

Pregnancy Tips and Information for MUSC University Employees

- **Medi-Call:** Call Medi-Call (800-925-9724) if on the MUSC Health Plan when any/all of these scenarios occur: within 1st trimester of pregnancy, if admitted for emergency during pregnancy, within 48 hours of birth, or if the baby has complications at birth. See [2022 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.
- **Coming Attractions:** Medi-Call administers this free program. This program assists mothers throughout their pregnancy and post-partum care. More information on this program is found on page 2 of this document.
- **Daycare Facilities:** Review daycare 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.
- **Pediatricians:** Review local pediatricians and facilities ahead of time. [List of local pediatricians](#) available on the MUSC network by searching specialty. **Note you will need to log in with your employee NetID and password to access this site.**
- **Well-Child Visits & Covered Immunizations:** MUSC Health Plan subscribers can visit the [2022 Insurance Benefits Guide \(IBG\)](#) for more information.
- **Free Breast Pump:** Information regarding obtaining a free Breast Pump is listed on pages 3-4 of this document.
- **FMLA:** Please visit the [FMLA Portal](#) to start FMLA process. Email FMLA inquiries to 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](#)
 - [Extended Leave Policy](#)
- **Catastrophic Leave Pool:** The [Catastrophic leave pool](#) is available for employees in FTE and Research Grant (non-FTE) positions who are or will go into a leave without pay status. Regular Maternity Leave (a normal delivery) is not considered a catastrophic or personal emergency event; therefore, does not qualify for leave from the leave pool account during the pregnancy act entitlement period. Maternity Leave may be approved if the reasons constitutes a personal medical emergency.
 - Example: Expectant mother who must be on bed rest, per a physician, for a period of at least 30 workdays before delivery could qualify for leave from the leave pool account. However, eligibility would end upon the birth of the child unless a catastrophic, debilitating, or life-threatening situation arises for the employee or the child as a result of the birth.
 - Please direct any leave or leave pool inquiries to Monique Robinson, University Leave Administrator, via email at robinsmo@musc.edu.
- **Short Term Disability (STD):** If enrolled with Aflac, please visit the [Aflac MUSC website](#) to download claim form to have physician fill out after birth (if enrolled in Aflac STD). You can also contact Roger Hough MUSC AFLAC representative at 843-685-5579 or email Roger.Hough@us.aflac.com. If you are enrolled in short term disability with American Fidelity please contact Dave Dunlap at 1-800-654-8489 extension 2444 or email Dave.Dunlap@americnfidelity.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 for completion.
- **Long Term Disability Maternity guidelines:** Please review [The Standard's maternity guidelines](#).

[when filing a long term disability claim FAQs.](#)

- **Benefits Eligibility:** Employees remain eligible for benefits at 50%/20 hrs per week (75%/30 hours per week for temporary employees).
- **Leave Without Pay:** If employees enter leave without pay period, they can contact [University Payroll](#) to make arrangements for payment of insurance premiums. Please also review the [LOA Checklist](#).
- **Social Security Card/Birth Certificate:** 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:** [Lactation Support for Breastfeeding Mothers](#), login with your NetID and password to locate rooms on-campus you can use to express breastmilk.
- **COBRA Notice:** You will receive a COBRA letter from our office, per federal guidelines. There is nothing additional that you need to do.
- **Insurance Cards:** 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.

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 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, see Pregnancy and pediatric care on Page 60.

Process for obtaining a breast pump for employees covered under the MUSC Health Plan

This benefit provides members with certain electric or manual breast pumps at no cost through our maternity management program, Coming Attractions.

Coming Attractions supports mothers throughout their pregnancy and postpartum care. Once enrolled, expectant mothers will receive educational materials throughout their pregnancy and the baby's first year of life. You do not have to wait until you have seen your physician to enroll in Coming Attractions. As a State Health Plan primary member, you have two options when ordering your breast pump:

1. Get a prescription from your network OB-GYN and use it when you order.
2. Order without a prescription. After you order, the vendor will contact your OB-GYN to verify details. When you order your breast pump, you will need:
 - Your insurance ID card;
 - Your due date or child's date of birth;
 - Your OB-GYN's name, phone number and office address; and
 - A prescription, if you want to receive your pump faster.

The same breast pump equipment is available from four vendors. You can place your order by phone, by email or online.

NOTE: The above process does not apply for members who reside outside of South Carolina. Out-of-state members should order from a durable medical equipment (DME) provider that is in-network for the state where the pump will be delivered. You can use the Doctor and Hospital finder to locate one. To access the tool, log into My Health Toolkit. Go to the Resources menu. Under "Shopping for Care," select "Find a Doctor or Hospital." You should have your doctor's prescription on hand when contacting the DME provider.

AdaptHealth Patient Care Solutions

- Call 855.567.8669.
- Email BreastPumpCustomerService@AdaptHealth.com.
- Go to <https://pcs.adapthealth.com/breastpump/?partnerid=BCBSSC>.

Better Living Now

- Call 800.854.5729.
- Email newbeginnings@betterlivingnow.com.
- Visit www.betterlivingnow.com. Click the Enroll button to begin your order.

Edwards Health Care Services

- Call 888.344.3434.
- Email breastpumps@myehcs.com.
- Visit <https://myehcs.com/bcbs-sc-stateplan>.

Medline Mom and Baby

- Call 833.718.2229.
- Email motherandbaby@medline.com.
- Visit <https://breastpumpsmedline.com>. Click the Select Pump button to begin your order.

Lactation Consultations Through Blue CareOnDemandSM

This benefit allows members to video chat with a lactation consultant at no cost. Get help for many of the common issues associated with breastfeeding from the comfort and privacy of your own home. And, it doesn't have to stop after the first visit. You can schedule follow-up appointments at a time and frequency that's right for you. Appointments are available seven days a week Visit www.BlueCareOnDemandSC.com.

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.

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.