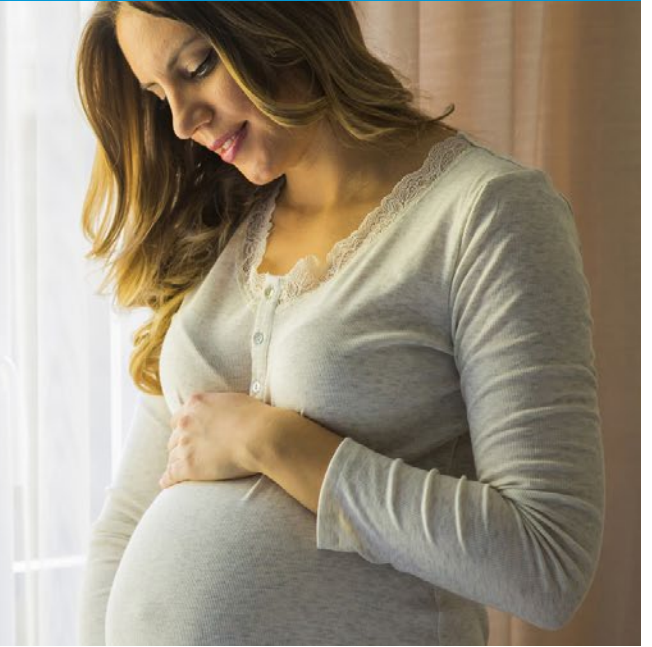


Maternity and Newborn Coverage

For Short-Term Insurance Plans

If you're thinking about starting or growing your family, maternity coverage can help get your baby off to a healthier start.

Florida Blue members with Short-Term health plans can buy a separate rider to cover maternity and newborn care. When planning for your special delivery, it's important to know that the rider must be in place for at least **30 days before a pregnancy occurs**. Your coverage under this rider will end when your Short-Term health plan coverage ends. To keep your maternity coverage for the entire pregnancy and birth, you must immediately enroll in a new Short-Term health plan with a maternity rider or enroll in an Affordable Care Act health plan when your current Short-Term health plan ends.



Benefits

The rider provides coverage for:

- Prenatal, delivery and postpartum care
- Vaginal delivery or C-section (if routine)
- Provider choice within your health plan's network
- Balance billing protection for in-network providers (meaning you won't be billed for any amount over the allowed amount we pay for these services)

Show your member ID card at all your appointments. If you have questions about your policy, call us at the number on the back of your ID card.

A bonus to expect when you're expecting:

Unlimited support from our care consultants, a 24-hour Nurseline¹ and our Healthy Addition Prenatal Program. Call anytime with questions—as many times as you want.

How the Rider Works

This maternity rider is separate from the Short-Term health insurance plan. It's designed to provide you benefits that aren't included in the health plan. Deductibles, copays or coinsurances that are paid for benefits related to the pregnancy **will not** count toward the health insurance plan's deductible or out-of-pocket maximum. The reverse is true as well.

Also, pregnancy complications (like an emergency C-section) are covered under the health plan, not the maternity rider.

Exclusions:

- Pregnancies that are conceived before the coverage has been effective for 30 days
- Maternity care for a covered dependent who is not the contract holder or contract holder's spouse/domestic partner
- High-risk pregnancies and C-sections performed due to pregnancy complications
- Sick visits not related to routine maternity (covered under the medical policy)

Maternity Rider Benefits

	Member Pays	Florida Blue Pays
Up to \$2,500 deductible	\$2,500	\$0
After \$2,500 deductible	50% coinsurance	50% coinsurance

Note: There is no maximum limit for coverage.



The Florida Blue Healthy Addition Prenatal Program offers advice and education on:

- Pregnancy risk screening and monitoring
- Healthy lifestyle choices
- How to recognize preterm labor
- Answers to your questions and concerns

To find out more:

Email: healthyaddition@floridablue.com

Call: 800-955-7635, Option 6

Support You Can Count On

Benefit and care consultations: 888-476-2227

Our Care Consultant Team will explain how your benefits work, identify helpful services, find specialists, compare health care options and explore ways you can save money.

Nurses on call 24/7: 877-789-2583

Whether you or your family members have health concerns or general health questions, the Nurseline¹ is available 24/7 at no extra cost.

¹As a courtesy, Florida Blue, has entered into an arrangement with Health Dialog® to provide this service. Florida Blue has not certified or credentialed, and cannot guarantee or be held responsible for, the quality of services provided by Health Dialog. Please remember that all decisions pertaining to medical/clinical judgment should be made with your physician or other health care provider. Florida Blue and Health Dialog do not provide medical care or advice.

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Policies have limitations and exclusions. The amount of benefits provided depends upon the plan selected and the premium may vary with the amount of benefits selected.

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