



Member tips

Congratulations on Your Pregnancy!

With all the changes you're experiencing and the planning you need to do, you may feel overwhelmed. This handy checklist can help you make the most of your benefits while you prepare for the birth of your child.

PICK YOUR PROVIDERS AND MAKE SURE THEY'RE IN THE NETWORK

- Choose your doctor or midwife and ask if they can deliver your baby at the hospital you prefer.
- Pick your baby's pediatrician before you deliver.
- Make sure all of your providers are in your plan's network. Check the online directory at mymedica.com > *Find Physician or Facility* (under "Links and Tools" on the home page).

CHECK OUT YOUR RESOURCES

Medica offers several resources that support you during and after your pregnancy.

- Join Medica's Healthy Pregnancy Program and get guidance from an experienced maternal health nurse. Learn more by logging in to mymedica.com and clicking on the *Health & Wellness* tab.
- Interact with nurses and other members on our Facebook page: facebook.com/nurturing2.
- Sign up for free text messages timed to your due date. Learn more at www.text4baby.org.

PLAN FOR YOUR HOSPITAL STAY

Your physician will determine how long you need to stay in the hospital after you deliver.

- Medica will provide coverage for the length of stay your doctor says is medically necessary.
- The standard length of stay is 48 hours for a vaginal delivery, and 96 hours for a cesarean delivery.

ENROLL YOUR BABY IN YOUR HEALTH PLAN ASAP

Once you deliver, both you and your baby will receive separate bills for physician services and hospital charges.

- Enroll your baby in your health plan right away, otherwise you will be responsible for the entire cost of your baby's physician and hospital charges.
- Check with your employer's HR department beforehand to find out how to add your baby to your coverage.

CONSIDER SCHEDULING A HOME HEALTH VISIT

Your plan covers one home health visit within four days of your hospital discharge.

- A nurse will come to your home to see how you and the baby are doing and answer any questions you may have.
- Make sure the home health care agency you choose is part of your plan's network. Check the online directory at mymedica.com > *Find Physician or Facility*.

UNDERSTAND COVERAGE FOR BREAST PUMPS

- Breast pumps are generally not covered by insurance, but can be paid for using funds from a flexible spending account or health savings account.*
- If the baby or you have a medical condition that requires a breast pump, you may be eligible for coverage. Check with Customer Service at the number on the back of your ID card.

* As part of the Affordable Care Act, breast pumps will be covered at 100 percent after employers renew coverage beginning Aug. 1, 2012. For example, if your plan year runs Aug. 1 to July 31, coverage would begin Aug. 1, 2012. Employers with renewal dates prior to Aug. 1, 2012, won't be eligible for coverage until they renew in 2013.