



A CO-OP APPROACH TO HEALTHCARE

Maternity Guide

What to expect when you are expecting



EverTrust Advocacy Support

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Maternity Guide



1 What you can expect from EverTrust

As an EverTrust member, you'll have a dedicated advocate to support you throughout your maternity journey. After meeting your Member Responsibility Amount, eligible expenses are shared, often resulting in meaningful savings compared to traditional plans. You'll also have the flexibility to choose the care approach that feels right for you, along with a prenatal and postnatal allowance to support your experience.

✔ Support

✔ Guidance

✔ Flexibility

2 What is expected from you

- ✔ Present as a self-pay patient to all providers, and you will be billed directly
- ✔ Provide conception date and estimated delivery date
- ✔ Provide self-pay OBGYN/Midwife Global Package

✔ Your provider

✔ Your Care

✔ Your services

3 What is included

- ✔ Sharing Allowance up to \$6,000 for pre & post natal care
- ✔ No limit on labor and delivery for mom
- ✔ Mom's out of pocket cost is her Member Responsibility Amount (MRA)

Reach out to your EverTrust Advocate with any questions or advocacy you need during your pregnancy. We are here to help.

Maternity Guide

PRE & POST NATAL SERVICES

You have the freedom to choose your care and an allowance of \$6,000 toward the following maternity expenses:

Eligible Prenatal Expenses

- Doulas
- Birthing Tub
- Midwifery
- Immunizations for the Mother
- Pelvic Floor Services
- Routine Office Visits
- Routine Lab Work
- Fetal Non-Stress Tests (after 36-weeks)
- 2D, 3D or 4D Ultrasounds
- STD/STI Screenings prescribed as part of routine prenatal care
- Gestational Diabetes - this includes care and medications related to treatment

Eligible Postnatal Expenses

- Breast Pump
- Lactation Consultant
- Postpartum Counseling
- Acupuncture & Chiropractic services
- Mother's six-week postpartum check-up with Pap Test
- Two-week Cesarean post-op Appointment

Eligible delivery expenses with your Maternity Sharing Request include (No sharing limit):

- OBGYN Labor and Delivery
- Cesarean
- Premature Birth
- Multiple Births
- Hospital Labor & Delivery
- Anesthesiologist
- Home Births
- The charges related to the unexpected complications of the Mother during delivery
- Maternal Fetal Medicine Specialist consultations are performed when ordered by the medical provider managing the pregnancy
- One in-hospital pediatrician visit, including routine immunizations, lab work, and a routine hearing exam

And remember, if you keep the cost of your entire Maternity Sharing Request under \$10,000, you will get \$1,500 of your Member Responsibility Amount back.

***There is a 30-day waiting period from the start of membership**

Maternity Guide

EverTrust Perks



6-months diaper service

After delivery, EverTrust shares in 6-months of free diaper service for members with an eligible Maternity Sharing Request.



Doula Support

You can use Doula & Midwife services as part of your \$6,000 pre & postnatal allowance.



\$1,500 MRA reduction

For members who keep the entire cost of their Maternity Sharing Request under \$10,000.



\$6,000 Pre & Postnatal allowance

You have the flexibility to choose the services we will share into for your Maternity Sharing Request.



AdvocacyTeam

Your EverTrust Advocacy Team is here to support and help guide you throughout your entire maternity journey.