

MATERNITY AND NEWBORN BENEFIT

Reimbursement of 80% of the eligible expense as defined in the Major Medical Benefit section of this policy, subject to a maximum of \$250,000 per pregnancy. **Coverage will not apply where the expected date of childbirth is less than ten (10) months from the Insured Person's original Effective Date of this option.**

Medical treatment and services including Hospital accommodations are covered when confirmed by a Physician to be necessary in respect of childbirth. Midwifery services are considered a covered expense when used in place of a Physician. This includes pre- and post-natal treatment of the mother.

The newborn child remains under this benefit from date of birth until 2 years of age. This includes Newborn Nursery, Well Baby Care, and any Medical Expense incurred as a result of illness or Injury. Well Baby Care includes a series of regularly scheduled check ups that begin in the first week after birth until the first month of life, subject to a maximum of two visits during this period. Hearing loss assessments and immunizations are also covered under Well Baby Care. Immunizations covered include the first dose of Hepatitis B and the dose for Tuberculosis for residents of developing countries.

A statement of insurability for the newborn is not required for the guaranteed insurability provided by this benefit. For coverage past this guaranteed period, a health questionnaire must be submitted for medical underwriting approval. A parent or legal guardian may elect to submit evidence of insurability after the 15th day of birth of the newborn for consideration to insure the newborn under the Major Medical Benefit. If the newborn becomes insured under the Major Medical Benefit they cease to be insured under the Maternity Benefit

The Insurer will NOT pay Benefits under this Maternity Rider if:

1. The Insured member is traveling against the advise of a Physician; and
2. The Insured member elects to have delivery outside of their Primary Location of Foreign Residency, unless prior approval is received by Norfolk Mobility Benefits Inc.
3. Termination of pregnancy, except in the case of a major, vital complication which presents a clear and significant risk of death to the mother.