

## **MATERNITY BENEFITS THROUGH August 30, 2009**

**FIND A CONTRACTED PROVIDER BY GOING TO [www.dmba.com/nsc/medical/provpickmain.asp](http://www.dmba.com/nsc/medical/provpickmain.asp) and under section 1 choose Plan: Student Health Plan; Location: Utah County-Ut; Go down to: Other Specialists and choose the specialist wanted. Click on: Find Specialist.**

**You MUST call DMBA at 1-800-777-3622 to pre-authorize your visits. DMBA needs to know which physician you are going to see, the date of your first appointment and your due date.**

### **PHYSICIAN'S SERVICES**

Obstetrical (maternity) care under the Student Health Plan is provided by Deseret Mutual (DMBA) contract providers in the community. These physicians provide the care at rates which result in significant savings to you as a Plan participant. You must obtain an authorization from DMBA before beginning prenatal care with your obstetrician.

### **PLAN BENEFITS FOR OBSTETRICAL CARE**

Your co-payment: \$150.00

After you have paid your co-payment, the benefit for the remainder of eligible expenses are:

You pay:	20% to Contracted providers
	50% to Non-Contracted providers
Plan pays:	80% to Contracted providers
	50% to Non-contracted providers

Proper prenatal care is extremely important for your health and the health of your baby. Your co-payment will not vary with the number of office visits you have. Therefore, please be sure to seek early and continued pre-natal care from the contract provider you choose.

If you are interested in having your obstetrical care in Salt Lake please contact DMBA (1-800-777-3622) for the available contract providers. You may also contact DMBA for information regarding Affordable Providers outside of Utah.

### **ADDITIONAL CARE**

If authorized, the contracted rate covers basic prenatal care, delivery and your six week checkup after delivery. Additional care or tests, such as an ultrasound, sonogram, or non-stress test, will be billed separately and normal plan benefits and co-payments apply to the additional charges. Be sure to call DMBA (1-800-777-3622) to obtain authorization. If you have obtained authorization for your obstetrical care through DMBA **NO** authorization is needed for the **first** ultrasound. Any additional care or testing requires a separate authorization.

### **HOSPITAL**

Deseret Mutual has contracted with Intermountain Health Care hospitals in Utah County (such as Utah Valley Regional Medical Center, Orem Community Hospital, American Fork Hospital, Mt. View Hospital and Timpanogos) to provide hospitalization for delivery.

### **PLAN BENEFITS FOR HOSPITAL CARE**

Your co-payment: \$200.00 (Mother)

After you have paid your co-payment, the benefit for the remainder of eligible expenses are:

You pay:	20% to Contracted providers
	50% to Non-contracted providers
Plan pays:	80% to Contracted providers
	50% to Non-contracted providers

If either the mother or the baby must remain in the hospital for more than 2 days for a normal delivery, or 4 days for a C-section, call DMBA (1-800-777-3622) immediately for the pre-authorization.

### **ANESTHESIOLOGIST AND PEDIATRICIAN**

You will be billed separately by the anesthesiologist for the care provided at the time of delivery. Regular Plan benefit percentages will apply to this bill. Payment will be based on the maximum allowable charge for this service in Utah County, as determined by DMBA.

### **CARE OUTSIDE THE UTAH COUNTY AREA**

Contracted physicians in Utah County provide care at rates which result in significant savings to you as a Plan participant. If you are away from the Provo area and enrolled on the Student Health Plan you may obtain care from any qualified, appropriately licensed medical practitioner. However, it is to your advantage to make sure the physicians and hospitals providing your care are part of Deseret Mutual's Preferred Provider Network. If they are part of DMBA's Preferred Provider Network the health plan will pay 80% of the allowable charges after you pay your co-payment. If not a Preferred Provider you will be responsible for 50% instead of the 20%. This network extends throughout most areas of the United States and consists of physicians and hospitals who provide quality care at substantially discounted rates. To find out who the contract providers are in Hawaii call 808-293-3970; Idaho & Utah call 1-800-777-3622 ([www.dmba.com](http://www.dmba.com)), and all other states call First Health Medical Network at 1-800-237-5702 ([www.firsthealth.com](http://www.firsthealth.com)). Contact DMBA regarding how the health plan will pay for services outside the Utah County area and to obtain preauthorization for any services.

### **IMPORTANT THINGS TO REMEMBER**

1. At your first visit to your obstetrician they will want to do prenatal blood work. You may have it done there and the health plan will pay 80% of the cost, or you may get an order from your doctor and bring it to the lab at the SHC. Your co-payment would be \$10. This same procedure would apply to all lab work your obstetrician might order, with the exception of the routine HCT and urine test done in the doctor's office. There will be no additional charge for these tests. If you have a pap smear done at your OB doctor's office at the beginning of your pregnancy it will be covered at the normal plan benefit. Postpartum pap smears are not a covered benefit.
2. Call DMBA (1-800-777-3622) to obtain authorization before having a 2<sup>nd</sup> ultrasound, an NST or an amniocentesis.
3. To be eligible for basic maternity benefits, you must maintain health plan coverage continuously from the date of conception to the date of delivery. Pregnancy will not be covered if the conception occurs before the effective date of the mother's coverage. (If you are on the Student Health Plan your coverage option must include maternity benefits from the date of conception to the date of delivery.)

## **BABY BENEFITS THROUGH August 30, 2009**

If you want to insure your newborn child under the Student Health Plan and receive Plan benefits for the baby's hospital expenses, you will need to provide the SHC Health Plan Office with the baby's name and date of birth, sign an enrollment form, and pay the additional premium due for the enrollment period in which your baby was born. **This must be done within 60 days of the baby's birth.** A good time to take care of this is when you bring your baby to the Student Health Center for its 2-week check or you can call the Health Plan office at 422-2661.

### **PLAN BENEFITS FOR HOSPITAL CARE**

Co-payment: \$50.00 (New born child)

After you have paid the co-payment, the benefit for the remainder of eligible expenses are:

You pay: 20% to Contracted providers – Plan Pays: 80%

You Pay: 50% to Non-contracted providers – Plan Pays: 50%

If the baby must remain in the hospital for more than 2 days for a normal delivery, or 4 days for a C-section, call DMBA (1-800-777-3622) immediately for the pre-authorization.

The physicians at the Student Health Center do not provide care for hospitalized patients. There is an on-call pediatrician who is available to care for your infant while there. You will be billed separately by the pediatrician who sees your baby in the hospital. Regular Plan benefit percentages will apply to this bill. If a circumcision is done you will pay another \$25 co-payment plus 20%. Payment will be based on the maximum allowable charge for these services in Utah County, as determined by DMBA. Be sure to add your baby to your policy within 60 days so the pediatrician's bill can be covered!

Once your baby is released from the hospital, a pediatrician or family physician at the Student Health Center will provide for their medical care. If a bilirubin test is required for your baby after the baby leaves the hospital, bring your infant to the Health Center for the test. The only exception to this would be if your baby is discharged on a Saturday and needs a bilirubin test performed on a Sunday. In this case you would take your baby to the hospital on Sunday and they will contact your hospital physician with the results. Then on Monday morning bring your infant to the Health Center for continued care.

**Remember:** Your newborn baby is a new and separate participant under the Student Health Plan. This means the health plan can only cover their percentage of the baby's hospital and pediatrician bills if the baby is added within 60 days to your coverage as a dependent for the enrollment period in which he/she was born.