

## The Maternity Benefit in 2025

The Maternity Benefit covers in-hospital and day-to-day medical expenses for expecting mothers and their newborns.

### Overview

This document tells you about how Malcor 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>	Malcor Medical Aid Scheme pays designated service providers at the Malcor Scheme Rate.  If the doctor's rates are higher than the Scheme Rate, the member will have to pay the outstanding amount.

## The Maternity Benefit – Plan A and B

### During your pregnancy

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

The healthcare services are covered from the **Maternity Benefit at the Scheme Rate**. This cover does **not affect your day-to-day benefit**. 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.

#### Benefits will be activated when:

- your pregnancy or baby profile is created on [www.malcormedicalaid.co.za](http://www.malcormedicalaid.co.za)
- when you preauthorise your pregnancy, (preauthorise the procedure with us by calling on 0860 100 698), or
- when you register your baby onto the Scheme (for new members).

#### Antenatal consultations

You are covered for up to 12 visits (including the urine dipstick) at your gynaecologist, GP 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) if you meet the clinical entry criteria. We pay for Non-Invasive Prenatal Test (NIPT) screening up to 100% of the Scheme Rate from the Maternity Benefit, subject to clinical entry criteria and if you use one of our preferred providers, Genesis Genetics (a Next Biosciences company), Ampath Laboratories or Lancet Laboratories. If you use any other provider, you will be responsible for the difference between what is charged and what we pay. If you do not meet the clinical entry criteria for NIPT, the test will be covered from your available day-to-day benefits, up to 100% of the Scheme Rate.

Members will be able to **choose** between **one chromosome test** or **Non-Invasive Prenatal Test (NIPT)**, subject to clinical entry criteria.

Any additional costs such as consultations with a genetic counsellor or any other healthcare provider, and additional tests that might be needed, will be covered according to the Scheme benefits.

#### 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)**

## **Pre – and postnatal benefits**

### **Antenatal classes or consultations with a nurse**

You are covered for up to five pre- or postnatal classes up until two years after birth, or consultations with a registered nurse.

### **Essential registered devices**

Members on Plan A have cover for up to **R4 370** and members on Plan B have cover up to **R2 140** for essential registered devices from the Maternity Benefit e.g. breast pumps and smart thermometers. These items must be registered products that are bought from registered providers.

If your plan does not have available day-to-day benefits or you have run out of funds, you need to pay these costs yourself.

## **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 can benefit by using healthcare professionals with admitting rights to MediClinic Hospitals and/or that are on our GP network, subject to the relevant limit on your plan option as we will cover their approved procedures in full. 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**

Members on Plan A have private ward cover up to Scheme Rate per day for their approved hospital stay for the delivery. Plan B does not have access to private ward cover. 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.

## **The Maternity Benefit – Plan C**

### **During your pregnancy**

#### **We cover out-of-hospital consultations and tests from your day-to-day benefits**

We pay all healthcare services related to your pregnancy, like scans, blood tests and antenatal consultations with a GP, midwife or gynaecologist during your pregnancy from your available day-to-day benefits.

We cover healthcare professionals who we do not have a payment arrangement with up to 100% of the Scheme Rate.

We cover specialists and GP's for pregnancy according to your plan type and subject to a set amount of visits.

We pay for three (3) 2D pregnancy scans from available day-to-day benefits. Any 3D and 4D scans will add up to this limit and will be paid up to the rate of a 2D scan only.

#### **Private ward cover**

Members on Plan C does not have access to private ward cover.

#### **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.

## Blood tests

You have cover for a defined basket of blood tests per pregnancy from the overall annual out-of-hospital 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)

## Pre - and postnatal benefits

### Essential registered devices

Members on Plan C have access to external medical items provided that members buy it from appropriately registered providers with a valid BHF practice number. We cover these items at 100% of the Scheme Rate, subject to available funds in your overall annual out-of-hospital benefit.

## 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 can benefit by using healthcare professionals with admitting rights to MediClinic Hospitals and/or that are on our GP network, subject to the relevant limit on your plan option as we will cover their approved procedures in full. 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.

## General information applicable to all Plans

### Antiretrovirals to prevent mother-to-child transmission

We fund HIV medicine to prevent mother-to-child transmission of HIV from the in-hospital overall annual limit. Please refer to the *HIVCare* brochure or call the *HIVCare* team on 0860 100 698 for more information.

### We pay for medicine and supplements for pregnancy from your day-to-day benefits

We pay for medicine and supplements that you may use during your pregnancy, like medicines for morning sickness, iron supplements and folic acid, up to 100% of the Scheme Rate for medicine if you make use of a Dis-Chem pharmacy, which is the Scheme's Designated Service Provider (DSP).

### Treatment for neonatal jaundice

If your baby needs phototherapy for neonatal jaundice, we will cover the phototherapy lights from the day-to-day benefit.

### We cover circumcisions from the Hospital Benefit

Please preauthorise the procedure with us by calling on 0860 100 698.

### There are certain items we do not cover

We do not cover these items:

- Mother and baby packs that hospitals supply
- The bed-booking fee that some hospitals may require you to pay for
- Your lodger or border fees if your baby needs to stay in hospital for longer, and you choose to stay on
- Pre- and postnatal exercises.

## Getting the most out of your maternity benefits

### Tell us about your pregnancy

Malcor Medical Aid Scheme covers the birth of your baby either in hospital or clinic with a doctor or a midwife or at home with the help of a midwife. It is important to call us when you are between 12 to 24 weeks pregnant to inform us of your pregnancy. You can call us on 0860 100 698.

### Understand your benefits

The Prescribed Minimum Benefits is a set of conditions which all medical schemes must provide a basic level of cover for. The Prescribed Minimum Benefit (PMB) regulations include funding for antenatal care where it is necessary to hospitalise the mother before she gives birth. We will pay in hospital accounts in full if you receive treatment from one of our DSPs.

### **What are designated service providers and how to find them**

A DSP is a healthcare provider (for example doctor, specialist, pharmacist or hospital) who we have a payment arrangement with. According to this arrangement, they will provide treatment or services at a contracted rate. This will make sure that you do not have any shortfalls when you use their services.

If you do not use healthcare providers who we have a DSP payment arrangement with, you will have to pay part of the treatment costs yourself. This amount you have to pay is called shortfall.

Pregnant mothers who need to be admitted during their pregnancy can call us on 0860 100 698. For more information on PMBs go to our website at [www.malcormedicalaid.co.za](http://www.malcormedicalaid.co.za).

### **Register your baby within 30 days of the birth**

We automatically cover newborns under the parent's name up to the last day of the calendar month that he or she is born. For example, if your baby is born on 20 May, he or she will have automatic cover from 20 May until 31 May under your name.

To continue cover, the baby must be registered from the next calendar month and we must receive a contribution made by the main member on their behalf as a dependant. Please note we may underwrite the application to enrol your baby and apply waiting periods if you do not register your baby within 30 days of the date of birth.

To register your newborn on the Scheme, you must inform your employer.

### **Contact us**

Tel: 0860 100 698 • P O Box 8012, Greenstone, 1616 • [www.malcormedicalaid.co.za](http://www.malcormedicalaid.co.za).

### **Complaint process**

You can lodge a complaint or query with Malcor Medical Aid Scheme directly on 0860 100 698 or address a complaint in writing directly to the Principal Officer. If your complaint remains unresolved, you can lodge a formal dispute by following Malcor Medical Aid Scheme's internal disputes process.

Members who want to approach the Council for Medical Schemes for assistance can 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).