

## The Maternity Benefit in 2025

### Overview

### Your maternity benefits

We offer a wide range of cover for pregnancy. This includes visits to healthcare professionals, home stays, home births and antenatal classes.

You can also read through the *Taking care of you during pregnancy* booklet for further information.

### Pregnancy and childbirth

Below is a summary of what Netcare Medical Scheme covers during your pregnancy and for the first six weeks after delivery. Please make sure you read and understand these benefits so that you can get the most out of your membership.

Healthcare service	What we cover
Antenatal consultations at a gynaecologist or general practitioner	<ul style="list-style-type: none"> <li>Up to 6 consultations, depending on the time of registration, on the Maternity Care Programme</li> </ul>
Ultrasound scans	<ul style="list-style-type: none"> <li>Two (2) 2D ultrasounds during your consultations</li> <li>A 4D ultrasound between 28 and 32 weeks when you book your bed at a Netcare hospital (designated service provider)</li> </ul>
Antenatal classes	<ul style="list-style-type: none"> <li>Up to R1 000 for each pregnancy</li> </ul>
Multivitamins	<ul style="list-style-type: none"> <li>100% of the Scheme Rate at any Netcare pharmacy or pharmacies located inside a Medicross</li> <li>Supplements are subject to a medicine list (formulary) and will be paid from your Maternity Benefit</li> </ul>
Non-invasive Prenatal Test (NIPT)	<ul style="list-style-type: none"> <li>1 NIPT limited to High Risk pregnancies as defined by Clinical Expertise</li> <li>Preauthorisation is required</li> <li>Clinical Entry Criteria will apply</li> <li>100% of Scheme Rate</li> </ul>
Cyclogest	<ul style="list-style-type: none"> <li>Limited to High Risk pregnancies as defined by Clinical Expertise</li> <li>Preauthorisation required</li> <li>Clinical Entry Criteria will apply</li> <li>100% of Scheme Rate</li> </ul>



Medical Scheme  
Administered by Discovery Health

Healthcare service	What we cover
Immunisations for a new born registered on the Scheme	<ul style="list-style-type: none"><li>• Consultations at a Designated Service Provider, paid from the Risk Benefit</li><li>• The cover includes the MMR vaccine and excludes the HPV vaccine</li><li>• First vaccination in the ward at a designated service provider (DSP).</li><li>• The benefit is in line with the Department of Health protocol.</li></ul>
Confinement at a designated service provider (DSP)	<ul style="list-style-type: none"><li>• 100% of the Scheme Rate at a designated service provider (DSP), subject to managed care rules and protocols</li><li>• One baby gift bag</li><li>• Baby picture on the Netcare website</li><li>• Assistance with birth registration (this differs from hospital to hospital)</li><li>• First Well Baby Clinic check-up two weeks after discharge for milestone check</li></ul>
Prescribed Minimum Benefit (PMB) cover	<ul style="list-style-type: none"><li>• Prescribed Minimum Benefits (PMBs) are a set of conditions for which all medical schemes must provide a basic level of cover.</li><li>• The PMB regulations include funding for antenatal care, where necessary, to hospitalise the mother before giving birth.</li><li>• To access full cover for your hospitalisation as a PMB, you must use doctors, specialists and other healthcare providers who we have an agreement with. We will pay the account in full, up to the agreed Scheme Rate. If you choose to use a hospital or a healthcare provider who we do not have an agreement with, you will have to pay any difference between what is charged and what we pay.</li><li>• Pregnant mothers who need to be admitted during their pregnancy can apply to have their admission covered in full as a PMB.</li></ul>

## Contact us

You can call us on 0861 638 633 or visit [www.netcaremedicalscheme.co.za](http://www.netcaremedicalscheme.co.za) for more information.

## Complaints process

You may lodge a complaint or query with Netcare Medical Scheme directly on 0861 638 633.

You may also send a complaint in writing to the Principal Officer at the Scheme's registered address. You will find the address on the Scheme's website at [www.netcaremedicalscheme.co.za](http://www.netcaremedicalscheme.co.za).

If your complaint remains unresolved, you may lodge a formal dispute by following Netcare Medical Scheme's Internal Resolution Process.

You may, as a last resort, approach the Council for Medical Schemes for assistance. The Council's contact details are as follows:

**Physical address:** Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157  
**Telephone:** 0861 123 267  
**Email:** [complaints@medicalschemes.co.za](mailto:complaints@medicalschemes.co.za)  
**Website:** [www.medicalschemes.co.za](http://www.medicalschemes.co.za)

## Who we are

Netcare Medical Scheme registration, number 1584, is registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as "the administrator") is a separate company and an authorised financial services provider (registration number 1997/013480/07). The administrator takes care of the administration of your membership of Netcare Medical Scheme.