

## Cover for pregnancy and childbirth 2021

### Who we are

The Anglovaal Group Medical Scheme (referred to as 'the Scheme'), registration number 1571, is the medical scheme that you are a member of. This is a non-profit organisation, registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as 'the administrator') is a separate company and an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for the Scheme.

### Overview

This document tells you about how Anglovaal Medical Aid Scheme covers pregnancy and childbirth. Read further to understand what we include for your specific Plan and how to get the most out of your maternity benefits.

### Terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. We give you the meaning of these terms in the table below.

Terminology	Description
<b>Prescribed Minimum Benefits (PMBs)</b>	A set of conditions that all medical schemes must provide a basic level of cover for. This basic level of cover includes the diagnosis, treatment and costs of the ongoing care of these conditions.
<b>Related accounts</b>	Any account other than the hospital account for in-hospital care.
<b>Scheme Rate</b>	This is how much the Scheme will pay, and is based either on a rate determined by the Scheme or a specific negotiated rate with the healthcare professional.
<b>Board of Healthcare Funders (BHF)</b>	Board of Healthcare Funders (BHF) is the representative organisation for the majority of medical schemes throughout South Africa.
<b>Shortfall</b>	Anglovaal Medical Aid Scheme pays designated service providers at the Anglovaal Scheme Rate.  If the doctor's rates are higher than the Scheme Rate, the member will have to pay the outstanding amount.

## Maternity Programme

### You get comprehensive maternity and post-birth benefits

For expecting mothers and children under the age of 2 years, a defined basket of both pre-and post-natal care becomes available upon registration on the Maternity Programme. The Scheme will cover these up to the Scheme Rate, which will not affect your day-to-day benefits.

### Antenatal classes and consultations

You are covered for up to **5 antenatal classes** with a **registered nurse** and **8 antenatal consultations** with a **GP, Gynaecologist or Midwife**.

### Ultrasound scans and prenatal screening

You are covered for up to two **2D ultrasound scans** including one nuchal translucency test. **3D and 4D scans are paid up to the rate we pay for 2D scans**. You are also covered for one **Non-Invasive Prenatal Test (NIPT)** or a **Chromosome Test**. You have the option to choose between **one Chromosome test** or **Non-Invasive Prenatal Test (NIPT)**, if you meet the clinical entry criteria.

### Essential registered devices

Members have cover for up to **R5 512 with 25% co-payment** for **essential registered devices** from the Maternity Benefit eg breast pumps and smart thermometers. These items must be registered products that are bought from registered providers.

### Blood tests

You have cover for a defined basket of blood tests per pregnancy from the Maternity Benefit. These tests include:

- **To confirm pregnancy (bHCG)**
- **HIV (Elisa)**
- **Syphilis (RPR and TPHA)**
- **German Measles (Rubella)**
- **Glucose**
- **Blood cross-matching (Rh antigen)**
- **Anaemia (Haemoglobin)**
- **Blood group (A, B and O antigen)**

### Birth-related benefits

#### Your cover for your hospital stay depends on the type of delivery

You have cover for your delivery from your Hospital Benefit, once approved. Where we confirm cover, we will give you an authorisation number to use when booking your bed at the hospital.

You have cover for **three (3) days and two (2) nights** for a **normal delivery** and **four (4) days and three (3) nights** for a **caesarean section**, if approved. The day of the delivery is counted as day one. If you need to stay in hospital longer than the number of days we approved, your doctor will need to send a letter to motivate why you need to stay in hospital longer.

## **We cover home births with a registered midwife**

Home births are covered from the Hospital Benefit. We will cover the cost of a midwife who is registered with BHF and has a valid practice number up to the maximum Scheme Rate that the limit on your plan option covers, for up to three days after the delivery.

## **We cover water births in hospital or at home**

If you choose to have a water birth in hospital, we will pay for up to three (3) days and two (2) nights. If you choose to have a water birth at home, we will pay for the cost of the hire of a birthing pool from your Hospital Benefit. This must be hired from a provider who has a registered practice number.

If you choose to have a water birth or normal delivery at home, we will pay for up to two (2) days' midwifery care (including delivery) from your Hospital Benefit. The midwife must be registered with a valid practice number.

## **Private ward cover**

You have private ward cover up to **R2 282** per day for their approved hospital stay for the delivery. If you require an extended length of stay it will be covered in a general ward, once approved.

## **GP and Specialist visits**

Your baby is covered for up to **two** visits with a **GP, paediatrician** or an **ENT** from the Maternity Benefit over the two-year period.

## **Post-natal consultation**

Pre or post-natal classes are limited to **5** consultations with a registered nurse.

## **Lactation consultation**

You are covered for **one** lactation consultation with a registered nurse or lactation specialist at the Scheme Rate. Benefit is available from the date of activation.

## **Nutrition assessment**

You are covered for **one** nutrition assessment with a dietitian at the Scheme Rate. Benefit is available from the date of activation.

## **Mental Health**

You are covered for up to **two** mental health consultations with a counsellor or psychologist at the Scheme Rate. Benefit is available from the date of activation.

## **Contact us**

Tel: **0860 100 693** • PO Box 536 Rivonia 2128 • [www.avgms.co.za](http://www.avgms.co.za).



**ANGLOVAAL**  
GROUP MEDICAL SCHEME

Administered by  
 **Discovery**  
Health

## Complaints process

You may lodge a complaint or query with Anglovaal Group Medical Scheme directly on **0860 100 693** or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following Anglovaal Group Medical Scheme's internal disputes process. Members, who wish to approach the Council for Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email [complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za). Customer Care Centre: **0861 123 267**/website [www.medicalschemes.co.za](http://www.medicalschemes.co.za).