

Maternity Benefit Guide

| 2025

Funding for pregnancy and childbirth

How we fund your pregnancy and childbirth

The Maternity Benefit funds your medical expenses for the management of your pregnancy.

Overview

This document tells you about how Anglo Medical Scheme will fund your pregnancy and childbirth. Read further to understand what your benefits include and how to get the most out of your maternity benefits.

You will also find information on benefits on all the plans, including the Prescribed Minimum Benefits and the available benefits for antenatal care and childbirth. It is important to refer to the section *Maternity Benefits available for your plan type* for specific plan information.

Understanding some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with.

Terminology	Description
Prescribed Minimum Benefits (PMBs)	A set of minimum benefits that, by law, must be provided to all medical scheme members. The cover it gives includes the diagnosis, treatment and cost of ongoing care for a list of conditions.
Related accounts	Any account other than the hospital account for in-hospital care. This could include the accounts for the admitting doctor, anaesthetist and any approved healthcare expenses like radiology or pathology.
Shortfall or co-payment	Anglo Medical Scheme pays service providers at the Scheme Reimbursement Rate. If the doctor's accounts are higher than this rate, you will have to pay the outstanding amount from your pocket.

Summary of the Maternity Benefit

We pay for out of hospital consultations and tests from your Maternity Benefit. We pay certain expenses related to your pregnancy from the available funds in your Maternity Benefit. These include a registered midwife, GP or gynaecologist consultations and healthcare services, such as two pregnancy scans and twelve consultations for **Managed Care Plan** members or two pregnancy scans and eight consultations for **Standard Care Plan** members.

We pay for two pregnancy scans (up to the cost of 2D scans) from your Maternity Benefit and any additional scans need to be authorised. If not authorised, the additional scans will be paid from your available Radiology Benefit.

We pay for prescribed ante-natal vitamin supplementation limited to R200 per month for both plans, subject to Scheme protocols.

In hospital Maternity Benefit – Managed Care Plan

Funding for your hospital stay depends on the type of delivery. You have funding for a normal delivery and for a delivery by caesarean section or epidural services, if medically appropriate, from the Risk Benefit. Where we confirm funding, we will provide you with an authorisation number to use when booking your bed at the hospital. You have funding for three days and two nights for a normal delivery and four days and three nights for a delivery by caesarean section, if approved.

There are certain items we do not fund

- Mother and baby packs supplied by hospitals
- The bed-booking fee that some hospitals may require you to pay
- Your lodger or border fees if your baby stays in hospital for longer and you choose to stay on
- The cost of a birthing pool for water births if you choose to hire a birthing pool outside of what is supplied.

In hospital Maternity Benefit – Standard Care Plan

Funding for your hospital stay depends on the type of delivery.

You have funding for a normal delivery and for a delivery by caesarean section or epidural services, if medically appropriate, from the Risk Benefit. If you choose your delivery to take place at a hospital outside of your plan network, a co-payment of **R3 800** will apply (unless a medical emergency). A detailed list of network hospitals for your plan is available on the AMS website: www.angloms.co.za or you can call us on **0860 222 633**.

Where we confirm funding, we will provide you with an authorisation number to use when booking your bed at the chosen hospital. You have funding for three days and two nights for a normal delivery and four days and three nights for a delivery by caesarean section, if approved.

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- Mother and baby packs supplied by hospitals
- The bed-booking fee that some hospitals may require you to pay
- Your lodger or border fees if your baby stays in hospital for longer and you choose to stay on
- The cost of a birthing pool for water births if you choose to hire a birthing pool outside of what is supplied.

Getting the most out of your maternity benefits

Tell us about your pregnancy at 12 weeks.

Anglo Medical Scheme will fund the birth of your baby in hospital with either a doctor or a midwife. It is important to call and notify us of your pregnancy as soon as you are 12 weeks pregnant. This will allow you to familiarise yourself with the funding for your pregnancy-related healthcare services, whether these are done in hospital or out of hospital.

You can receive up to 25% discount on umbilical cord blood and tissue storage with Next Biosciences

Our Administrator has been able to arrange an offer for medical scheme members with Next Biosciences. It is the leading cryogenic biobank in South Africa to process and store stem cells according to validated international accreditation standards. This gives you peace of mind that your baby's cord stem cells are collected and stored and can be used for any future life-saving treatments he or she may need.

The Scheme's members will be entitled to a discount of up to 25% on umbilical cord blood and tissue stem cell banking.

Important Note:

The Scheme does not fund expenses related to cord blood stem cell harvesting, testing and storage as this is not treatment for a specific medical condition. Harvesting, testing and storage of stem cells are considered insurance for future catastrophic events that may or may not happen. Thus, although your Scheme is offered a discount, this is a non-covered benefit.

For more information on this visit www.nextbio.co.za/netcells, or call **011 697 2900**

We fund medically necessary circumcisions from the Risk Benefit

Please pre-authorise the procedure with us by calling **0860 222 633**.

Circumcisions that are not medically necessary and not authorised, may be funded as set out by your selected plan type:

- Managed Care Plan: Medical Savings Account by special request
- Standard Care Plan: No cover.

Understand your benefits

Pregnant mothers requiring admission during their pregnancy, need to get authorisation. For more information on how to get authorisation, go to our website: www.angloms.co.za or call us on **0860 222 633**.

Register your baby within 30 days of the birth

We automatically fund for newborns under the parent's name up to the last day of the calendar month that he or she is born.

Should your newborn require medical treatment, a separate authorisation is needed in addition to the mother's authorisation for the delivery.

To make sure all necessary treatment for your baby is funded, it is important to register your baby on your plan within 30 days from the date of birth.

Other maternity benefits

Managed Care Plan

Pregnancy-related consultations and tests

We pay for out of hospital healthcare expenses related to your pregnancy, from the Maternity Benefit.

We pay for prescribed ante-natal vitamin supplementation limited to R200 per month, subject to Scheme protocols. To view the guide to essential vitamins and minerals please [click here](#).

Pregnancy scans

We pay for a maximum of two ultrasounds scans for each pregnancy (up to the cost of 2D scans) from the available Maternity Benefit. Any additional scans need to be pre-authorised.

Antenatal classes

We pay for antenatal classes, specific to antenatal visits only (excluding antenatal exercises), per visit from your Maternity Benefit.

Standard Care Plan

Pregnancy-related consultations and tests

We pay for out of hospital healthcare expenses related to your pregnancy from your Maternity Benefit.

We pay for prescribed ante-natal vitamin supplementation limited to R200 per month, subject to Scheme protocols. To view the guide to essential vitamins and minerals please [click here](#).

Antenatal classes

We pay for antenatal classes, specific to antenatal visits only (excluding antenatal exercises), per visit from your Maternity Benefit

The Value Care Plan

The Value Care Plan is managed by Prime Cure and all claims and services will be managed by a **Prime Cure facility**, or a contracted **Prime Cure network of providers**. Please contact Prime Cure on **0861 665 665** to obtain information on maternity benefits.

Contact us

You can call us on **0860 222 633** or visit the website on www.angloms.co.za for more information.

Complaints process

You may lodge a complaint or query with Anglo Medical Scheme directly on **0860 222 633** or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following Anglo Medical Scheme's internal disputes process.

Once you have exhausted all avenues you may contact the Council for Medical Schemes for assistance: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email complaints@medicalschemes.co.za. Customer Care Centre: **0861 123 267** / website www.medicalschemes.co.za.