

# Maternity Benefits

Answers to some frequently asked questions about PacificSource maternity benefits

## **Is pregnancy considered a pre-existing condition?**

No. Under employer-sponsored health plans, pregnancy is not subject to any waiting periods or reduced benefit periods for pre-existing conditions. Coverage begins as soon as your plan benefits begin.

## **How can I tell what my share of the expenses will be?**

Pregnancy is treated like any other health condition, so maternity benefits are determined by the specific services rendered.

- Prenatal visits and delivery: combined into one charge, then paid under your plan's Professional Services—Surgery benefit
- Bloodwork, urinalysis, other lab services, and ultrasound: Paid under your plan's Outpatient Services—Diagnostic Therapeutic, Radiology, and Lab benefit

- Hospital stay: Paid under your plan's Hospital Services—Inpatient Room and Board benefit

You can refer to your Member Benefit Summary to determine what your financial responsibility will be.

## **What if I'm not covered by PacificSource during the entire pregnancy and delivery?**

In this case, the combined charges for your prenatal visits and delivery will be prorated based on the time that you're under coverage with us.

## **Does PacificSource cover the services of midwives?**

Yes, certified nurse midwives (CNMs) are eligible providers.

## **How do I enroll my newborn in my insurance coverage?**

Your newborn child is eligible to enroll on the day he or she is born. In order to enroll your child, an enrollment form and additional premium (if any is required) must be submitted to PacificSource within 31 days of your newborn's date of birth. Coverage will become effective on the date of

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***Having a baby is an exciting time, and it's also a time with some special concerns.***

***One of the best ways to ensure your baby's health is to receive proper prenatal care.***



birth and premium is prorated for the month in which the baby is born. Newborns of dependents are not eligible to enroll. For enrollment materials and premium information, please contact your plan administrator.

### **Are prenatal vitamins covered?**

If you have a pharmacy benefit, you can receive up to nine months of physician-prescribed prenatal vitamins at no cost. (Copays and deductibles are waived.) Certain restrictions apply. After nine months, refills are covered according to your pharmacy benefit.

For more details on how to request and receive your free prenatal vitamins, please visit the For Our Members > Forms and Materials area of our website, PacificSource.com, or contact our Pharmacy Department at (800) 624-6052, ext. 3784.

### **Is there a special prenatal program for expectant mothers?**

Yes! Your PacificSource benefits include our free Prenatal Program for expectant mothers. The Prenatal Program encourages good prenatal care to help you achieve a safe pregnancy and a healthy baby. When you register, you'll receive lots of valuable reference materials, plus toll-free phone access to a registered nurse around the clock.

You can register for the Prenatal Program online or by phone. To register online: Visit Pacificsource.com and click on For Members. Choose Health & Wellness from the menu, and click on Prenatal Program. To register by phone: Call toll free (888) 691-8209, ext. 5268.

## Online Resources

### **PacificSource**

Our For Members/Health & Wellness section explains the Prenatal Program program in more detail: PacificSource.com

### **National Library of Medicine**

Prenatal care information:

[Nlm.nih.gov/medlineplus/prenatalcare.html](http://Nlm.nih.gov/medlineplus/prenatalcare.html)

### **National Women's Health Information Center**

[Womenshealth.gov/pregnancy](http://Womenshealth.gov/pregnancy)

en Español: [Womenshealth.gov/espanol/elembarazo](http://Womenshealth.gov/espanol/elembarazo)

### **March of Dimes**

Guide to a healthy pregnancy:

[Marchofdimes.com/pnhec/pnhec.asp](http://Marchofdimes.com/pnhec/pnhec.asp)

*If you have questions, you are welcome to contact our Customer Service Department at 888.977.9299 or email [cs@pacificsource.com](mailto:cs@pacificsource.com).*



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