

Having a baby? Here's what you need to know about your health cover

Along with the many other things you'll be planning to welcome a new baby into your family, you'll need to ensure your hospital cover is up to date.

Benefits for pregnancy and birth related services and treatments, including assisted reproductive services such as IVF, come under hospital cover, but exactly what you can claim depends on which cover you have.

Provided you have cover that includes pregnancy and birth related services, you're able to claim all treatments and services related to your pregnancy and the baby's birth while you are admitted as a patient in hospital. Outpatient appointments and services that you may have throughout your pregnancy are not covered by your private hospital cover.

If you have our:	You're covered for:
Gold Ultimate Hospital	Your choice of doctor in a private or public hospital
Silver Plus Advantage Hospital	
Silver Plus Assure Hospital	Not covered
Bronze Plus Essential Hospital	
Bronze Plus Classic Hospital	
Basic plus Public Hospital	Your choice of doctor in a public hospital



Can we help?

Please feel free to call our team with any questions about cover for your pregnancy. It can be confusing and it is always best to clarify your understanding. Our team is happy to help.

Planning for baby!

At least 12 months in advance

There is a 12-month waiting period on our covers that provide benefits for pregnancy and birth related services, which means you must have held that level of cover, or another one that provides equivalent benefits for pregnancy, for a minimum of 12 months before you can make a claim.

If you're planning a baby, check that your hospital cover gives you access to the care you want for the birth, and that you will have served the 12-month waiting period before your expected due date. Remember, babies have a habit of often arriving unexpectedly early, so if possible try to allow yourself plenty of time to have served the waiting period before baby is due.

Two months before baby's due date

Babies are not admitted to hospital at the time of birth – mum is, but baby is not. Newborns are only admitted in their own right if they have a medical condition at the time of birth that requires treatment, this includes premature births where the baby requires special neonatal care.

To ensure that your baby is fully covered from the time of birth, should medical care be required, we ask you to upgrade your cover at least two months prior to the due date. That way, even if baby makes an early arrival their health cover is ready for them, whatever they may need.

If you are lucky enough to be expecting a multiple birth, your first born will not be admitted to hospital (unless there is a medical reason for it), but the second (and any additional) babies will be admitted, so in this case an upgrade to a family or sole-parent family membership is also important to ensure the babies are covered at the time of birth.

If you have a single membership

You'll need to upgrade to a family membership at least two months before your baby's expected date of delivery.

There will be an increase in the cost of your cover to add your new baby as a single membership only covers one person.

If you have a couple, sole-parent or family membership

Your new baby will be covered immediately from the time of birth, there is no need for you to upgrade your cover.

There will be no increase in the cost of your cover because couple / family / sole-parent family memberships can be scaled to include any number of children at no additional cost.

Within 12 months of baby's arrival

In all the excitement we will need you to contact us to officially advise us by phone or email that you wish to add your new baby to your membership within 12 months of the birth. Even though your child may have been born under your TH membership, we need to gather some details from you to ensure he or she is properly included on your membership.

If you have not advised us of your intention to cover the baby under your membership after 12 months, full waiting periods may apply when you do add baby to your cover.