Deseret Mutual Health Plan
Maternity Benefits

Congratulations on the news of your pregnancy! We have put this information packet together to help you understand the benefits you can receive as a participant of the DMBA Mutual Student Healthcare Plan. If you have further questions, you may contact us at (208) 496-9331 or you may contact DMBA Mutual directly at 1-800-777-3622.

What do I do first?
Proper prenatal care is extremely important to your health and to the health of your baby. The first thing you need to do is find a contracted provider in your area that can provide you care throughout the pregnancy*. The front sheet of this packet provides information on all contracted providers in Rexburg, or you may visit dmba.com to find a contracted provider in your area.

Once you have chosen a provider, call and make your first appointment. Depending on your individual situation, your first appointment will likely take place when you are around eight weeks pregnant. **After you have made your appointment, you must call DMBA at 1-800-777-3622 to pre-authorize your visits to the OB/GYN.** Be sure to call them before your appointment day. DMBA needs to know which provider you are planning to see, the date of your first appointment, and your estimated due date. If you do not do this, you may not fully receive the benefits of the health plan.

*Although the Student Health Center does not provide pre-natal care, we would be happy to continue providing you our services for any other medical needs you may have. We ask that you contact your chosen OB/GYN provider directly with any pregnancy-related questions or concerns during your pregnancy, as they will be best equipped to help you.

What if I live outside of Rexburg?
If you are away from the Rexburg area, you can still receive the benefits of being on the Student Health Plan. It is to your advantage to make sure the physician and hospitals providing your care are part of Deseret Mutual’s Preferred Provider Network. If they are part of DMBA’s Preferred Provider Network, the health plan will pay 80% of the allowable charges after you pay your co-payment and have met your deductible. If they are not a Preferred Provider, the insurance will only cover 50% of the bill and you will be responsible for the remaining 50%. This network extends throughout most areas of the United States and consists of physicians and hospitals that provide quality care at substantially discounted rates.

To find out who the contracted providers are in Idaho and Utah, call 1-800-777-3622 (www.dmba.com), Hawaii, call 1-808-293-3970; and all other states, call First Health Medical Network at 1-800-237-5702 (www.firsthealth.com). Contact DMBA regarding how the health plan will pay for services outside the Rexburg area and to obtain pre-authorization for those services.
Maternity Benefits for Students

If you are a dependent of a student, please refer to page 3 for an explanation of the maternity benefits you can receive through this health plan.

Physicians contracted with DMBA provide the care you need at rates which result in significant savings to you as a policy holder. Remember, you must obtain an authorization from DMBA before beginning prenatal care with your obstetrician.

Here is a breakdown of projected expenses:

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<tbody>
<tr>
<td>Deductible</td>
<td>$500</td>
</tr>
<tr>
<td>Copayment</td>
<td>$25 per office visit</td>
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<tr>
<td>Hospital Admission</td>
<td>$300 for mother, $300 for baby</td>
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After you have met your deductible, the benefits for the remainder of eligible expenses are:

**Contracted Provider:** The plan pays 80% and you pay 20%

**Non-Contracted Provider:** The plan pays 50% and you pay 50%

**What does the contracted rate cover?**

If authorized, the contracted rate covers basic prenatal care, delivery, and your six week checkup after delivery. Additional care or tests, such as an ultrasound, sonogram, or non-stress test, will be billed separately and regular. Plan benefits will apply (80% coverage after your deductible has been met). Be sure to call DMBA (1-800-777-3622) to obtain authorization.

**What is covered when it is time to have the baby?**

Deseret Mutual has contracted with Madison Memorial Hospital in Rexburg to provide hospitalization for labor & delivery. When admitting into the hospital, there will be two copayments - $300 for the mother and $300 for the baby. After you have paid these co-payments (and assuming the deductible has previously been met), the remainder of eligible expenses is:

**Contracted Provider:** The plan pays 80% and you pay 20%

**Non-Contracted Provider:** The plan pays 50% and you pay 50%

If either mother or baby must remain in the hospital for more than two days for a normal delivery, or four days for a C-section, call DMBA (1-800-777-3622) immediately to pre-authorize extended stay.

You will be billed separately by the anesthesiologist for the care provided at the time of delivery and by the pediatrician who sees your baby in the hospital. Regular Plan benefit percentages will apply to these bills.

Be sure to add your baby to your health plan within 60 days of its birth so the pediatrician’s bill can be covered. More information on how to add your baby to your plan can be found on page 4 of this packet. Once your baby is released from the hospital, medical care can be provided at the Student Health Center or by a contracted pediatrician. Well-baby care does not require pre-authorization.
Maternity Benefits for Non-Student Dependents
Benefits are available after a total of $5,250 has been paid.

This is a $500 deductible ($500 per person up to a $1,000 per family).

$4,750 is the nonstudent spouse’s financial responsibility before benefits apply.

The breakdown of the $4,750 is as follows:

Physician/Nurse-Midwife Services
You pay a $1,900 deductible and co-payment for the mother’s physician bill for prenatal care and delivery. This includes the $250 maximum physician copayment.

After you have paid your deductible and co-payment, the benefits of eligible expense are:

| Contracted Provider: The plan pays 80% and you pay 20% |
| Non-Contracted Provider: The plan pays 50% and you pay 50% |

Hospital Services
You pay a $2,850 deductible and co-payment for the mother’s hospital bill. This includes the $300 hospital co-payment for the mother.

If you have met the cumulative deductible of $1000 ($500 per person up to $1000), then there is $300 co-payment for the baby’s hospital bill, if they are enrolled in the student health plan.

After you have paid your deductible and co-payment, the benefits of eligible expense are:

| Contracted Provider: The plan pays 80% and you pay 20% |
| Non-Contracted Provider: The plan pays 50% and you pay 50% |
**How do I add my baby to my healthcare plan?**

You now have 60 days after the date of birth to add your baby to your DMBA health plan. 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 the period to be covered. Your newborn baby is a new, separate participant under the Plan. Therefore, the health plan can cover their percentage of the baby’s hospital and pediatrician bills only if the baby is added to your coverage as a dependent within 60 days of their birth.

To add the baby to your policy, you will need to provide the Student Health Center (you may call us at (208) 496-9331 or come in to the Student Health Center) 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.

**Where can I take my baby for checkups?**

Well-baby exams are an important way to monitor your baby’s growth and development. Your baby’s doctor will likely recommend the first well-baby exam within three to five days after birth, or shortly after you’re discharged from the hospital – and additional well-baby exams every two to four months for the first year.

The Student Health Center can see your baby for his/her well-baby exams or you may take them to see a contracted pediatrician of your choice. Well-baby care does not require pre-authorization. If you choose to visit our clinic for these check-ups, we can see the baby for a copayment of $10 per visit if they are a dependent on your student plan.

**Can I get my baby immunized at the Student Health Center?**

In regards to infant immunizations, we are happy to answer any questions or address any concerns you have, but we do not currently administer vaccines to infants. We would refer you to Eastern Idaho Public Health Department. Their Madison County office is located at 314 N. 3rd W. in Rexburg (behind Dairy Queen) and their phone number is (208) 356-3239. For more information on appointments and pricing, visit their website at phd7.idaho.gov.