



New Baby Basics

A quick reference guide to your health and disability benefits through pregnancy and the birth of your baby

Congratulations!

Preparing for a baby is an exciting time! It also requires a lot of work as you plan for a new addition to your family. If you are enrolled in the Concordia Health Plan and/or the Concordia Disability and Survivor Plan, you can feel confident that you'll have great health and disability benefits throughout your pregnancy.

Healthcare benefits during pregnancy

For members enrolled in the Concordia Health Plan, all maternity expenses are covered the same as general medical expenses. Your health plan covers prenatal and postnatal care performed by a physician and maternity expenses incurred in a hospital. Actual benefits are determined based on the option in which you are enrolled.

If the member and/or their newborn has health coverage other than the Concordia Health Plan, he/she should contact their insurance provider directly to confirm benefits, resources and enrollment timelines.

If you have questions about coverage, finding in-network care, prior authorization or where to schedule services, start with the member support resources connected to your plan: Quantum Health (Anthem BCBS, Cigna Healthy Me and UMR), Kaiser Permanente or Cigna HMO. Check the back of your insurance card to connect with the correct resource.

Concordia Health Plan maternity programs

Anthem BCBS, Cigna (Healthy Me) and UMR members have access to **Quantum Health High-Risk Maternity Program** – featuring dedicated, high-risk maternity nurses. The nurses will contact you at least every 30 days to offer support and guidance. They will:

- Educate about genetic testing and ensure authorizations are in place, if necessary
- Ensure that future obstetric admission authorizations are on file
- Assist with finding a local pediatrician
- Assist with finding an in-network breast pump provider and a lactation consultant
- Connect you with community resources
- Assist you with any benefit or claims questions
- Remind you to add your baby to the health plan

Cigna HMO plan options offer the **Healthy Pregnancies, Healthy Babies Program** to improve the quality of maternity care and reduce pre-term deliveries. You can connect with a coach to answer your questions and develop a care management plan. You must register for the program in the first or second trimester of your pregnancy. As an added incentive to join, you're eligible to receive a \$150 gift card if you are enrolled by the end of the first trimester and complete the program, or a \$75 gift card if you are enrolled by the end of your second trimester and complete the program. Please allow 60 days from your postpartum call to receive your gift card. Call 866-302-7578 to enroll.

Kaiser Permanente plan options offer the **Maternity Wellness Program** that provides tools and resources to walk you through every step of your pregnancy – when you're trying to conceive, during pregnancy, labor and childbirth, and after your baby is born. You can register for prenatal classes and programs near you. Learn more about Kaiser Permanente's prenatal care commitment by visiting kp.org/pregnancy.

Mental health support

Evernorth Confide offers help to care for you during your transition to motherhood, postpartum depression, emotional adjustments, family challenges with a new baby in the house and more. You can have a conversation with an Evernorth Confide Licensed Telephone Counselor, who will listen and help get you started. Visit ConcordiaPlans.org/MentalHealth to learn more.

Maternity Leave: Disability benefits

You may be eligible for disability benefits due to your pregnancy. Sedgwick, the benefit administrator and disability case manager of the Concordia Disability and Survivor Plan, will review your disability claim and make a determination in the same way all disability claims are handled. Disability benefits cover medical recovery, and paid leave is defined by the employer.

Basics

Under normal circumstances, you will continue to work until delivery of your baby. If you stop working prior to delivery due to medically documented restrictions that prevent you from performing the essential duties of your job, your disability benefits may be payable prior to delivery of your baby.

Claims

Like all disability claims, there is a seven-day waiting period before short-term disability benefits begin.

Some states provide job protection and/or mandate maternity leave for pregnant workers. While a law may mandate the availability of maternity leave, it has no effect on the payment of disability benefits. Eligibility for disability benefits will be governed by the provisions of the Concordia Disability and Survivor Plan.

You can report your pending maternity leave up to 30 days prior to the first day of disability by contacting Sedgwick:

- **Phone:** 888-550-1617 (press 1 to report a new claim)
- **Online:** mysedgwick.com/ConcordiaPlans

A disabling condition can be reported up to 30 days prior to the first day of disability leave if it appears you will be unable to work for at least seven consecutive calendar days. Sedgwick will provide you with the necessary forms for you and your doctor to complete. Be sure to carefully read the materials provided by Sedgwick to ensure your claim is processed quickly and correctly.

You can report your pending maternity leave up to 30 days prior to the first day. In order to report your claim, call Sedgwick at 888-550-1617. You will need to provide:

- Name, address and phone number
- Social Security Number or Member ID number
- Last day worked
- First full day you were unable to work
- Job title
- Work phone number
- Employer's phone number/contact information
- Doctor's name and phone number

Payments

Payments are processed by Sedgwick. After the seven-day elimination period and approval from Sedgwick, you will be eligible to start receiving short-term disability benefits. Sedgwick has two different payment cycles depending on the duration of your disability:

- Weekly benefit check to those on an approved disability of 26 weeks or less
- Monthly benefit checks to those on an approved disability that exceeds 26 weeks

Duration

Typically, the disability period following the birth of your baby is six weeks for a vaginal delivery and eight weeks for a Caesarean-section. This period includes the seven-day elimination (waiting) period before disability benefits are payable. In most cases, disability benefits are paid for the five weeks of a six-week maternity leave and for the seven weeks of an eight-week maternity leave. If your maternity leave extends beyond the standard weeks, the Concordia Disability and Survivor Plan will provide a benefit for the time you are medically considered to be disabled under the terms of the plan, not necessarily for the total length of your absence from work.

Healthcare benefits for your newborn

Most Concordia Health Plan options cover the routine hospital nursery care of newborn children, if enrolled within 60 days after birth. Regardless of health coverage with the Concordia Health Plan or another health plan, enroll your newborn in Concordia Plans for important life insurance benefits. Be aware that enrollment timelines apply to any plan if you choose to enroll your baby in health coverage.

If you are enrolled in a Kaiser Permanente Whole Health option, newborns are automatically covered – even if they do not enroll under the Concordia Plan Services member for the first 31 days after birth. If the parent is a dependent of the Concordia Plan Services member, the newborn is not eligible for benefits after the 31 days unless enrolled as a dependent of the Concordia Plan Services member.

If you have questions about coverage, finding in-network care, prior authorization or where to schedule services, start with the member support resources connected to your plan: Quantum Health (Anthem BCBS, Cigna Healthy Me and UMR), Kaiser Permanente or Cigna HMO. Check the back of your insurance card to connect with the correct resource.

Enrolling your new baby

It is important that you enroll your new baby in the Concordia Plans because enrollment is not automatic.

To add your new baby, log in to the Member Portal via ConcordiaPlans.org/MemberPortal. After logging in, click “Enroll or make changes” and then select “Birth/Adoption” from the “Life Events” menu. Follow the prompts to complete the enrollment process.

Questions? Call 888-927-7526 from 7 a.m. to 6 p.m. CT, Monday-Friday.

Beneficiary designations

While enrolling your new baby, **update your beneficiary information**. Big life events are the best time to review beneficiaries.

If you have questions please call 888-927-7526
from 7 a.m. to 6 p.m. CT, Monday through Friday,
and we'll be happy to assist you.

Maternity & Newborn Checklist

- Review your health and disability benefits by reading through this flyer and visiting ConcordiaPlans.org/WomensHealth.
- Enroll in the maternity program offered through your Concordia Health Plan option.
- If you are enrolled as an active worker in the Concordia Disability and Survivor Plan, call Sedgwick at 888-550-1617 up to 30 days before your baby's due date to report your short-term disability claim.
- Complete and return all the forms provided by Sedgwick to ensure your claim is processed quickly and correctly. Be sure your employer has provided Sedgwick the necessary information to process your claim once it is submitted.
- Enroll your newborn in the Concordia Health Plan via your Member Portal at ConcordiaPlans.org/MemberPortal.
- Update your beneficiaries.**
- Once you receive your baby's Social Security Number, call Concordia Plan Services at 888-927-7526.
 - Regardless of health coverage with the Concordia Health Plan or another health plan, enroll your newborn in the Concordia Plans for important life insurance benefits. Be aware that enrollment timelines apply to any plan if you choose to enroll your baby in health coverage.
- We are available to help you along the way. Call 888-927-7526 if you have any questions. We're excited to help you prepare for your new baby's arrival!

888-927-7526 info@ConcordiaPlans.org
7 a.m.-6 p.m. CT, Monday-Friday

1333 South Kirkwood Road • St. Louis, MO 63122