



## Human Resources Benefits and You

### PREGNANCY AND NEWBORN COVERAGE

Prospective parents experience many joys and concerns regarding the birth of their child. Healthcare coverage is an important concern to most parents. The following information will guide you through the process to ensure your child's healthcare needs are met.

#### WHEN PREGNANCY IS DIAGNOSED

**BlueCross BlueShield Healthcare Coverage:** If you are enrolled in BlueOptions PPO, BlueChoice PPO, or BlueEdge HDHP, maternity benefits include prenatal, hospitalization, delivery and postnatal care. If the delivery is at home or in a birthing center, there are separate benefits; however, prior authorization through BlueCross BlueShield is required.

**BCBS Special Beginnings:** The "Special Beginnings" program with BlueCross BlueShield is a resource to help guide you through your pregnancy. The program offers a *My Health Pregnancy Calendar*, educational health information, ongoing personal communication with program staff, and a pregnancy website of useful information, tools and videos. You can access the Special Beginnings website by logging into your *BlueAccess for Members* website at [www.bcbsok.com/osu/](http://www.bcbsok.com/osu/) or call 1-888-421-7781.

**Leave:** Prior to taking leave, you will want to determine if you are eligible for Family Medical Leave (FMLA). The OSU policy and the appropriate form for your physician to complete are found on the OSU website, <http://hr.okstate.edu>. Your coverage in the OSU health insurance will continue under the same conditions that exist prior to family/medical leave. OSU will continue to pay a portion of your employee and/or dependent health insurance premiums if you were enrolled in health insurance coverage at the time the leave was requested.

Your basic and supplemental life insurance premiums and all optional benefits regularly paid by you will be your responsibility either by payroll deduction while in pay status or billing through the Bursar's office if your paid leave is exhausted and you are in non-pay status.

If you do not return to work from unpaid leave, except where health conditions will not permit or death, you may be required to reimburse Oklahoma State University for premiums paid on your behalf during the family/medical leave.

**Enroll the Baby:** Employee Services must be notified in order for your baby to be added to your policy even if your premiums do not change. You need to complete an *OSU Healthcare and Flex Enrollment/Change* form within 30 days of the baby's arrival with her/his name and actual birth date. You should submit the form to your Human Resources office on your campus. Failure to enroll the baby within 30 days prevents enrollment until the next annual enrollment period with coverage effective January 1 of the following year. There is no preexisting exclusion applied to children under the age of 19.

**Dental and Vision Care Coverage:** A newborn must be enrolled in the dental and/or vision care plan within 30 days after birth if you are currently covering other dependents under one or both plans. A newborn may not need dental and/or vision care at birth; however State Plan guidelines require if one eligible dependent is covered, all eligible dependents must be covered.

**Preventive Health Care:** BlueOptions PPO, BlueChoice PPO, and BlueEdge HDHP, cover routine immunizations for healthy infants and children for preventive purposes. All charges are covered at 100% and have no co-pay.

**Questions:** For more detailed BlueCross BlueShield benefit information, please call 1-877-258-6781. Employee Services will be glad to visit with you if you have other questions. You can reach Employee Services at (405) 744-5449 or visit the Human Resources office on your campus.

*OSU Human Resources developed this information for the convenience of OSU employees. It is a brief interpretation of more detailed and complex materials. If further clarification is needed, the actual law, policy, and contract should be consulted as the authoritative source. OSU continually monitors benefits, policy, and procedures and reserves the right to change, modify, amend, or terminate benefit programs at any time.*