



The Maternity Programme

Whether it's your first or fifth time, having a baby should be a wonderful journey for mom, dad and the whole family. This is why your medical scheme has put a Maternity Programme in place to help and guide you on this remarkable journey.

Being pregnant should be a very special time – a time during which you want easy access to expert advice and no worries about medical bills. Your scheme's Maternity Programme is specifically designed to put the **power in your hands**, giving you access to support, education and advice from experts, through all stages of your pregnancy, confinement and even after the baby is born. Participation is **FREE** and offers many **BENEFITS**.

How you will benefit

As part of the Programme, you will be assigned your own personal care coach. All care coaches are registered nursing sisters with extensive experience and additional qualifications in midwifery. Your care coach will be on call to offer specialist advice, whatever your question or concern, and check in with you regularly to offer support and guidance, before and after your baby is born. More specifically, your care coach will:

- help you register you on the Maternity Programme
- help you to understand the benefits available from your medical scheme during your pregnancy and after the birth of your child
- advise you on issues such as your diet, exercise, small discomforts during pregnancy, home births, homeopathic remedies and breastfeeding
- provide advice on the number of days of hospital accommodation that will be covered by your medical scheme during your confinement, and other alternatives available
- empower you with important information so you can actively participate in discussions with your midwife or doctor in decisions about your health and birthing options
- help to authorise your admission to the hospital/birthing facility of your choice
- liaise with the hospital and monitor the progress of your baby, should he or she be admitted to the neonatal unit for any reason
- provide ongoing telephonic advice and support during the first few weeks of parenthood

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- refer you to appropriate resources such as midwives, doctors, specialists, hospitals, birthing units and support groups within South Africa.

An invaluable **partner** in providing **peace of mind** and putting the power for a healthy pregnancy **in your hands**, your care coach will also identify **potential risks** and encourage the **proactive, preventative management** necessary for a healthy pregnancy and delivery. In addition to the personalised care and advice from your care coach, you may also wish to access our **Hello Doctor service** – the first mobile healthcare service of its kind in South Africa. **Hello Doctor** offers quick, easy access to a wealth of information on pregnancy and baby-related topics.

Upon registration, expectant mothers also receive a **pregnancy and birthing book**.

Access to additional benefits

As part of prescribed minimum benefits (PMB), the delivery of your baby will be paid from your insured benefits. Vaginal (natural) births are paid for in full by your medical scheme. Caesarean deliveries are covered as a PMB if there are specific clinical reasons. However, many schemes provide additional benefits beyond the standard PMB provisions. To **access these additional insured benefits**, such as ultrasounds, additional consultations and more, it's important that you register on the Maternity Programme.

Simple and easy process

Step 1: Register

It's important to register on the Programme **as soon as your doctor has confirmed your pregnancy**. Consult your scheme member guide/handbook, website or contact your scheme's call centre for guidance. Your care coach will help to register you telephonically, after which all programme information will be sent to you.

Step 2: Maximise your benefits by actively participating

Once on the Programme, you will receive your pregnancy handbook and your personal care coach will start communicating with you on a regular basis on a range of topics, including information about your different pregnancy milestones and answering your questions and/or concerns. At the start of your final trimester, the process for booking your hospital admission should start, which will require an authorisation number. Your care coach will guide you through the process necessary to obtain this number.

You will also receive a useful checklist to prepare you for your time in hospital.

Step3: When baby is born

Unfortunately some members forget to register their baby as a dependant on their medical scheme and end up incurring unnecessary costs, which their medical scheme would usually pay. Most schemes require the infant to be registered as a dependant with the scheme within 30 days of birth, so find out what your scheme's rules say. Your care coach will remind you about how important it is to register your baby as a dependant on your scheme after he or she is born.

HIV testing - rather safe than sorry

Remember that HIV can be passed on from mother to baby during pregnancy, birth and breastfeeding. It is important to discuss HIV testing with your doctor during your early pregnancy. This will ensure that the necessary preventative measures can be taken to protect your baby and reduce the possibility of transmission should you find that you are HIV positive. All care associated with HIV in a pregnant woman is funded as part of PMBs. This means that it will be paid from your scheme's insured benefit.

Giving you the power

Your medical scheme put this Maternity Programme in place because it cares about your health and wellbeing. The Programme is specifically designed to **actively empower you**, and put the knowledge and power for having a safe and healthy pregnancy and baby in your hands. It's an essential tool for ensuring you receive the best care possible and are able to enjoy a positive, healthy, stress-free pregnancy.

Should you have any questions about participating on the Maternity Programme, please contact **0861 888 109**.

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