BENEFITS SPECIAL ELIGIBILITY SITUATION-MATERNITY TOOLKIT

AUDIENCE:
Faculty and Staff eligible for state insurance

OVERVIEW:
This process applies to eligible employees who need to make changes to their benefits before and after the birth of a child for an expectant parent enrolled in the State Health Plan.

PROCESS STEPS:
Regular prenatal care can help keep a mother and her baby healthy. All of PEBA Insurance Benefits’ health plans offer coverage for maternity care for subscribers and their covered spouses.

1. The State Health Plan requires that all expectant mothers participate in the Maternity Management Program and preauthorize maternity benefits with Medi-Call during the first trimester (three months) of the pregnancy. If expectant mother does not preauthorize, there will be a $200 penalty for failing to call, as well as a $200 penalty for each maternity-related inpatient admission and a coinsurance penalty.
2. BlueChoice HMO participants do not require preauthorization for maternity benefits.
3. Newborns are not automatically enrolled. Once the baby is born, contact the Human Resources Service Center at Ask-HR or 864-656-2000 and request benefits assistance within 31 days to add the child to the insurance coverage. In addition to the enrollment form, the eligible employee will be required to provide a copy of their child’s
long-form birth certificate. At this time, he/she may also choose to enroll in or increase their Optional Life Insurance, without medical evidence, in $10,000 increments up to $50,000.

4. An eligible employee may also make adjustments to their Flexible Spending Accounts.

**Note:** Covered children of subscribers are not eligible for maternity benefits.

**RELEVANT POLICIES:**

*Insurance Benefits Guide*

*MATERNITY FLYER*

**RELATED DOCUMENTS:**


*FBMC MoneyPlus Enrollment Form*

**GLOSSARY**

**Medi-Call** – Health and Maternity Preauthorization Blue/Cross BlueShield of S.C. 800-925-9724 or 803-699-3337

**PEBA** – South Carolina Public Employee Benefit Authority

Updated 3/11/2013