

IMPORTANT

Non-Student Dependent

*Maternity
&
New Baby*

Benefit



**DMBA
Student Health Plan**



Maternity Benefits for the Non-Student Dependents



FIRST: Find a CONTRACTED PROVIDER by going to www.dmba.com.

- Find a Provider (under QuickLinks)
- Find a Deseret Mutual Contracted provider in Utah...
- Select # 2; Hospitals and Specialties
- Enter State (Utah); County (Utah); Medical Plan (Student Health Plan); Provider Type (OB/GYN or Other Specialist-Certified Nurse Midwife)

You **MUST** call Deseret Mutual Benefit Administrators (DMBA) at **1-800-777-3622** to preauthorize your visits. DMBA needs to know which *physician* you are going to see, the *date of your first appointment*, and your *due date*.

Non-student dependents have a \$6,500 deductible for all maternity services prior to the normal plan benefits. * (See below.)

PHYSICIAN'S SERVICES

Obstetric (maternity) care under the **Student Health Plan** is provided by 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.

HOSPITALS

DMBA has contracted with Intermountain Healthcare and MountainStar hospitals in Utah County (Utah Valley Regional Medical Center, Orem Community Hospital, American Fork Hospital, Mt. View Hospital, and Timpanogos Hospital) to provide hospitalization for delivery.)

***Normal Plan Benefits --** After you pay a \$250 obstetrical co-pay and a \$300 hospital co-pay, the benefit for the remainder of eligible expenses is:

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

If either mother or 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 a pre-authorization or there may be an additional \$100 co-payment required .

ANESTHESIOLOGIST AND PEDIATRICIAN

You will be billed separately by the anesthesiologist and pediatrician for the care provided at the time of delivery. Payment that you make will go toward your deductible (based on the maximum allowable charge for this service in Utah County, as determined by DMBA).

CARE OUTSIDE UTAH COUNTY

Contracted physicians in Utah County provide care at rates which result in significant savings to you as a Plan participant. If away from the Utah County 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 DMBA's Preferred Provider Network. This network extends throughout most areas of the U.S. and consists of physicians and hospitals that provide quality care at substantially discounted rates. For contract providers in Hawaii, call 1-808-293-3510. For all other states, call DMBA at 1-800-777-3622 or link through the DMBA website at <https://www.dmba.com/sc/medical/FindProviderLinks.aspx>. Contact DMBA regarding how the Plan will pay for services outside the Utah County area and to obtain preauthorization for any services.

VERY IMPORTANT THINGS TO REMEMBER

Your obstetrician will want to do prenatal blood work at your first visit.

- Lab work can be done at the OB's office or the SHC lab.
- Lab work done at the SHC is \$10 (does not apply toward deductible.)
- The OB does not charge for their routine HCT and urine tests.
- Ultrasounds done at the SHC are only \$10, but they do not apply toward the deductible. Outside the SHC they cost around \$80.
- Pap smear done at the OB's office at the beginning of pregnancy goes towards deductible.
- Postpartum pap smears are NOT a covered benefit.
- Call DMBA for authorization BEFORE a 2nd ultrasound, NST, or amniocentesis.

NEW BABY BENEFITS



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 Student Health Center Health Plan Office with the baby's name and date of birth, sign an enrollment form, and pay any additional premium due. This must be **done** within **60 days of the baby's birth**. *A good time to take care of this is when you bring the baby to the Student Health Center for his/her 2-week checkup.*

PLAN BENEFITS FOR HOSPITAL CARE

Co-payment: \$100.00 (newborn child)

After your co-payment, the benefit for the remainder of eligible expenses is:

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

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 pre-authorization or there may be an additional \$100 co-payment required.

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 Plan policy within 60 days so the pediatrician's bill can be covered!***

Once your baby is released from the hospital, a pediatrician at the Student Health Center will provide medical care. It will be to your benefit to have the **bilirubin** test and other lab tests done at the Student Health Center.

REMEMBER it is very important that you do the following after the birth of your child:

- * Your newborn baby is a new, separate participant under the Student Health Plan. Therefore, the Plan can cover its percentage of the baby's hospital and pediatrician bills only if the baby is **added** to your health plan coverage as a dependent for the **enrollment period** in which he or she is born.
- * You have **60 days** after the date of birth to add your baby to **your** Health Plan policy. If the addition of this new dependent changes your premium level, the additional premium must be paid for the enrollment period in which the baby was born in order for bills incurred during that period to be covered.
- * To add the baby to your policy, you will need to provide the Student Health Plan Office (801-422-2661, Room 2310 SHC) with the baby's name and date of birth, sign an enrollment form, and pay any additional premium due. Be sure to do this **WITHIN 60 DAYS** of the baby's birth! *We suggest that when you bring your baby to the Student Health Center for the 2-week checkup, you come in a few minutes early and go upstairs to the Health Plan Office and enroll your baby at that time.*
- * For your information, immunizations are a covered benefit of the Student Health Plan for children 5 years and under.
- * After the **baby** is released from the hospital, bring the baby to the **Student Health Center** for medical care.

CONGRATULATION ON THE BIRTH OF YOUR NEW BABY!



We look forward to seeing your baby at the BYU Student Health Center for his/her first well-child exam. The American Academy of Pediatrics recommends that newborn infants be evaluated 2-3 days after hospital discharge. This visit is important to ensure that your baby is gaining adequate weight, is not experiencing excessive jaundice, that breastfeeding is going well, that the heart exam is normal, and to answer any questions you might have regarding your newborn. It also gives us an opportunity to become acquainted with your baby's unique needs. Please bring your hospital paperwork with you to this appointment and to the two-week checkup. To make an appointment, call 801-422-5156/1154 or visit the Student Health Center online to schedule an appointment.

The doctor who sees your baby at the hospital may also recommend that you follow up sooner for several reasons such as jaundice, difficulties with breastfeeding, excessive weight loss, or for a circumcision.

Remember that all baby follow-up appointments must be done at the Student Health Center, or be referred out by the SHC clinicians.

Jaundice

Prior to hospital discharge, your baby will have a bilirubin level check to assess the degree of jaundice. If your baby needs a follow up bilirubin level, it is best to do this at the Student Health Center. This allows the providers who will care for your baby to be involved early in his care and also decreases the cost of care to you. You do not need an appointment for a bilirubin check. Simply come to the Health Center and proceed to the check in desk. Let them know you are here for a bilirubin check. You will be directed to the nurses' station where you will be asked a few questions about your infant and then sent to the Lab. Please come early in the day so we can have the results of the bilirubin test before the end of clinic at 3 p.m. Bilirubin checks are available Monday through Friday, and on Saturdays until 10 a.m. They are not available on Sundays or holidays. If your baby is discharged from the hospital and needs a bilirubin check on Sunday, it will need to be done at the hospital lab.



Breastfeeding

Breast milk is best for your baby. However, many women need assistance as they learn to breastfeed. Feel free to call the Health Center for support if you have questions about breastfeeding. In some cases, you may need to make an appointment for a more in-depth assessment of breastfeeding.

Weight Check

Sometimes an infant loses more weight than desired prior to hospital discharge. If the doctor recommends a weight check for your infant, come to the Health Center and proceed to the nurses' station where a weight check will be completed. Please bring your hospital paperwork so we can see the weight of your baby.

Circumcisions

The decision to circumcise your baby is a personal one, often based on cultural or religious practices and beliefs. Circumcisions performed at the Student Health Center are considerably less expensive for the family of the infant. Ideally, circumcisions are performed in the first week of life, although they can be done later when medically indicated. Prior to the circumcision, your newborn will need a checkup from a physician to discuss the risks of circumcision and to make sure circumcision is a good option for your baby. Call the clinic to schedule an appointment for a well-baby visit **and** a visit for a circumcision. These can be scheduled on the same day.

Well-Child Care and Immunizations

We recommend that we see your child for routine well-baby visits 2-3 days after hospital discharge and, again, at 2 weeks of age, where we will perform the second newborn screen. You will need to bring the newborn screening card you received at the hospital with you to the two-week checkup. Other recommended visits occur at 2, 4, 6, 9, 12, 15, 18, 24, 30, and 36 months of age. After that, your child should receive a well-child visit yearly. Immunizations are available at the Mountainlands Clinic at 589 South State Street in Provo. Immunizations are \$10 each. You do not need an appointment for these.

We are excited to get to know your new baby. Please feel free to call with any questions or concerns.

IMPORTANT CONTACT NUMBERS

DMBA 1-800-777-3622

STUDENT HEALTH PLAN 801-422-2661

STUDENT HEALTH CENTER

Appointments 801-422-5156

Laboratory 801-422-9703

Pediatric Nurse 801-422-5141

