

Everything about pregnancy

You are pregnant
or thinking about starting a family?

**Besser Barmenia.
Besser leben.**

Then you might have a lot of questions. Barmenia would like to accompany and assist you during this exciting time. This leaflet will provide you with information on the most important benefits before, during and after your pregnancy.

Generally, claims for reimbursement are only possible for the costs arising from a medically necessary treatment.

Services included in your insurance:

Prenatal care. Safety for you and your baby:

- Gynecological examinations circa every four weeks, up to the 32nd week of pregnancy, thereafter every two weeks until delivery.
- Ultrasound examinations (once between the 9th and 14th week of pregnancy, once between the 19th and 22nd week of pregnancy, and once between the 29th and 32nd week of pregnancy).

Diagnosis options before birth (prenatal diagnosis):

Compared to a regular pregnancy, high-risk pregnancies may require more frequent and extensive examinations. In this case we kindly ask you to submit to us all medical results confirming the diagnosis of a high-risk pregnancy. Thus we are able to narrowly review to which extent you are eligible for benefits and to ensure that you are informed about your options at any given time.

This is especially important as there is always a possible risk that some of the treatments used include methods not scientifically proven. In these cases we cannot provide any insurance coverage. Therefore, we kindly ask you to contact us every time before accepting and initiating any treatment. This way we can guarantee your benefits.

For further information consult the guidelines of the Federal Committee of Physicians and Health Insurances for medical assistance during and after pregnancy ("maternity guidelines").

Midwife assistance:

Reimbursement of costs during pregnancy:

- Check-ups
- Pregnancy-related problems
- General counseling of pregnant women
- On-call service fees for midwives up to a maximum of EUR 300.00

Reimbursement of costs after delivery:

- Monitoring of the postnatal period
- Counseling, medically necessary care and care of mother and child
- Breastfeeding advice
- Daily visit by the midwife until the 10th day after birth

For any additional visits, treatment guarantee (pre-authorization) from Barmenia is necessary.

Note: A doula is not a midwife since she does not have a medical education. Services billed by a doula will not be refunded.

Tools

- Breast pump (manual breast pumps cost up to 50.00 EUR or electric breast pumps which can be rented for up to 3 months).

Birth preparation classes/baby care classes/postnatal exercises:

These treatments are excluded from the regular contractual agreements. Nevertheless, Barmenia accepts the fees for a birth preparation class (excluding partner fees) and postnatal exercises on a voluntary basis.

Baby care classes are not included in the insurance coverage.

In general, there is no entitlement to benefits for:

- 3D/4D ultrasound examinations
- Planned Caesarean section
- Services provided by a non-medical specialist (e.g. doula)



Pregnancy packages:

Please consult your hospital for pregnancy packages. In many countries special packages are offered for medical check-ups and/or delivery. Before choosing a pregnancy package, please obtain a treatment guarantee (pre-authorization) from Barmenia.

If you are looking for a quick and unbureaucratic cost processing:

You must register with Barmenia no later than three months before the estimated date of childbirth (due date). Together we will find a solution for you.

Do you have any further questions? The Barmenia team will be happy to assist you.

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