

Maternity Benefit 2020

Who we are

Engen Medical Benefit Fund, registration number 1572, is a not-for-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd, registration number 1997/013480/07, is a separate company, and an authorised financial services provider, and is responsible for the administration of your membership on behalf of the Fund.

About this document

This document tells you about how Engen Medical Benefit Fund covers pregnancy and childbirth. Read further to understand what is included in your benefits and how to get the most out of your Maternity Benefits.

Out-of-Hospital Maternity Benefits

These healthcare services are covered from the Maternity Benefit at the Fund Rate from the date of activation, and are paid from Insured Benefits.

Your cover includes:

- 12 midwife, GP or gynaecologist ante-natal consultations. We will fund GP, specialists and midwives at the Network rate for provider on the Network, or up to the Fund Rate for non-Network GPs, specialists and Midwives.
- One NIPT or T21 Chromosome Test
- A defined basket of pregnancy blood tests.
- Two 2D ultrasounds scans.
- 1 midwife, GP or gynaecologist consultation after the delivery.
- Registered, essential maternity-related devices such as breast pumps or nebulisers: Paid at 75% of the Fund rate and limited to R5 000 per member per pregnancy.
- 1 nutrition assessment with a dietician for the mother after the delivery;
- 2 consultations with a counsellor or psychologist for post-natal mental healthcare services;
- 2 GP, paediatrician or ENT visits for children under the age of 2 years registered on the Fund.

If you are not registered on the Maternity Programme, or once you have used up your Maternity Benefit, we pay for out-of-hospital healthcare expenses related to your pregnancy from your available day-to-day benefits. If you do not have day-to-day benefits, or if you have run out of funds, you must pay for these costs yourself.

In-Hospital Maternity Benefits

We pay the hospital account from the Hospital Benefit, subject to authorisation. All related accounts such as the gynaecologist, midwife, anaesthetist and other healthcare services we will pay at 100% of the Fund rate from the Hospital Benefit.

You have cover for 3 days and 2 nights for a normal delivery or 4 days and 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 authorised, your doctor will need to send a letter with additional clinical information, to support 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 up to the maximum Fund rate, for up to 3 days after the delivery. The midwife must be registered with and have a valid practice number.,

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 3 days and 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 2 days' midwifery care (including delivery) from your Hospital Benefit. The midwife must be registered with a valid practice number.

Treatment for neonatal jaundice

If your baby needs phototherapy for neonatal jaundice, we will cover the phototherapy lights from the Insured Benefit, if authorisation is obtained.

How to activate the Maternity Benefit

The maternity and early childhood benefits will be effective from the date of activation.

Activate your maternity and early childhood benefits:

- When you create your pregnancy or baby profile on the My Pregnancy or My Baby programmes on www.engenmed.co.za or on the Discovery app, or
- When you preauthorise your pregnancy and delivery or
- When you register your baby onto the Scheme

You can also call us on 0800 001 615 or visit www.engenmed.co.za to activate your Maternity and early childhood benefits, find out how you are covered and to authorise your hospital admission.

There are certain items we do not cover

- Mother-and-baby packs supplied by the hospital.
- The bed booking fee that some hospitals may need you to pay.
- Your lodging or boarding fees if your baby needs to stay in-hospital for longer, and you choose to stay on with the baby.
- The cost of a birthing pool for water births, if you choose to hire a birthing pool from a non-registered practitioner.

Contact us

You can contact us on 0800 001 615 or visit our website at www.engenmed.co.za for more information.

Complaints process

You may lodge a complaint or query with Engen Medical Benefit Fund directly on 0800 001 615, address a complaint in writing to the Principal Officer at the Fund's registered address. If your complaint remains unresolved, you may lodge a formal dispute by following the Fund's internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance. Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 / 0861 123 267 / complaints@medicalschemes.com / www.medicalschemes.com