

Understanding your maternity coverage

Understanding what you'll be required to pay when you are pregnant can be confusing, but we're confident we can take the mystery out of the equation. The cost of care from when you become pregnant, to the time you deliver, can vary depending upon your unique health care needs. Please keep the variability of your situation in mind as you read along. In this summary you will find general plan provisions that explain the maternity benefit. For plan-specific details and cost-sharing amounts see the tables below.

In general, your plan covers OB-GYN office visits and childbirth and delivery services.

- OB-GYN office visits for uncomplicated, routine pregnancies consist of all routine prenatal and postnatal care (up to 16 office visits—this care occurs before delivery and up to six weeks after delivery for postpartum care).
- Childbirth and delivery services consist of the services you need for the management of your labor and delivery.

Services that do not fall under routine prenatal or post-natal care, that are still covered by your plan, and require cost-sharing include:

- Confirmation of pregnancy
- Laboratory tests
- Ultrasounds
- Amniocentesis
- Cordocentesis
- Chorionic villus sampling
- Fetal stress tests
- Fetal non-stress tests

Please note Blue Cross and Blue Shield follows national OB-GYN and childbirth and delivery guidelines.

The cost-sharing you're required to pay is dependent upon how your provider bills BCBSVT as well as your plan's requirements, limitations and exclusions. If you have any questions, please call BCBSVT's customer service team at the number listed on the back of your ID card. Please always read your plan materials such as your outline of coverage and your benefits description.

Members enrolled in Blue Cross and Blue Shield of Vermont's (BCBSVT) Better Beginnings program receive extra benefits. If you're interested in learning more about this program, call (800) 922-8778. Blue Cross and Blue Shield of Vermont's customer service team can also help you plan for the arrival of your new baby and understand your cost-sharing responsibilities. Please call the number listed on the back of your ID card for more details.



	VEHI Platinum	VEHI Gold	VEHI Gold CDHP	VEHI Silver CDHP
What you'll pay	<p>\$25 co-payment for confirmation of pregnancy.</p> <p>One \$25 co-payment for all routine office visits</p> <p>In most cases, one co-payment covers all routine prenatal and post-natal office visits by the same network provider until the time of delivery.</p> <p>Deductible and co-insurance apply to delivery and other pregnancy care .</p> <p>You should expect to meet your out-of-pocket limit.</p>		What you'll pay	<p>Deductible, then co-insurance for confirmation of pregnancy.</p> <p>Deductible and co-insurance apply to all routine office visits and to delivery and other pregnancy care.</p> <p>In most cases, your provider will bill you at the time of delivery for all routine pre-natal and post-natal care and delivery.</p> <p>You should expect to meet your out-of-pocket limit.</p>

Questions or concerns?
Please contact:

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P.O. Box 186
Montpelier, VT 05601-0186
(800) 344-6690
www.bcbsvt.com
click [here](#) for email contact

Other topics of interest:

- Preventive care during pregnancy
- Better Beginnings® [website](#)

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