



Don't Just Shield It, StemShield It

If you are a parent whose child's cord blood is being stored with StemCord, pat yourself on the back for having taken the first step in building a lifetime of "biological insurance" for your child and family.

A Modern Miracle

Stem cell transplants truly represent one of the greatest advances of modern medical science in the treatment of diseases. The need for stem cells will be even greater in the future as they exist for the use of regenerative therapy.

However, the costs for a stem cell transplant these days range from S\$30,000 to S\$180,000. With rising healthcare costs, it certainly makes sense to buy medical insurance as a preparation for and protection against the unexpected in life.

StemShield Protects Your Pocket

New and exclusively for StemCord customers is StemShield, a medical insurance underwritten by MSIG Insurance (Singapore) Pte. Ltd., one of the top general insurers in Singapore and distributed by Synergy Financial Planners Branch representing Manulife (Singapore) Pte Ltd.

StemShield covers hospital, surgical and related services in stem cell transplants for the insured child using the child's stored cord blood for any of the 67 illnesses treatable by stem cell transplant that is covered under the insurance.

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*Should your child ever need a stem cell transplant, consider StemShield - **NEW** medical insurance for stem cell transplants*



Note from the Medical Director

Continuing education is the key to staying at the cutting edge of stem cell technology



Dr Teo Cheng Peng
Medical Director
StemCord Pte Ltd

Attending stem cell seminars regularly is part of a day's work for us here at StemCord.

It was at a conference years ago when a presentation was done on the first umbilical cord blood transplant that StemCord was conceived.

We realised then that collecting and storing cord blood, whether in public or private banks, would be the way to go. If only all had stored their cord blood, options for the treatment of many diseases would be available.

Therefore, despite my hectic schedule as a doctor, continuing education remains one of my top priorities. I too urge you and your friends to attend our Educational Talks to continue learning about cord blood banking.

Shield Yourself from Rising Costs with StemShield

Today, we are pleased to bring you StemShield, a medical insurance for stem cell transplants, underwritten by MSIG Insurance and distributed by Manulife. StemShield protects you from the rising costs for stem cell transplants, ensuring that you have the means for the transplant, in the event your family ever needs one.

Read on to find out about StemShield and how we at StemCord continue to bring you hope for the future.

Yours sincerely

Teo
Dr Teo Cheng Peng
Medical Director
StemCord Pte Ltd

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Mrs Hery Tan-Suparman Banks with StemCord Again!

Mrs Hery Tan-Suparman is not only the Vice President and Head of Strategic & Marketing Division at ABN Amro Bank but also a happy mother of four, having just delivered another baby boy recently. Her children are a source of great joy and as a loving mother, their wellbeing is her utmost concern. She banked her third child's cord blood at StemCord and chose to do likewise for her newborn baby. Here, she shares with us her thoughts on cord blood banking.



Mr Evan Tan and Mrs Hery Tan-Suparman with their children (from left), Trisha, aged 8; Tristan, aged 6; and Titus, aged 2. Their fourth child, Toby, was recently born on 15 July 2008.

How did you know about cord blood banking?

I heard about cord blood banking from my gynaecologist when I had my third child in 2005. After doing some research on the Internet, I found it to be very valuable. My first two children were born in 1999 and 2001, and I would have definitely stored their cord blood if it was available then.

Why do you want to store your child's cord blood?

It is a form of insurance and the least I can do for my kids. Nobody would wish to use the cord blood, but if anything happens, at least I have provided them with the best solution.

Why did you choose StemCord again?

The thought did cross my mind to diversify the risk by banking my fourth child's cord blood with another bank. However, I found that StemCord had already planned in advance and set up two separate storage locations, with contingency plans in place, thereby eliminating all my fears.

Moreover, StemCord's personnel are very friendly and quick in getting back to me. As a working mother, that really helps and I am very satisfied with the good service they provide. The rebates that they gave to me as a repeat customer also made me feel good.

Will you recommend to your friends to store?

I have already recommended my friends to StemCord as the price is very reasonable and we are storing it for the benefit of our children's health. I would live to regret it if I haven't stored and something happens.

Stay Connected



Share your experiences with the StemCord community.

What inspired you to save your baby's cord blood with StemCord?

Be featured in our **Real Life** section by sending us your life story and pictures (at least 300 dpi) to: customerservice@stemcord.com.

Include your name, IC number and contact details, and your baby's name and age. Type 'My Story' in the header.

We will get in touch with you if your story is selected to be featured on our website and in future issues of our newsletter!

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Here's the Plan

Available in three plans, parents have the option of choosing a cover to suit different budgets. These plans cover costs of hospital, surgical and related services for stem cell transplants, as well as all inpatient and outpatient expenses incurred up to 90 days following discharge from hospital.

Affordable Premium

| Sum Insured/ Premium | Overall Maximum Limit | Annual Premium (including 7% GST) |
|-------------------------|--------------------------|---|
| Platinum Plan | Up to \$200,000 | S\$180 |
| Gold Plan | Up to \$100,000 | S\$100 |
| Classic Plan | Up to \$50,000 | S\$50 |

Any child whose cord blood is banked with StemCord and aged 180 days and below is eligible for cover. To give added assurance to parents, StemShield is extended free of charge to all of the insured child's natural siblings.

This article is for general information only and is not a contract of insurance. The full terms, limits, conditions and exclusions of the insurance are set out in the policy. You should seek advice from a qualified advisor if in doubt. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

“ StemShield is 'a peace of mind' insurance that helps to address the financial aspects of stem cell transplants.”

For more information on StemShield:

Call: 6100 2676 (BORN)
 Fax: 6397 7028
 Email: StemShield@synergy.com.sg
 Visit: www.stemcord.com

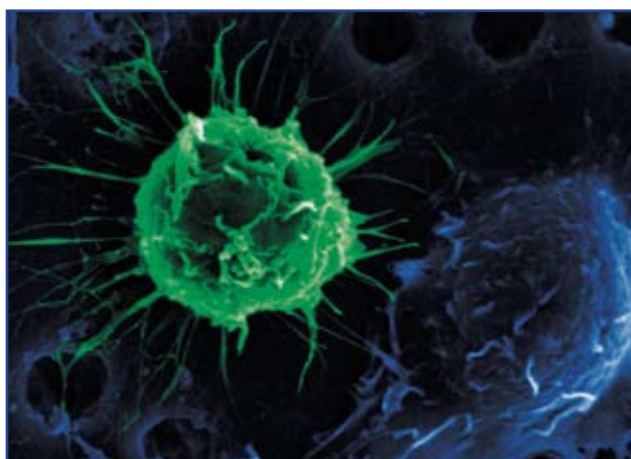
Fighting Cancers with Stem Cells

by Dr Teo Cheng Peng

Cancer is one of the major health threats throughout the world. As the population ages, it is likely that cancers will increase in incidence and become a major cause of death. This had led the medical community worldwide to search for newer and better ways to fight this dreaded disease.

Use of Stem Cells in the fight against cancer is not new. In the early years, these Stem Cells were used primarily to replace a diseased marrow, where it is damaged by cancers or by genetic disorders. Back then, it was known as Bone Marrow Transplant, as the source of Stem Cells was from the bone marrow. Its use was limited mainly to bone marrow cancers like leukaemia and other marrow disorders like thalassemia. It was also limited mainly to young patients.

Over the years, further research has led to a better understanding of the biology of these Stem Cells. This made a significant impact in the fight against cancers. This better knowledge expanded the use of Stem Cells in fighting cancers. More cancer types can be treated and more patients, especially the older ones, can also be treated. In fact, the use of Stem Cells has also expanded into other disciplines of medicine such as Autoimmune Disorder (for severe cases of SLE etc).



“Stem Cells can be used after a High Dose Chemotherapy treatment for ‘rescue’ or used in a “Graft-versus-Tumour” effect in the fight against cancers.”

High Dose Chemotherapy is one such example. High doses or large doses of chemotherapy can be used to eradicate residual resistant cancer cells (leading to cures) or to overcome cancer cells that are refractory to usual doses of chemotherapy. Unfortunately, these large doses of chemotherapy will also be lethal to the patient’s bone marrow. As such, Stem Cells can be infused after a High Dose Chemotherapy treatment to “rescue” the patient’s bone marrow.

While not applicable to every cancer, this way of using Stem Cells in fighting cancers has given hope to many patients (both adults and children) afflicted with certain types of cancers. With this option, aggressive or even advanced cancers may still have a chance of a cure or prolonged survival.

Stem Cells may also be used in a “Graft-versus-Tumour” effect to fight against cancers. To look at it simply, this is similar to good cells (Stem Cells) fighting against bad cells (Cancer Cells). Over the years, research had clearly demonstrated that Stem Cells, besides replacing the damaged bone marrow cells, have an additional effect in killing cancer cells. This had led to the development of a special Stem Cell Transplant method called Non-Myeloablative Stem Cell Transplant. This method of using Stem Cells had made it suitable to a wider range of cancers and to older patients due to its lesser toxicities.

These two treatment modalities in cancer treatment clearly demonstrate the potential of Stem Cells in benefiting patients, once we can understand their biology better. And, I believe the best is yet to come. The future of Stem Cells is extremely promising. Besides its potential in Cancer treatment, Stem Cells may achieve even greater medical benefits in the form of Regenerative Therapy, and we may be able to overcome organ failures or repair damaged organs with Stem Cells.

The writer is the Medical Director and Co-Founder of StemCord. He is also a Consultant Haematologist currently practicing at the Parkway Cancer Centre at Gleneagles Hospital.

StemCord Educational Talks

Stay Informed on the Latest Stem Cell Applications & Therapy

Attend StemCord’s Educational Talks and find out:

- ✦ What is Cord Blood Banking?
- ✦ Who benefits most?
- ✦ What are the applications and advances in Stem Cell Therapy?

Tell your friends, come join us for these monthly educational talks and ask us any questions you may have.

**FREE
Goody Bag.
Admission
is FREE!**



To find out more and register, call 6471 2002 or log on to www.stemcord.com.

*Priority will be given to expectant parents. Talks are subject to availability.

Save with StemCord's Baby Bonus Bundle

Did you know that StemCord is an **Approved Institutions (AI)** registered by MCYS under the Baby Bonus Scheme?

Under the Scheme, the savings you contribute to your child's Children Development Account (CDA) will be matched dollar-for-dollar by the Government.

This means that you can **enjoy great savings** as you use your CDA to pay for all your children's StemCord Cord Blood Banking services:

- Cord Blood Banking Enrolment Fee and/or
- Annual Storage Fee.



Paying for annual storage fee with CDA?

You can download the application form for Interbank GIRO for CDA and the Billing Instruction Authorisation Letter from our website at www.stemcord.com, complete and mail the forms back to us, and we will debit your CDA bank in the next billing cycle.

Or visit our StemCord office at Gleneagles Medical Centre to pay via NETS using the Baby Bonus Card issued by your CDA bank.

Enrolling your 2nd, 3rd or 4th child?

Prior to enrolment with StemCord, indicate to us your option to use CDA. Complete the application form for Interbank GIRO for CDA and the Billing Authorisation letter given by StemCord's Client Relations Executive. After the delivery of your baby, you can join the Baby Bonus Scheme at the one-stop service centres at the birth registration counters at the hospitals and the Immigration & Checkpoints Authority.

For more details on cord blood banking services using the Baby Bonus Scheme, visit www.stemcord.com.

For all enquiries pertaining to the MCYS Baby Bonus Scheme, visit www.babybonus.gov.sg.

Refer A Friend and You Both Benefit

Share about StemCord and be rewarded!

- **Get a mystery gift** - refer two expectant friends to StemCord and get a mystery gift*.
- **Enjoy savings on annual storage fees** - if your friends successfully store with StemCord, you and your friends will enjoy savings from the annual storage fees**!

It's easy. Simply SMS your friend's details to **8222 4456** by stating: RAF0708(space)Friends' Name(space)Friend's Contact Number(space)Your Name(space)Your IC Number.

*One per client only and self-collection at StemCord's office.

**Note:

- This offer cannot be used in conjunction with any other offer or promotion.
- The rebate is based on each successful recommendation. You can recommend as many friends as you want.
- The rebates for both the referral and the referred will only be paid out upon the successful enrolment and storage of the cord blood.
- This programme is subject to change without notice.
- Terms and conditions apply.

Special Rewards Just for StemCord Clients



New Bundle of Joy

If you are expecting again, congratulations! Sign up for cord blood banking services with StemCord for your next child, and enjoy:

- **20% discount* on enrolment**
- **Special rebates on annual storage fees*!**

Simply call **6471 2002** to meet up with our Client Relations Executive.

*Terms and conditions apply.

Moving House?

Notify us of your change in address by emailing admin@stemcord.com or log on to www.stemcord.com.