

## Information on

## Pregnancy and childbirth



### What is insured?

The insurance covers benefits in connection with pregnancy and childbirth in the **EXPAT BUSINESS** and **EXPAT BUSINESS PREMIUM**, **EXPAT GLOBAL** and **EXPAT GLOBAL PREMIUM**, **EXPAT PRIVATE** and **EXPAT PRIVATE PREMIUM**, **EXPAT RESIDENT** and **EXPAT INFINITY PREMIUM** products.

This overview shows you which benefits are covered and what information and documents we need from you. Please note the information on the costs of the newborn child.

The reimbursable check-ups are important medical examinations that serve to document the progress of the pregnancy and keep an eye on the well-being of the foetus and your health.

### Pregnancy packages

Some practices or clinics offer pregnancy packages. Pregnancy packages cannot be paid for in advance, but we are happy to check in advance whether they are eligible for reimbursement. Please submit the estimated costs and an overview of the planned services for us to check. If the pregnancy package is eligible, the costs can only be reimbursed after the services have been carried out.



## First Step

The first thing we need from you is a certificate/copy of your maternity record from the doctor treating you, in which the pregnancy is certified. The certificate should state the first day of your last period, what week of pregnancy you are in and when the expected date of delivery is.

## Prevention during pregnancy

The insurance cover for medically necessary prenatal examinations/treatments includes:

- Pregnancy check-ups incl. blood pressure, maternal weight, physical examination, urine test
- Haemoglobin value determination
- Vaccination against whooping cough and flu
- Testing for chlamydia infection, HIV, rubella, syphilis (Lues search reaction test), hepatitis B
- Ultrasound examinations, incl. large organ ultrasound starting with the 20th week of pregnancy
- Glucose tolerance test
- Determination of blood group and rhesus factor, antibody screening tests (AK)
- NIPT/Harmony test or nuchal translucency measurement

## Medically necessary treatments

As every pregnancy is different, it is possible that further examinations or treatments may become medically necessary in the course of the pregnancy. Please contact us as soon as possible so that we can check whether further measures are covered and are eligible for reimbursement. For verification purposes, please also submit the report from the attending physician stating the need for further examinations.

## Delivery

After the standard waiting period of 8 months, childbirth is insured. A caesarean section is only insured if medically necessary, for which we require a doctor's certificate.

It is possible for us to submit a declaration of assumption of costs to the hospital where the delivery is to take place, so that we can settle the costs for the delivery directly with the hospital after your discharge and you do not have to pay in advance.

For this purpose, we require a cost estimate for the delivery from the hospital in good time before the date of birth (approx. 6 weeks beforehand), including the contact details of the person to whom we should send the declaration of assumption of costs.



## Advice

Please note that we can only provide a declaration of assumption of costs for your treatment, not for that of your newborn child, as it is not yet insured with us at that time. If you would like to insure your child with us, please contact our customer service team before the birth ([info@bdae.com](mailto:info@bdae.com)), to clarify any questions you may have.



## Midwife services


After the birth, up to 16 midwife visits are insured.

According to the insurance conditions, medical treatment is insured. Midwife services during pregnancy and childbirth are not covered. In individual cases, we can check whether reimbursement is possible. Please contact us in good time for this.

**In addition, the following benefits are not insured:**

- Birth preparation courses
- Postnatal gymnastics
- Nursing pads
- Birthing pool
- Food supplements (magnesium, iron, calcium, folic acid etc.)
- Vitamin supplements
- Doula

For further questions or special enquiries, please contact us at any time.

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