Taking care of you during pregnancy
Helping you along this incredible journey

Being pregnant is a very important time in a woman’s life, and a time when you don’t want to worry about medical cover. With Discovery Health and your Scheme you have peace of mind that we offer you the best care while you are pregnant, and your newborn once your baby is born.

We’re here to help you along this incredible journey. Here is what you need to know about your healthcare cover.

Important Timelines

<table>
<thead>
<tr>
<th>Timeframe</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 weeks</td>
<td>Let us know about your pregnancy. Check how you are covered and find a hospital.</td>
</tr>
<tr>
<td>10 to 20 weeks</td>
<td>Routine scans</td>
</tr>
<tr>
<td>34 to 38 weeks</td>
<td>Check your authorisation details and make any changes that are necessary.</td>
</tr>
<tr>
<td>40 weeks</td>
<td>Birth</td>
</tr>
<tr>
<td>Within 30 days after birth</td>
<td>Remember to register your baby</td>
</tr>
<tr>
<td>6 weeks after birth</td>
<td>Vaccination cycle starts</td>
</tr>
</tbody>
</table>
Tell us about it

Remember to have the following information at hand:

- Date of the admission
- Name or practice number of hospital or clinic
- Name or practice number of the treating doctor(s) and anaesthetist (if available)
- ICD-10 code from your treating doctor (this is an alphanumerical code that describes your diagnosis (pregnancy), for example O82.0)
- RPL code from your treating doctor (this is a procedure code that describes how you plan to deliver your baby, for example 2615)

Know your benefits

Cover for when you are pregnant and for when you deliver your baby

Healthcare professionals

Depending on your scheme's cover and plan type, certain expenses related to your pregnancy are paid from the available funds in your day-to-day benefits. This includes midwife, GP or gynaecologist / obstetrician consultations and healthcare services such as amniocentesis and nonstress tests as well as pregnancy blood tests and scans.

Home births

You have cover for a home birth if you choose to have your baby at home instead of in hospital. Your midwife must have a valid practice number.

Hospital stay

Your cover for your hospital stay depends on your plan and the type of delivery. For more information on your length of stay in hospital, please read the confirmation letter we’ll send you once you’ve authorised your admission. You can also visit your scheme’s website to see how your plan covers your hospital stay. Your doctor will need to provide additional clinical information if an extended length of stay is required. We pay all related accounts such as those from the gynaecologist, midwife, anaesthetist and other approved healthcare services from the Hospital Benefit.

Water births

We cover water births in hospital or at home. Your midwife must have a valid practice number.
Register your baby

Add your baby to your membership
We will automatically cover your baby in the first calendar month after his or her birth. For example, if your baby is born on 16 June, he or she will have automatic cover from 16 June to 30 June under your name.

And after that?
To continue cover, complete the newborn application form (available on your Scheme’s website) to register your baby from his or her date of birth. You will only start paying a contribution for your baby from the first day of the month after the birth.

Things we do not cover

THERE ARE THINGS WE DO NOT COVER

- Mother and baby packs that hospitals supply (some hospitals offer these packs for free)
- The booking fee for a bed
- Your lodger or boarder fees if your baby needs to stay in hospital for longer and you choose to stay on
- The cost of hiring a birthing pool for water births in hospital if you choose a birthing pool outside of what is supplied by the hospital.
Additional cover

**ANTENATAL CLASSES**
If your plan does not have a day-to-day benefit or you have run out of funds, you must pay these costs yourself.

**INSURED NETWORK BENEFIT**
On certain plans, you have access to gynaecologist/obstetrician consultations and scans that are always paid in full when you use a network provider, even when your Medical Savings Account is used up.

For more information, and to see if you have cover through the Insured Network Benefit, refer to your Scheme’s website.

**DISCOVERY HOMECARE**
Discovery HomeCare is only available on certain plans and offers you quality care in the comfort of your own home. As part of this service, home nursing will be available to provide postnatal care to healthy mothers and babies agreeing to be discharged one day early. Postnatal care includes three home visits or one home visit and two night caregiver visits. If your doctor is in favour of this service and you are interested in receiving this service, please refer to your Scheme’s website to see if you have cover on your plan type. If you do, please call your Scheme’s call centre to discuss authorisation requirements.

Exclusive savings

**NETCELLS BIOSCIENCES**
In a unique offering, we have been able to arrange an exclusive offer for Schemes administered by Discovery Health with Netcells Biosciences. Members can get an upfront discount of up to 25% on umbilical cord blood and tissue stem cell banking.

Netcells Biosciences is the only cryogenic biobank on the continent to be internationally accredited for the processing and storage of cord blood stem cells. Netcells is accredited with the American Association of Blood Banks which gives parents the assurance that stem cells processed and stored by Netcells will be accepted by transplant centres across the world.

Contact Netcells Biosciences:
Telephone: 011 697 2900
Email: info@netcells.co.za
Website: www.netcells.co.za
### Vaccination schedule (birth to 9 months)

**KEEP THIS VACCINATION SCHEDULE HANDY**

<table>
<thead>
<tr>
<th>BABY’S AGE</th>
<th>BABY’S VACCINE</th>
</tr>
</thead>
<tbody>
<tr>
<td>AT BIRTH</td>
<td>Polio, BCG</td>
</tr>
<tr>
<td>6 WEEKS</td>
<td>Rotaviruses, Diphtheria, Tetanus, Acellular pertussis, Haemophilus Influenzae type b, Polio, Hepatitis B (1), Conjugated Pneumococcal (1)</td>
</tr>
<tr>
<td>10 WEEKS</td>
<td>Diphtheria, Tetanus, Acellular pertussis, Haemophilus Influenzae type b, Polio, Hepatitis B (2), Conjugated Pneumococcal (2)</td>
</tr>
<tr>
<td>14 WEEKS</td>
<td>Rotaviruses, Diphtheria, Tetanus, Acellular pertussis, Haemophilus Influenzae type b, Polio, Hepatitis B (3), Conjugated Pneumococcal (3)</td>
</tr>
<tr>
<td>9 MONTHS</td>
<td>Measles (1)</td>
</tr>
</tbody>
</table>

### Vaccination schedule (18 months to 12 years)

<table>
<thead>
<tr>
<th>BABY’S AGE</th>
<th>BABY’S / CHILD’S VACCINE</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 MONTHS</td>
<td>Diphtheria, Tetanus, Acellular pertussis, Haemophilus Influenzae type b, Polio, Measles (2)</td>
</tr>
<tr>
<td>6 YEARS</td>
<td>Diphtheria, Tetanus, Polio, Measles, Mumps and Rubella (MMR)</td>
</tr>
<tr>
<td>0 - 12 YEARS</td>
<td>Diphtheria, Tetanus, Polio (if missed at 6 months) Measles, Mumps and Rubella (MMR) (if missed at 6 months)</td>
</tr>
</tbody>
</table>

Whether you’re having your first baby or bringing up your kids, we’re here to help you raise healthier, happier children.

Visit your Scheme's website if you need any information.