

# A helpful guide on your pregnancy journey

Whether it's your first or fifth time, having a baby should be a wonderful journey not only for mom but for the whole family. We are here to guide and assist you during this exciting time through FREE participation in our Maternity Programme.



Pregnancy is a special experience – a time when you should cherish the experience of nurturing a new life. The Maternity Programme is specifically designed to put the power in your hands, giving you access to support, education and advice from experts, through all stages of your pregnancy, confinement and even after the baby is born up to toddler age.

As part of prescribed minimum benefits (PMBs)\*, the delivery of your baby will be paid from your Scheme benefits. Vaginal (natural) births are paid for in full by the Scheme. Caesarean deliveries are covered as a PMB if there are specific clinical reasons for the procedure. However, we may provide additional benefits beyond the standard PMB provisions. To access these additional Scheme benefits, such as ultrasounds, additional consultations and more, it's important that you register on the Maternity Programme. Please read more about your maternity benefits in your Scheme benefit schedule.

\* Prescribed minimum benefits (PMBs) are a set of limited conditions for which medical schemes are legally required to cover the costs related to the diagnosis, treatment and care, according to the Medical Schemes Act 131 of 1998.

## How you will benefit

As part of the programme, a care coach will assist you with your enrolment. All care coaches are registered nursing sisters with experience and additional qualifications in midwifery.

The Maternity Programme team will:

- help you to understand the benefits available from the Scheme during your pregnancy and after the birth of your child
- advise you on issues such as your diet, exercise, small discomforts during pregnancy, home births, homeopathic remedies and breastfeeding
- provide advice on the number of days of hospital accommodation that will be covered by the Scheme during your confinement, as well as other available alternatives

- empower you with valuable information so you can actively participate in discussions with your midwife or doctor in decisions about your health and birthing options
- help to authorise your admission to the hospital or birthing facility of your choice
- refer you to appropriate resources such as midwives, doctors, specialists, hospitals, birthing units and support groups in South Africa.

As an invaluable partner in providing peace of mind and putting the power for a healthy pregnancy in your hands, your care coach will also identify potential risks and encourage the pro-active, preventative management necessary for a healthy pregnancy and delivery.

## Simple and easy process

### Step 1: Enrol

It's important to enrol on the programme **as soon as your doctor has confirmed your pregnancy**. Consult your Scheme benefit schedule, the website or contact the Scheme's client service team for guidance. Your care coach will help to enrol you telephonically, after which all programme information will be sent to you.

### Step 2: Maximise your benefits by actively participating

Once enrolled on the Maternity Programme, **your care coach will start communicating with you on a regular basis** on a range of topics, including information about your different pregnancy milestones and answering your questions and concerns.

At the start of your final trimester, the process for booking your hospital admission should start, which will require an authorisation number. Your care coach will guide you through the process necessary to obtain this number.

### Step 3: When baby is born

**Remember to register your baby as a dependant on the Scheme to avoid incurring unnecessary costs.** Scheme rules require that your infant be registered as a dependant within 30 days of birth, to avoid the imposition of waiting periods and incurring additional costs. Visit [www.pnpms.co.za](http://www.pnpms.co.za) to access and download the [Changes to your membership application form](#) under Membership forms.

## HIV testing

Remember that HIV can be passed on from mother to baby during pregnancy, birth and breastfeeding. It is important to discuss HIV testing with your doctor during your early pregnancy. This will ensure that the necessary preventative measures can be taken to protect your baby and reduce the possibility of transmission should you find that you are HIV positive. All care associated with HIV in a pregnant woman is funded as part of PMBs. This means that it will be paid from your Scheme benefits.

**If you think you are at risk of being HIV positive, or have been diagnosed as a person living with HIV, please register on the YourLife Programme on 0860 767 633 (all calls are confidential).**



## Giving you the power

The Maternity Programme has been implemented because the Scheme cares about your health and wellbeing. The programme is specifically designed to **actively empower you with knowledge and confidence** to ensure a safe pregnancy and healthy baby. It's an essential tool for ensuring you receive the best care possible and enjoy a positive, healthy, stress-free pregnancy.

## Additional benefits

Enrolment on the Maternity Programme provides you with the following additional benefits – over and above any other benefits already available to you as a member – to further enhance this exciting journey:

### Plus Option insured benefit

- Antenatal consultations per pregnancy with an obstetrician, gynaecologist or registered midwife
- Two 2D scans per pregnancy
- Routine blood tests per pregnancy

### Primary Option insured benefit

- Supervision of uncomplicated pregnancies at a network general practitioner (GP) or a registered midwife up to week 12
- Antenatal consultations per pregnancy with a specialist from the insured benefit and additional consultations, subject to the specialist benefit limit
- One 2D scan per pregnancy
- Routine blood tests per pregnancy, upon request and referral by a network GP

## Parent Sense – taking the guesswork out of parenting



- Free PREMIUM access to the Parent Sense baby and parenting app for reliable tracking of nutrition, sleep patterns and baby's milestones, and expert advice and support when you need it.
- FREE antenatal classes, lactation (breastfeeding), pregnancy and parenting courses via Parent Sense.
- You will have access to a 24/7 support chatbot, trained to assist you with all your pregnancy and parenting questions.
- For **Plus Option** members only: Two lactation (breastfeeding) consultations via Parent Sense, paid from your Medical Spending Account (MSA).

## Hello Doctor – always available, anytime and anywhere



Hello Doctor is an application that offers you access to expert telephonic medical advice from qualified South African medical doctors through your phone, tablet or computer, at absolutely no cost to you!

As a **Plus Option** member, you get two tele-health consultations via Hello Doctor, paid from your MSA, thereafter two additional tele-health consultations from your insured benefits.

As a **Primary Option** member, you get two tele-health consultations via Hello Doctor with a network GP.

Download the Hello Doctor app from Google Play Store or the Apple App Store.



Use the **TALK** feature inside the app to request a callback from a doctor.

OR



Use the **TEXT** feature inside the app to chat with a doctor via text messaging.

OR



**DIAL \*120\*1019#** and follow the prompts to connect with a doctor through any basic mobile phone.



### NOTE:

Hello Doctor is also available when you click on 'Chat to a Doctor' under the 'Self-Service Menu' on the Pick n Pay Medical Scheme mobile app, or if you log into the member portal on the Scheme's website at [www.pnpms.co.za](http://www.pnpms.co.za) and click on the 'Talk to a Doctor' button.

## CryoSave – preserve your baby’s stem cells



Preserve hope for the future by banking your baby's stem cells with CryoSave and **receive 20% off** with the Scheme’s administrator, Momentum Health Solutions.

By preserving your child's stem cells, you could protect their future. CryoSave gives parents the option to invest in their child's future by making use of the special and powerful curative properties of stem cells.

The procedure to collect stem cells is simple and painless when your baby is born. Prior to birth, expecting moms should sign up directly with CryoSave. By doing so, the CryoSave team will be able to prepare and deliver a collection kit to your home. You will take this kit (unopened) with you to hospital on the day of delivery.

Click [here](#) to read more and visit [www.cryosave.co.za](http://www.cryosave.co.za) for more information.

### NOTE:

Your Scheme does not cover expenses related to cord stem cell harvesting, testing and storage, because the procedure of banking stem cells is not a Scheme benefit nor a treatment for a specific condition. However, if registered on the Maternity Programme, you may submit the claim to [claims@pnpms.co.za](mailto:claims@pnpms.co.za) to get the 20% discount offered to our members.



### Protection of Personal Information

Pick n Pay Medical Scheme and Momentum Health Solutions, the Administrator, will maintain the confidentiality of your personal information and comply with the Protection of Personal Information Act 4 of 2013 (POPIA) and all existing data protection legislation, when collecting, processing and storing your personal information for the purposes of registration on the Maternity Programme.

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## MATERNITY PROGRAMME