



UNDERSTANDING YOUR MATERNITY BENEFITS

Congratulations! A new addition will soon join your family. Your GuideStone health plan is here to help before and after the birth of your little one. To get the most from your health plan's maternity care benefits, here are some things to consider.



BEFORE THE BABY COMES

Do you have an in-network primary care doctor or obstetrician? When you use in-network doctors and hospitals for you and your baby's care, you'll get the most from your benefits with lower out-of-pocket costs.

We make it easy to find the doctors and hospitals in our network. Visit **[GuideStoneHealth.org](https://www.GuideStoneHealth.org)** and click on the CareFinder™ tab. Then use the screen prompts to begin your search. Once it's time to schedule your appointment, be sure to confirm the provider or facility's participation status.

ASK HOW THE DOCTOR BILLS

When it comes to maternity care, doctors can bill you either "globally" or "non-globally." Here's how it works.

- When the doctor bills globally for maternity care, you get one bill for all nine months of care and your delivery. This bill usually comes after the delivery.
- When the doctor bills non-globally for maternity care, each individual claim for your care and your delivery is billed separately.

Please note: If you have not yet met your deductible, you could have out-of-pocket costs on each of these claims. In both cases, if your pregnancy is not confirmed, or you are a new patient, you may get a separate bill for your first visit with the doctor.



AFTER YOUR BABY IS BORN

Eligible newborns are covered for the first 31 days of life. Be sure to enroll your baby in your health plan within the first 31 days to avoid any gap in coverage. Please refer to your plan booklet for eligibility requirements.

Depending on how your delivery claim is filed:

- If your maternity claims are billed in your name, they are subject to out-of-pocket costs, including deductible, co-insurance, or co-payment amounts.
- If your maternity claims are billed in your newborn's name and you haven't met your family deductible for the year, your newborn could be subject to his or her own deductible, co-insurance, or co-payment cost.

GET HELP WITH EARLY STEPS® MATERNITY COACHES

Early Steps® Maternity coaches and nurses offer peace of mind that comes from knowing a supportive expert is by your side throughout your entire pregnancy, monitoring your overall well-being. To learn more, or to enroll in this free program, call **1-855-497-1230**.



HAVE QUESTIONS?

If you have any questions about your maternity benefits, please call MyQHealth at **855-497-1230**.