

## Pregnancy Tips and Information for University Employees

- Call Medi-Call (800-925-9724) if on the MUSC Health Plan when any/all of these scenarios occur: within 1<sup>st</sup> trimester of pregnancy, if admitted for emergency during pregnancy, within 48 hours of birth, or if the baby has complications at birth. See [Insurance Benefits Guide\(IBG\)](#) (search maternity) for comprehensive list of services that need to be authorized. There are potential monetary penalties for not obtaining prior authorization. Excerpts are included in pages 4-5 of this document.
- Medi-Call administers PEBA's free [Coming Attractions Maternity Management](#) program, search under Breast pump. This program assists mothers throughout their pregnancy and post-partum care.
- Review day care facilities ahead of time, waiting lists can be very long. Department of Social Services has a comprehensive [list of facilities](#) and any reported violations. It also notes if the center participates in the ABC program.
- Review local pediatricians and facilities ahead of time. [List of local pediatricians](#) available on the MUSC network by searching specialty.
- Well-Child Visits & Covered Immunizations for MUSC Health Plan subscribers: [Insurance Benefits Guide\(IBG\)](#)
- Information regarding obtaining a free Breast Pump on the [BCBS website](#).
- [FMLA Portal](#) to start FMLA process. Email FMLA inquiries to [FMLA-University@musc.edu](mailto:FMLA-University@musc.edu).
- Sick Leave Policy- leave to be used while on maternity leave (6 weeks for vaginal delivery/8 weeks for caesarean) for mom and 10 days for a qualified family member. Once sick leave is exhausted or the employee has used their eligible amount, an employee can choose to use annual leave until they return to work.
  - [Sick Leave Policy](#)
  - [Annual Leave Policy](#)
- [Aflac website](#) to download claim form to have physician fill out after birth (if enrolled in Aflac STD); if enrolled in short term disability with American Fidelity please contact Tally Dapore at 843-762-0027 or email [td@dapore.com](mailto:td@dapore.com). Please scan and email the AFLAC Initial Disability Claim Form-Employer's Statement or American Fidelity Employer's Report of Claim Form to [benefits@musc.edu](mailto:benefits@musc.edu) for completion.
- Employees remain eligible for benefits at 50%/20 hrs per week (75%/30 hours per week for temporary employees)
- If employees enter leave without pay period, they can contact [University Payroll](#) to make arrangements for payment of insurance premiums.
- Forms to apply for social security card and birth certificate are usually provided by the hospital. Parents are required to visit Vital Records within the DHEC office to obtain long form birth certificate. HR needs the long form birth certificate to add the baby on to the insurance. Employees must complete this within 31 days of the date of birth. You can then login/register with [MyBenefits](#) to add the baby to coverage online. Use the [adding member due to birth checklist](#) guide to help you through the process.
- If any of the well-child visits look like they weren't covered, it is likely due to the delay in receiving the birth certificate and adding the baby to your coverage. Once baby is activated, all of the claims will be pushed through.
- [Lactation Support for Breastfeeding Mothers](#), login with your NetID and password to locate rooms on campus you can use to express breastmilk.
- You will receive a COBRA letter from our office, per federal guidelines. There is nothing additional that you need to do.
- You will not receive a new insurance card in the mail with baby's name on it- as all services are billed under the subscriber.

\*This is a condensed list of items compiled by our benefits staff for your perusal and may not include all action items. Please feel free to contact us with additional questions at [benefits@musc.edu](mailto:benefits@musc.edu).

## **Maternity Information from the Insurance Benefits Guide**

If you are a mother-to-be, you are encouraged to enroll and participate in the free maternity management program. Medi-Call administers PEBA's comprehensive maternity management program, Coming Attractions. This program supports mothers throughout their pregnancy and post-partum care. It also assists with Neonatal Intensive Care Unit infants or other babies with special needs until they are one year old. Once enrolled in the Coming Attractions program, expectant mothers will receive a welcome mailer and educational materials throughout their pregnancy and postpartum period. You do not have to wait until you have seen your physician to enroll in Coming Attractions, and enrollment is easy.

### **To enroll:**

1. Visit [StateSC.SouthCarolinaBlues.com](http://StateSC.SouthCarolinaBlues.com) and log in to your My Health Toolkit® account. Select Wellness, then click on Health Coaching. From My Activity Center, click on Assessments and complete the available maternity health screening, which is listed as Enroll in the Maternity Program.
2. Call Medi-Call at **803.699.3337 or 800.925.9724** to talk to a maternity nurse to complete a maternity health screening.

A Medi-Call maternity nurse will complete a Maternity Health Screening when you enroll. It is used to identify potential high-risk factors during your first trimester. If high-risk factors are identified, you will be scheduled for follow-up calls. If no risks are identified, you are encouraged to call with any changes in your condition. Otherwise, your maternity nurse will call you during your second and third trimesters. Your maternity nurse also will call you after your baby is born to assist with any needs.

If you enroll in the program through My Health Toolkit, you can use the online system to correspond with your nurse and receive articles of interest from recognized medical sources. Also, you can call your maternity nurse at any time if you have questions. A nurse will be there to help you with both routine and special needs throughout your pregnancy and the postpartum period. Please note that if you do not preauthorize a hospital admission related to your pregnancy or to have your baby, you will pay a \$490 penalty for each admission, as you would for any admission, whether the admission was maternity related or not. For more information about maternity benefits, including coverage of some breast pumps, see Pregnancy and pediatric care on Page 70.

### **Pregnancy and pediatric care**

Maternity benefits are provided to subscribers and their covered spouses. Covered children do not have maternity benefits. Maternity benefits include necessary prenatal and postpartum care, including childbirth, miscarriage and complications related to pregnancy. When you become pregnant, you are encouraged to enroll in the Coming Attractions maternity management program.

**Length of hospital stay**

By federal law, group health plans generally cannot restrict benefits for the length of any hospital stay in connection with childbirth for the mother or the newborn to fewer than 48 hours after a vaginal delivery or fewer than 96 hours after a caesarean section. The plan may pay for a shorter stay, however, if the attending physician, after consultation with the mother, discharges the mother or newborn earlier.

Also by federal law, group health plans may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay. In addition, a plan may not require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). A member may be required to obtain precertification to use certain providers or facilities or to reduce out-of-pocket costs.

**Midwife services**

The State Health Plan recognizes only certified nurse midwives as providers of midwife covered services. A certified nurse midwife is an advance practice registered nurse who is licensed by the State Board of Nursing, or by a sister state having substantially-equivalent license standards, as a midwife. Services from an active practice registered nurse are covered even if these services are not performed under the immediate direction of a doctor. The services of lay midwives and midwives licensed by the South Carolina Department of Health and Environmental Control are not reimbursed.