

Maternity benefits that benefit everyone.

\$0 for professional services.

When it comes time to have a baby, the last thing future parents want to worry about is money. With St. Luke's Health Plan, medical expertise provided by doctors, nurses and midwives during childbirth is covered at \$0. As a member, you pay \$0 for OBGYN doctor-related visits and delivery (excluding facility-related costs*). Deductibles may apply first for high deductible health plans.

In addition to making parenthood affordable, our team is working toward improving the overall health of baby and parent throughout pregnancy and delivery. This includes focusing on the patient experience and providing additional care management support for parents with health or lifestyle risk factors. This holistic approach includes support for mental well-being alongside post-delivery support.

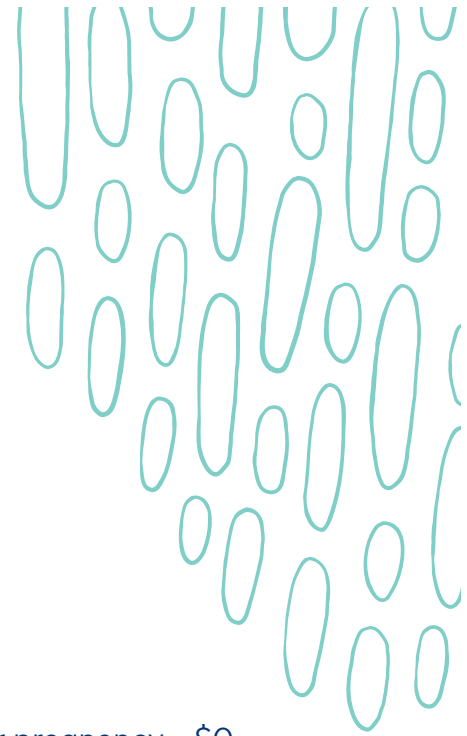
St. Luke's maternity care also offers the following services to patients in addition to their traditional OB visits:

- New Pregnancy On-Demand Virtual Care visit to answer initial questions
- Care Companion app access
- Community education and classes
- Lactation support

Other network providers may offer similar services for parents. Ask your doctor at your next visit what is available to you.



Oh-So-Affordable Maternity Timeline.



● Think you may be pregnant?

- St. Luke's On-Demand new pregnancy visit - \$0

● You find out you are pregnant.

- Routine office visits with your provider** throughout your pregnancy - \$0
- Routine urinalysis and lab services - Covered***
- Check fetal heartbeat tones - Covered***
- Routine ultrasounds - Covered***

● It's time to have the baby!

- Epidural and anesthesia - Covered***
- Professional services for vaginal or cesarean delivery - \$0
- Facilities fees - Covered*
- Routine newborn immunizations for covered dependents - \$0
- Newborn inpatient and professional services for covered dependents (including circumcision) - \$0

● Follow-up care.

- Routine outpatient office visits within six weeks of delivery for assistance with lactation and newborn care - \$0
- Breast pump - \$0

**Health care professional services include medical services provided by doctors, nurses and midwives during the delivery/birth. Facility services are associated with the facility where delivery takes place, and can include birthing room, equipment and utilities. Families may be required to cover a portion of these costs.*

***Providers include licensed physician, advanced practice registered nurse practitioner (ARNP), certified nurse midwife or licensed midwife.*

****Not covered at \$0. Costs for diagnostic laboratory, X-ray and anesthesia benefits vary by plan.*