

Congratulations! You've had a baby.



RESOURCE ROADMAP | FOR COVERED MEMBERS OF THE MCUL TRUST

Enrollment Eligibility

If you are currently enrolled in the Trust plan, your newborn baby will be automatically enrolled from the date of birth. Your baby's coverage will continue **unless within 60 days of birth**, you notify the Trust to terminate the baby's coverage.

If you are not currently enrolled in the Trust plan, the birth of your baby allows you a special enrollment right to enroll yourself and your baby from the date of birth.

- In either situation, you will need to provide the Trust with a **completed Dependent Verification form**.
 - If you are currently covered as employee only coverage, charges will be assessed for the increase to employee + dependent coverage on date of birth. In advance of delivery, advise your HR team on how the baby will be covered.
 - Please request this form from your HR team or email Mara Rayner at mara@mcun.coop.

BREAST PUMP PURCHASE OR RENT

At any time before or after delivery, you may purchase or rent a standard electric or manual breast pump through a retail store (for example, through Target, Wal-Mart, Walgreens, etc.) to be reimbursed by the Trust. To be reimbursed, you will fill out an EBMS claim form and include proof of purchase to include the purchase price and item description.

- **Note:** Renting or purchasing a heavy duty/hospital grade breast pump may be considered medically necessary only for the period of time that your newborn remains inpatient in the hospital.

If you are using a breast pump from a prior pregnancy, a new set of breast pump supplies will be covered with each subsequent pregnancy. Replacement of either a standard electric breast pump or a manual breast pump, but not both, will be covered every three calendar years following a subsequent pregnancy.

Well-Newborn

Nursery/Physician Care

Charges for Routine Nursery Care: Routine well-newborn nursery care is care while the newborn is hospital-confined after birth and includes room, board, and other normal care, including circumcision.

This coverage is only provided if the newborn child is an eligible dependent and a parent (1) is a plan participant who was covered under the Plan at the time of the birth, or (2) enrolls himself or herself (as well as the newborn child if required) in accordance with the special enrollment provisions, with coverage effective as of the date of birth.

The benefit is limited to the allowable charge for nursery care for the newborn child while hospital-confined as a result of the child's birth. Charges for covered routine nursery care will be applied toward the Plan of the newborn child.

CHARGES FOR ROUTINE PHYSICIAN CARE

The benefit is limited to the allowable charge made by a physician for normal newborn child, including circumcision, while hospital-confined as a result of the child's birth. Charges for covered routine physician care will be applied toward the Plan of the newborn child.

RESOURCES AVAILABLE TO YOU

For assistance, and to ensure that you meet the deadlines for enrollment and complete any needed documentation, please contact:

Mara Rayner

mara@mcun.coop | 406.324.7455