

LA Health

Maternity benefit

BENEFIT OVERVIEW



COVER

Claims paid from the Maternity Benefit at 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

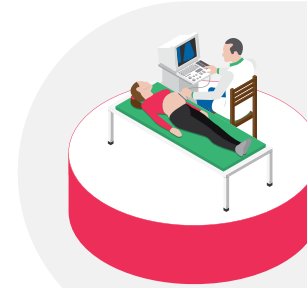
CONSULTATIONS

- 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

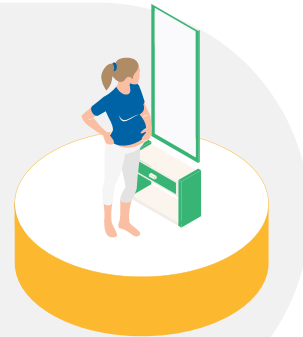
- Pregnancy confirmation
- Syphilis
- Glucose
- Anaemia
- HIV
- German Measles
- Blood cross-matching
- Blood group
- Coombs-Antiglobuli



SCANS AND PRENATAL TESTING

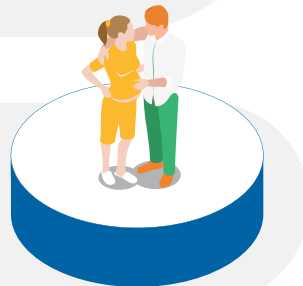
- 2 x 2D ultrasound scans + 1 nuchal translucency test. (3D and 4D scans paid up to the LA Health Rate for 2D scans)
- 1 NIPT or T21 Chromosome Test, if clinically required, paid up to 100% of LA Health Rate

(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 the Maternity Benefit is exhausted, paid as follows:

LA ACTIVE
Paid from MSA and Extended Day-to-day Benefit, if applicable

LA FOCUS
Paid from MSA

LA KEYPLUS
Limited to available day-to-day benefits

LA CORE
Paid from MSA and Extended Day-to-day Benefit, if applicable

LA COMPREHENSIVE
Paid from MSA or Above Threshold Benefit
Antenatal classes limited to R1 995 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

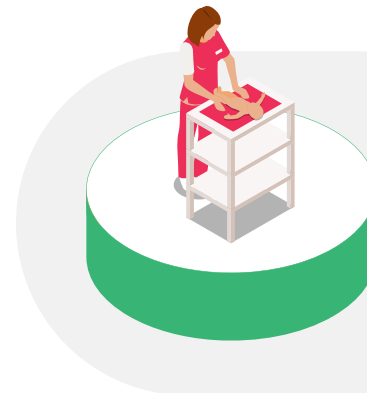
DOULAS

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



HOME BIRTHS

- Must be provided by a registered midwife with a valid practice number
- Services of a mid wife 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.



Maternity benefit

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

Maternity benefit

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



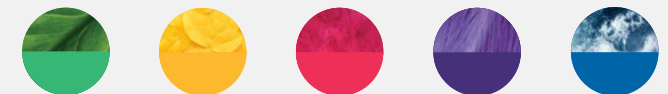
CONTACT US FOR MORE INFO:

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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