

Maternity benefit

BENEFIT OVERVIEW



COVER

Claims are paid from the Maternity Benefit at the LA Health Rate, does not affect day-to-day limits



AFTER BENEFIT DEPLETION

Costs covered from day-to-day benefits



AFTER DAY-TO-DAY BENEFIT DEPLETION

Paid out of pocket



BENEFIT ACTIVATION

Call 0860 103 933 or visit www.lahealth.co.za to activate



COVER PERIOD

From activation, up to 2 years after birth



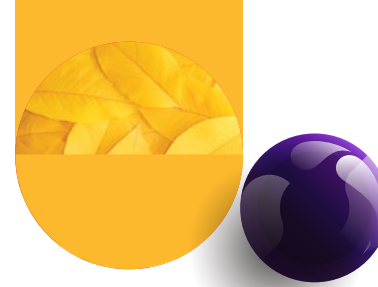
WHAT'S NOT COVERED

- Hospital mother-and-baby packs
- Bed-booking fees
- Lodger or boarder fees if the mother stays longer in the hospital



Maternity benefit

BEFORE THE BIRTH



CONSULTATIONS

- 8 visits to a gynaecologist, GP, or midwife
 - 1 lactation/breastfeeding consultation
 - 1 nutrition assessment after birth
- (LA KeyPlus members must use the services of a Network GP for all GP visits)



BLOOD TESTS

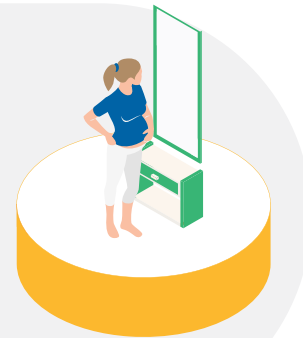
- Pregnancy confirmation
- Syphilis
- Glucose
- Anaemia
- HIV
- German Measles
- Blood cross-matching
- Blood group
- Coombs-Antiglobuli



SCANS AND PRENATAL TESTING

- 2 x 2D ultrasound scans + 1 nuchal translucency test. (3D and 4D scans paid up to the LA Health Rate for 2D scans)
- 1 NIPT or T21 Chromosome Test, if clinically required, paid up to 100% of LA Health Rate

(LA KeyPlus members must use accredited radiologist from LA Health Network for full coverage)



ANTENATAL CLASSES

- 5 pre-natal classes/post-natal consultations with a registered nurse



REGISTER FOR THE MATERNITY BENEFIT AND HAVE CLAIMS PAID BY THE SCHEME.

If you are not registered or the Maternity Benefit is exhausted, claims are paid as follows:

LA KEYPLUS

Limited to available day-to-day benefits

LA FOCUS

Paid from Medical Savings

LA ACTIVE

Paid from Medical Savings and Extended Day-to-day Benefit, if applicable

LA ENGAGE

Paid from Medical Savings and Extended Day-to-day Benefit, if applicable

LA CORE

Paid from Medical Savings and Extended Day-to-day Benefit, if applicable

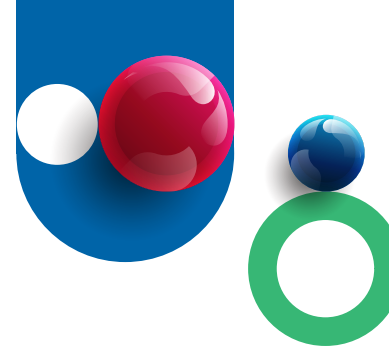
LA COMPREHENSIVE

Paid from Medical Savings or Above Threshold Benefit

Antenatal classes, when the Maternity Benefit for these services is used, limited to R2 175 per pregnancy

Maternity benefit

DURING BIRTH

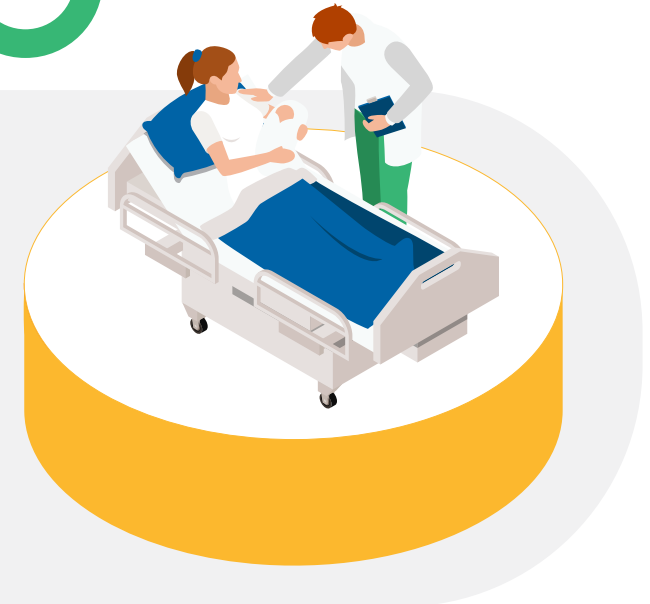


HOSPITAL STAY

- Covered from Hospital Benefit, up to 100% of LA Health Rate
- To avoid out-of-pocket expenses: make use of the services of a Network Hospital or provider, as required for your benefit option
- Benefits subject to preauthorisation and the Scheme's clinical guidelines

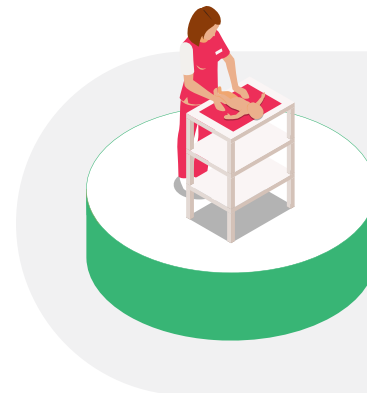
DOULAS

Covered during childbirth (on LA Comprehensive, LA Core, LA Engage, LA Active and LA Focus)



HOME BIRTHS

- Must be provided by a registered midwife with a valid practice number
- Services of a midwife covered for regular home births and water births



WATER BIRTHS

(Covered in- or out-of-hospital)

- Birthing pool must be hired from a provider with a registered practice number



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AFTER THE BIRTH



COVER FOR THE MOTHER

- 1 GP or gynaecologist consultation
- 1 Nutritional assessment at a dietitian
- 1 Lactation consultation with a registered nurse or lactation specialist

COVER FOR THE MOTHER BEFORE AND AFTER THE BIRTH

- 2 Antenatal classes and/or postnatal visits with a registered nurse
- 2 mental health consultations with a chosen GP, psychologist or counsellor

COVER FOR THE BABY/INFANT

NEWBORN SCREENINGS

- Tests for genetic, metabolic, and endocrine disorders (heel prick test at 48-72 hours)



CIRCUMCISION

- Covered if medically necessary (requires pre-authorization)

NEONATAL CARE

- Phototherapy for neonatal jaundice with prior confirmation
- Antiretroviral medication to prevent mother-to-child HIV transmission



EXTENDED BABY CARE

- 2 follow-up consultations for any complications with a GP, gynaecologist or ENT
- Routine check-ups and additional support as needed

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ACTIVATING YOUR MATERNITY BENEFIT

REGISTER YOUR BABY

- Register within 60 days of birth for continued cover
- Notify your employer to add your newborn to LA Health



CONTACT US FOR MORE INFO:

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PO BOX: 652509 BENMORE 2010

WEBSITE: WWW.LAHEALTH.CO.ZA

LA Health Medical Scheme, registration number 1145, is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07. Discovery Health (Pty) Ltd is an authorised financial services provider.



WE'RE IN IT FOR YOUR HEALTH