

Optional Maternity Benefits



Coverage for when you're planning on a new baby

It's reassuring to know that our comprehensive maternity endorsement¹ can help cover costs during your pregnancy and delivery. This optional maternity endorsement is offered at an additional rate and is available with most of our BlueOptions® individual insurance plans. With a choice of deductible/coinsurance or copay options separate from your BlueOptions health plan, you're covered for prenatal services and provider services through delivery. Please note that to receive benefits, the endorsement must be in effect for 30 days prior to conception. See our Maternity/Obstetrical Care Benefits Endorsement for specific benefits, limitations and exclusions.

There are two options to choose from

- ✓ **Deductible Option:** Once the \$1,500 deductible is met, BCBSF pays 50% coinsurance for all covered services during the pregnancy and delivery.
- ✓ **Copay Option:** \$35 copay for the initial office visit, then \$150 inpatient Hospital copay per day up to a \$750 copay maximum.

Benefits you can expect when you're expecting!

When we say predictable, we mean it—especially if you stay in-network. With every BlueOptions plan, you have access to NetworkBlue^{SM2}. So when you choose to add the maternity endorsement:

- ✓ You'll be able to see the NetworkBlue obstetrician you want, whenever you want
- ✓ No referrals are needed—choose the OB/GYN or Hospital that best suits your need
- ✓ When you visit a NetworkBlue OB/GYN, your expenses for covered services should be lower, and

- ✓ You'll have the security of financial protection from balance billing with providers who participate in NetworkBlue or the Traditional Program Network
- ✓ You always have the option to see an out-of-network provider if you wish, however you will have higher out-of-pocket costs

The value of Blue

When you stay within our NetworkBlue provider network or Traditional Program Network, you'll have the benefit of our negotiated rates with doctors and hospitals. Your maternity benefits will include prenatal services normally associated with pregnancy, including pregnancy and blood tests, ultrasound/echography, and many other pregnancy-related tests. Plus, you'll have coverage for services by a doctor, hospital, birth center, midwife or certified nurse midwife and anesthesiologist. You can find out if your doctor or hospital participates in BlueOptions by simply checking online at bcbsfl.com.

¹ The amount of benefits provided depends upon the maternity endorsement selected and the premium will vary with the amount of benefits selected. This maternity endorsement has limitations and exclusions. Any and all expenses associated with surrogate pregnancy and/or parenting are specifically excluded.

² Provider networks are made up of independent hospitals, physicians and ancillary providers.

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Support to help you manage your pregnancy:

Healthy Addition[®] is a voluntary prenatal education and early intervention program that is designed to promote healthier babies and mothers by helping members manage their own pregnancy. Our program emphasizes early prenatal screening, prenatal education, identification and monitoring of expectant mothers who have risk factors that may indicate potential problem pregnancies and premature deliveries.

You'll have direct access to all of this information, support and personal attention just by calling an 800 number and speaking with one of our program's obstetrical nurses. Ask your agent for details.

Additional health support 24/7

Refer to the Blueprint for Health^{®3} fact sheet for ways to get the most value and use out of your health plans financial features and benefits.

³ Blue Cross and Blue Shield of Florida, Inc. has arrangements with various vendors to provide value-added programs, which are not part of insurance coverage. All medical decisions should be made with your doctor. Discounts available as a courtesy to all BCBSF members through separate business partners. Discounts may be used once covered benefits, if any, are exhausted.