Microsoft Health Connect Plan — Maternity Care Bundle & Doula Benefit

SUMMARY AND FAQ

Overview

Microsoft members who elect the Health Connect Plan are eligible for a maternity care benefit, called the Maternity Bundle. This benefit is available to employees, their enrolled spouses/domestic partners, and eligible dependent children. In addition, the Health Connect Plan offers a \$1,000 allowance, per pregnancy, for doula services.

Maternity Care Bundle Q&A

What is the maternity bundle?	With our maternity bundle, we've simplified the paperwork so you can focus on baby. You only pay a single \$500 copay for your routine maternity care, including professional prenatal and delivery care, regardless of the delivery method at a Health Connect Network facility.
How much does the maternity bundle cost?	You pay only a single copay of \$500 for all routine professional prenatal and delivery care received within the Health Connect Network—that includes the hospital stay!
Who is eligible for the maternity bundle?	Members who are enrolled on the Health Connect Plan and who see Health Connect Network providers for their routine maternity care are eligible. This benefit covers routine maternity benefits provided for you, your enrolled spouse/domestic partner, and your eligible dependent children within the Health Connect Network. Any charges for a dependent child's newborn are not covered.
Do I need to enroll in the maternity bundle program if I sign up for the Health Connect Plan?	The maternity bundle is part of the Health Connect Plan and no special enrollment is required. You're automatically eligible for the bundle when you receive maternity care from a Health Connect Network provider and deliver your baby at a Health Connect Network hospital.



How does the maternity bundle work if I switch from the Health Connect Plan to the Health Savings Plan?	The new coverage under the Health Savings plan begins on the baby's date of birth, so the applicable Health Savings Plan benefits (including the Health Savings Plan deductible and coinsurance maximum) also begin that day. However, any cost sharing expenses that incurred under the Health Connect Plan for that calendar year, prior to the baby's birth, will be credited to the applicable Health Savings Plan deductible and out of pocket maximum for the remainder of the calendar year.
What if I change providers mid- pregnancy?	Services rendered by Health Connect Network providers are covered under the bundle. Within the Health Connect Network, you are free to change providers at any time.
	If you switch to a non-Health Connect Network provider, you will no longer be eligible for the maternity bundle and standard maternity care cost shares will apply.
	Go to <u>aka.ms/benefits</u> and search for Summary Plan Description for coverage details or contact Customer Service at 800-676-1411 (TTY: 711), Monday through Friday, 5 a.m. to 8 p.m. Pacific Time.
My provider is in the Health Connect Network but does not deliver at Evergreen or Overlake. Will I still be eligible for the maternity bundle?	You are eligible for the bundle when you receive maternity care from a Health Connect Network provider and deliver your baby at a Health Connect Network hospital. If delivery occurs at a hospital that is not in the Health Connect Network, you will no longer be eligible for the maternity bundle and standard maternity care cost shares will apply.
Does the bundle cover miscarriages and terminations?	Yes. Miscarriages and terminations of pregnancy, including elective and medically recommended, are covered under the maternity bundle at a Health Connect Network facility.
Does the bundle cover C-sections?	Yes. The \$500 copay applies to services received within the Health Connect Network regardless of the delivery method.
What isn't covered under the maternity bundle?	Services that are not included in the maternity bundle, but are covered at a standard cost share include: Non-routine maternity care, such as medical complications of pregnancy, surgical complications during delivery, and chromosomal testing Care for baby post-delivery Prescriptions
	Go to <u>aka.ms/benefits</u> and search for Summary Plan Description for coverage details or contact Customer Service at 800-676-1411 (TTY: 711), Monday through Friday, 5 a.m. to 8 p.m. Pacific Time.

How does the maternity bundle work if I switch from the Health Savings Plan to the Health Connect Plan?	There is a \$500 copay when you deliver at a Health Connect Network facility. Any routine maternity care received prior to transitioning to the Health Connect Plan does not qualify for the maternity bundle as claims are paid based on your plan benefits and eligibility on the date in which the services were rendered.
How do I know which clinics and hospitals are within the Health Connect Network and eligible for the bundle?	Please call the dedicated Health Connect Navigators at 800-676-1411, Monday through Friday, 7 a.m. to 7 p.m. Pacific Time, for assistance with locating a Health Connect Network provider. You can also search for Health Connect Network providers using the Find Provider tool on the Health Connect Plan Microsite.
Does the maternity bundle cover newborn care costs?	No, coverage for your eligible newborn's care is not included in the bundle but is covered under the plan's standard cost shares. Go to aka.ms/benefits and search for Summary Plan Description for coverage details or contact Customer Service at 800-676-1411 (TTY: 711), Monday through Friday, 5 a.m. to 8 p.m. Pacific Time.
What if I move out of area/state?	If you move out of the area, you will no longer be eligible for the Health Connect Plan so you will have to switch plans. At that time, standard maternity cost shares will apply.
Are any medications covered under the bundle?	Prescriptions you receive at the pharmacy are not included as part of the maternity bundle, but would be covered under the standard cost shares of the plan. Go to aka.ms/benefits and search for Summary Plan Description for Prescription Drug coverage details or contact Customer Service at 800-676-1411 (TTY: 711), Monday through Friday, 5 a.m. to 8 p.m. Pacific Time.
When does the copay apply?	The copay of \$500 for the maternity bundle will be billed after the delivery, when Premera receives the Health Connect Network facility claim.

Doula Q&A

What is a doula?	A doula is a person experienced in childbirth who provides advice, information, emotional support, and physical comfort to a mother before, during, and just after childbirth.
Who is eligible for the doula allowance?	Members in the Health Connect Plan are eligible.
How do I access the \$1,000 doula allowance?	You will need to pay for doula expenses out of pocket, then complete and submit the <u>Doula Claim Reimbursement</u> <u>Request form</u> for reimbursement.
Does the doula replace nursing staff?	No, doulas do not replace nursing staff. This is an additional benefit available to members in the Health Connect Plan.
What effects does the presence of doulas have on birth outcomes?	Researchers have found that expectant mothers paired with a doula have better outcomes for mothers and babies. Mothers are less likely to have a C-section, and babies are less likely to be born prematurely or be of low birthweight. ¹
Is a doula the same as a midwife?	A doula is not the same as a midwife. A midwife is a licensed health care professional whose focus is on delivering a healthy baby. Doulas, on the other hand, aren't licensed to deliver babies. A doula's primary focus is on the needs of the mother, offering education, support, and advocacy.
Can a doula attend C-section births?	Please refer to your Health Connect Network provider as rules/policies may vary between providers.

¹American Journal of Public Health, "Doula Care, Birth Outcomes, and Costs Among Medicaid Beneficiaries," March 8, 2013: https://ajph.aphapublications.org/doi/abs/10.2105/ajph.2012.301201; National Institute of Health, "Perceptions and experiences of labour companionship: a qualitative evidence synthesis," March 18, 2019: https://pubmed.ncbi.nlm.nih.gov/30883666/; The Journal of Maternal-Fetal & Neonatal Medicine, "Two decades of intervention in New York State to reduce maternal mortality: a systematic review," November, 19, 2019: https://www.tandfonline.com/doi/full/10.1080/14767058.2019.1686472

Can I choose my own doula?	Yes. Before seeking doula services, you must be examined by a licensed physician, registered nurse, or midwife and have a confirmed pregnancy.
	The doula must be state-licensed if the state requires a license. If the state does not require a license, then the doula must have a current certification under a recognized doula certification organization (examples include DONA International and PALS Doulas).
	Eligible doulas do not have to be in the Health Connect Network or Extended Network. Exclusions include apprentice doulas.
What services are covered with the doula allowance?	Covered doula services include: In person, phone, and email support throughout the pregnancy and postpartum Birth support Lactation support
	Doula services are not covered for the following: Babysitting or doing household chores Travel time
Does a doula make decisions on my behalf?	No. Doulas will not make decisions or interfere in your clinical care. A doula can provide informational, physical, and emotional support, while respecting your decisions.
Are there restrictions with doulas in the delivery room?	Doulas are subject to the facility's attendance restrictions. Please refer to your provider.
Can I use my HSA or FSA for doula expenses?	Certain doula expenses not already paid by your health plan (amounts above the \$1,000 allowance) are HSA/FSA eligible with a letter of medical necessity signed by your doctor and a detailed receipt.
	The following doula services are HSA/FSA eligible: • Itemized medical care only, from a certified doula
	The following doula services aren't HSA/FSA eligible:
Why is the doula allowance not offered on the Health Savings Plan?	The Health Connect Plan provides an opportunity to pilot this innovative benefit. We'll use your feedback in future benefit planning sessions to help guide decisions on all medical plans.

Notice of availability and nondiscrimination 800-722-1471 | TTY: 711

Call for free language assistance services and appropriate auxiliary aids and services.

Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.

呼吁提供免费的语言援助服务和适当的辅助设备及服务。

呼籲提供免費的語言援助服務和適當的輔助設備及服務。

Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.

무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.

Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.

Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.

Звертайтесь за безкоштовною мовною підтримкою та відповідними додатковими послугами.

សូមហៅទូរសព្ទទៅសេវាជំនួយភាសាដោយឥតគិតថ្លៃ ព្រមទាំងសេវាកម្ម និងជំនួយចាំបាច់ដែលសមរម្យផ្សេងៗ។ 無料言語支援サービスと適切な補助器具及びサービスをお求めください。

Tajaajiloota deeggarsa afaan bilisaa fi gargaarsaa fi tajaajiloota barbaachisaa ta'an argachuuf bilbilaa.

ਮਫਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਅਤੇ ੳਿਚਤ ਸਹਾਇਕ ਚੀਜ਼ਾਂ ਅਤੇ ਸੇਵਾਵਾਂ ਵਾਸਤੇ ਕਾਲ ਕਰੋ।

Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.

້ ໂທເພື່ອຮັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອຜິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.

Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.

Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés.

Zadzwoń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.

Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.

Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.

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