered with her family and will stick with our broker service.

The lesson here is that if you do plan on giving birth in private hospitals in the city it is important to secure maternity coverage and heed the cost. If you have any questions regarding cover, we are more than happy to help.



www.pacificprime.cn

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All statements made are for informative purposes only, and are not indicative of any policy specifics.