



Understanding Your MATERNITY BENEFITS

Congratulations on the upcoming addition to your family! Your GuideStone® health plan provides support before and after the birth of your little one. To make the most of your maternity care benefits, here are some things to consider.

Before the Baby Comes

Do you have an in-network primary care provider or obstetrician? Using in-network providers and facilities for maternity care for you and your baby maximizes benefits, often with lower out-of-pocket costs.

We make it easy to find in-network providers and hospitals. Log in to *MyHighmark.com* and select “Find care now” to browse care options in your area. When it’s time to schedule your appointment, be sure to confirm the provider and facility’s participation status.

Ask How the Provider Bills

When it comes to maternity care, providers can bill **globally** or **non-globally**. Here’s how it works:

- **Global billing:** You get one bill for all nine months of care and your delivery. This bill usually comes after the delivery.
- **Non-global billing:** Individual claims for your maternity care and delivery are billed separately.
- **Global and non-global billing:** If you have not met your deductible, you could have out-of-pocket costs for each claim.
- **Global and non-global billing:** If your pregnancy is not confirmed or you are a new patient, you may receive a separate bill for your first visit with the provider.

After the Baby is Born

Eligible newborns are covered under the mother’s health plan for the first 31 days of life. Enroll your baby in your health plan within the first 31 days to avoid any gap in coverage, even if a Social Security number is not available yet. Please refer to your plan booklet for eligibility requirements.

Maternity claims can either be billed in your name or your newborn’s name.

- If billed in your name, claims are subject to out-of-pocket costs, including deductible, co-insurance and co-payment costs.
- If billed in your newborn’s name and you haven’t met your family deductible for the year, claims could be subject to your newborn’s deductible, co-insurance and co-payment costs.

Get Personalized Support with Baby BluePrints®

[Baby BluePrints](#) offers education and one-on-one support from a women’s health specialist as you wait for your little one to arrive. To get personalized support at no additional cost to your health plan, call **1-866-918-5267**.



For more information about maternity benefits, call
Highmark® at **1-866-472-0924**.

