

Sagicor Life Maternity Benefits- Frequently Asked Questions

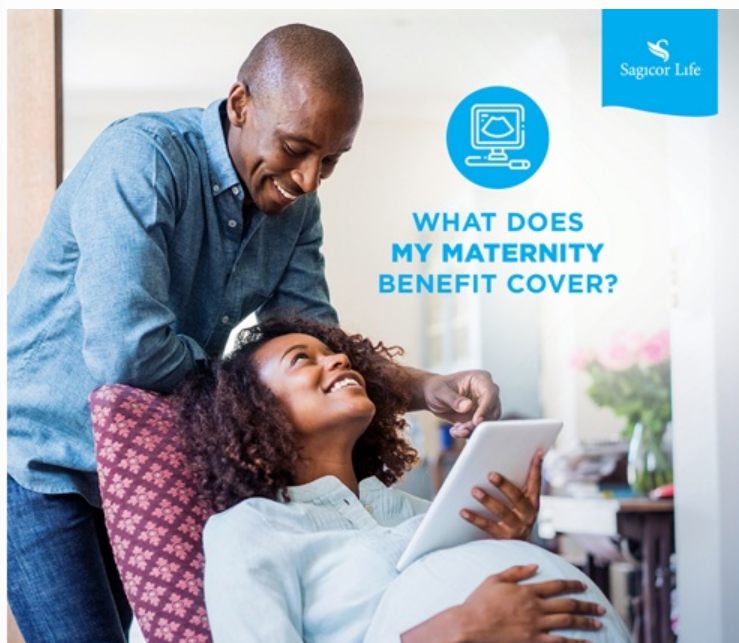
Posted **October 14, 2019** In **wellness**

We have answered the most common questions being asked about Sagicor's Maternity benefits. Your best interest is always our first priority. Sagicor Life has got you covered.



How much will my maternity benefit cover?

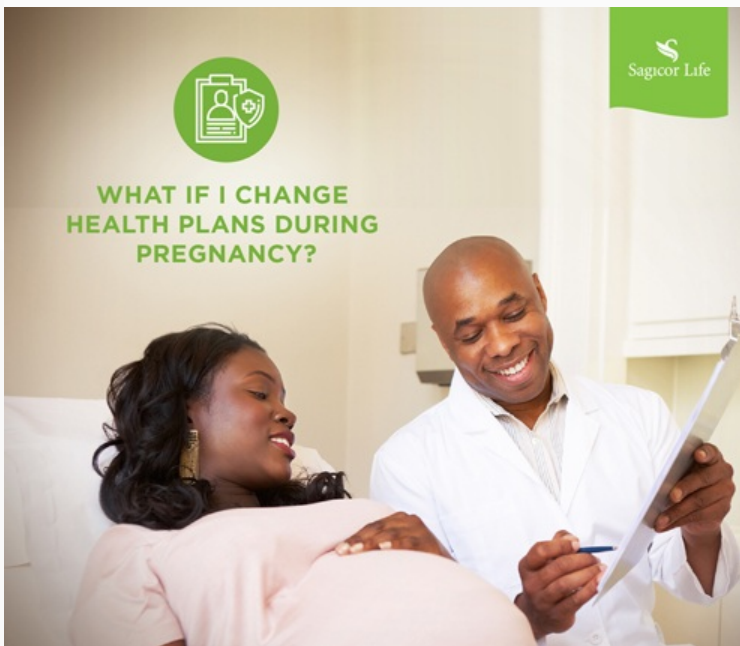
The cost covered is usually a fixed amount determined by your employer which is specifically available for your Maternity related care. When budgeting, find out what is available under your Health Insurance Plan by contacting your Human Resource department.



What does my maternity benefit cover?

The maternity benefit covers pregnancy-related expenses including prenatal, delivery and postnatal care. This includes:

- Delivery of baby whether by cesarean section or normal
- Diagnostic services such as ultrasounds
- Doctor's visits
- Obstetrician's services
- Hospital expenses



What if I change health plans during pregnancy?

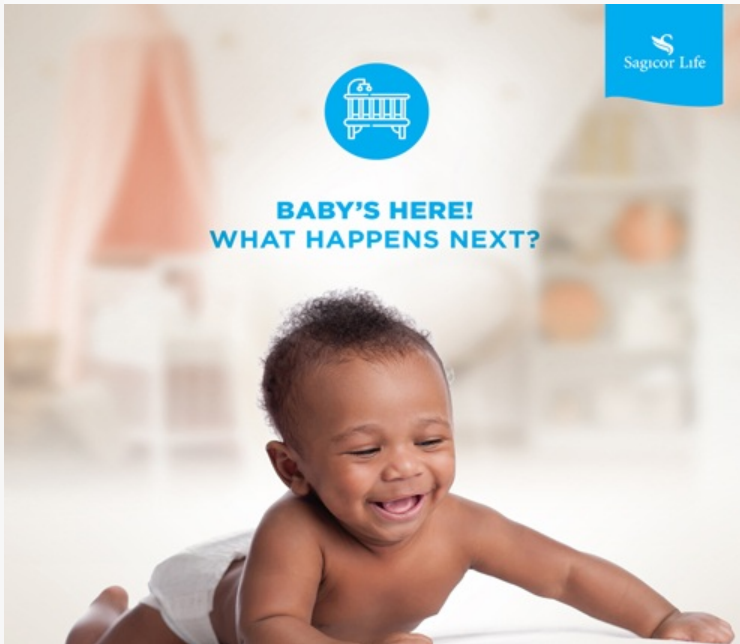
If you have moved from one health plan to another while pregnant, the benefit available is the benefit amount under the previous plan. However, if the previous plan benefits are higher than that of the current plan, the benefits under the current plan will apply. Maternity benefits may only be accessed for a maximum of three (3) deliveries.



When and how do you receive my maternity benefit?

Covered members will be able to access ante-natal benefits by swiping for maternity visits with their OB/GYN or

General Practitioner (GP). They will also be able to swipe for maternity-related lab and other diagnostic tests such as ultrasounds. The benefits paid out for these claims will continue to come out of the maternity benefit maximum for ante-natal care. Delivery and postnatal medical services are paid after you have paid out-of-pocket and claimed for the services accessed. However, where the doctor or hospital submits a manual paper claim, your available benefit is paid by Sagicor and the remainder of the cost due to the doctor is paid out-of-pocket.



Baby's Here! What Happens Next?

Your newborn may join the plan on the first of the month following his or her immediate release from the hospital; whichever is later.

[Find out more about Maternity Benefits by Sagicor Life here.](#)