



BCBSNC offers an optional maternity rider to females (policy holder or spouse) ages 18 and over who are NOT pregnant when they apply for coverage unless their most recent creditable coverage was underwritten by BCBSNC and included maternity coverage. If you elect not to purchase the maternity rider when you first apply, you can add at the following times so long as you are not pregnant at the time:

1. During the annual renewal period (November for a January 1 effective date) as long as the policy has been in effect for at least 6 months
2. Within 30 days following marriage (requires copy of marriage certificate)
3. Upon adding your spouse as a dependent for reasons other than marriage (requires supporting documentation)

Here are some additional things to consider:

- The maternity rider covers maternity services under the core health plan’s deductible and coinsurance. There are usually no office visit co-payments and no separate deductible for maternity coverage.
- Complications from pregnancy¹ are covered under Blue Advantage or Blue Options HSA even if you do not have the maternity rider. These health plans provide you the protection in the event of certain complications with your pregnancy.
- You can add your newborn to your existing policy within 30 days of the date of birth (without medical underwriting) regardless of whether or not you have the maternity rider. Coverage will be effective as of the baby’s date of birth so long as your policy was active on the day of birth.
- Many people see the maternity option simply as a means to help “pre-pay” and choose to purchase it only if they are planning on getting pregnant in the near future.

In the example below, a member had no other expenses applied to her \$2,500 deductible Blue Advantage plan and became pregnant just three months after her effective date. The additional premium for the maternity rider costs \$214 per month.

Total Maternity Charges (NC average) ³	Example ² \$20,015
BCBSNC’s PPO Providers Discount (average)	56%
Net Charge (Allowed) Amount	\$8,835
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You Pay Your Deductible First	\$2,500
Your Balance Subject to Coinsurance	\$6,335
Your Coinsurance (20% of \$6,355)	\$1,267
BCBSNC Pays The Rest (80% of 6,355)	\$5,068
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Total Expenses You Pay	
Maternity Premium (\$214/month for 12 months)	\$2,568
Your Deductible	\$2,500
Your Coinsurance	\$1,267
Your Total Maternity Costs w/ Rider	\$6,335

This is just one example but may help show you the overall value of the maternity option. In this case, the member ended up paying 72% of the allowed charges when you include the premium cost of the maternity rider.

If you do not have the rider, providers could charge you the full (i.e. retail) amount of \$20,015. However, some providers may offer you the BCBSNC allowed amount as a courtesy. The “real cost” to you in this case would be \$8,835 less your premium “savings” of \$2,568.

¹ Please refer to your member booklet for more details.

² This example is for a 30 year-old-female in Wake County who is on our most popular plan, Blue Advantage Plan A with a \$2500 deductible.

³ Average charges submitted to BCBSNC for maternity services, professional and hospital etc. in 2007. Your charges may vary.