



The Aviva Maternity Benefits Guide



There's more for Mums and Dads with health insurance from Aviva

With health insurance from Aviva, we offer mums and dads to be the widest range of expert help and the most innovative benefits available in the Irish Healthcare market.

From traditional benefits like cover for hospital accommodation and consultants' fees to innovative benefits like Fertility Testing and Breastfeeding Consultation, with Aviva you're covered.

Having a baby should be a wonderful experience. We have carried out detailed research with our members who have had a baby in the past year to identify new benefits that can help enhance this experience.

Our research has told us that mums as well as mums to be are spending more and more time researching their pregnancy. Mums are no longer settling for what they're told by their G.P. and consultant, but are willing to look at many and varied sources of information.

Our research highlighted the following:

- Mums and expecting mums told us that having a baby is an 'exciting' but perhaps 'worrying' time, particularly for first time mums
- 31% of women had prepared a Birth Plan
- 80% of women planned to use at least one of the available self-help techniques during the labour
- First time mothers planned to use more self help techniques during the delivery than more experienced mothers
- The vast majority of women (over 90%; all first time mums) considered hospital delivery as the best option for the baby's safety
- Expecting mothers were in control (having planned) during pregnancy but were least prepared for the time post birth

To help you on your journey to parenthood, we've developed a range of pioneering benefits designed to help you and your partner every step of the way. Crucially, we also have a range of post birth benefits that will help you, your partner and baby following the birth.

Aviva Maternity Benefits

These benefits are explained in more detail on the following pages

Pre Birth & Birth

- Hospital Cover
- Consultant Fees
- Doula Birthing Assistant
- 3D & 4D Scanning
- MTC Fertility Testing Product
- Cord Blood Stem Cell Preservation
- U Mamma Pre-Natal Services
- Pre-Natal Medical Expenses

Post Birth

- Post Natal Home Help
- Breastfeeding Consultancy
- Partner Benefit
- Newborn free until your next renewal
- U Mamma Post-Natal Services
- Post-Natal Medical Expenses



Pre Birth Benefits

This is the stage that mums and mums to be are best prepared for. Many consult various sources of information and research their progress on a weekly and in some cases even on a daily basis.

Our pre birth benefits are designed to help you get the most from your pregnancy while insuring you're covered for your time in hospital, whether you choose to go public, private or decide to go for a home birth.

Hospital Cover

With health insurance from Aviva, you are fully covered for 3 nights in a public hospital or have the option of going to a private hospital where you'll receive a generous grant-in-aid allowance. Your grant-in-aid allowance varies by your level of cover and is used to cover accommodation in a private maternity hospital, e.g. Mount Carmel.

Alternatively you can choose to have a home birth and use your grant-in-aid to cover medical expenses.

Grant-in-Aid Levels

- Level 1: from €381 ~ €2,450
- Level 2: from €381 ~ €3,450
- Level 3: €3,450
- Level 4: €3,550
- Level 5: €3,850

Please see your member handbook to determine the exact amount of cover for your plan.

Maternity Consultants Fees Explained

Consultants' fees for maternity benefits are accumulated by you and paid by Aviva in 2 ways:

- In-patient maternity consultant fees
- Out-patient maternity consultant fees

Aviva will pay a contribution towards consultants'

fees while you are in hospital. This includes consultant delivery fee, anaesthetist's fee for epidural, in-patient pathologist fees and paediatric consultation for a normal delivery. You are also covered for your pre and post natal consultant and G.P. care up to €400 under your out-patient cover. This portion of the fees is covered in the out-patient element of your plan and is subject to the out-patient excess.

Doula Birthing Assistant

Most health insurance plans with Aviva are now covered for HypnoBirth package through Doula Ireland. Doulas are birth assistants who bring additional emotional and physical support before, during and after childbirth. A Doula can provide and help you find information so that you can make informed decisions that are right for you in your situation.

This benefit covers Doula Ireland's HypnoBirth Package. Aviva members who show their membership card will avail of a €300 discount for this service. If you choose not to avail of the post natal home help service (see page 10), you are entitled to a further €300 rebate from Aviva. To claim this amount, the member submits the total receipt(s) from Doula Ireland to Aviva.

The HypnoBirth package can include:

- 2 individual home visits
- 5 weekly group HypnoBirthing sessions (not available in all areas)
- 24/7 phone support in the 2 weeks before the expected date of delivery
- Attendance at birth and up to one hour after the birth
- 2 home visits post birth

3D & 4D scanning

4D scanning is one of Aviva's latest pioneering and exciting maternity benefits. 4D scans allow you to get a clear visual of your baby in the womb with the added dimension of time which allows movements such as yawns, stretches and heartbeats to be followed.

Scans usually last around 40 minutes and proud parents walk away with photos and a DVD of this amazing experience. With Aviva, members can have their 4D scan carried out at three locations:

- Ultrasound Dimensions, Blackrock, Co. Dublin
- InnerVision Ultrasound, Castlebar, Co. Mayo
- Charter Medical Group, Smithfield, Dublin 7

Provider	Scan	Aviva Contribution
Ultrasound Dimensions	4D Scan	€55*
InnerVision Ultrasound	4D Scan	€50*
Charter Medical Group	3D/4D scans and fetal wellbeing & repeat 3D/4D scans Follicular tracking (infertility scan) Early dating/visibility 1st Trimester Screen Fetal anomaly & gender Medical growth scan (fetal well being) Ultrasound package 1 (early dating/fetal anomaly & gender/3D/4D scans & fetal well-being) Ultrasound package 2 (1st trimester screen/fetal anomaly & gender/3D/4D scans & fetal well-being)	22.7% – 33% discounts on various scans

*amounts may be subject to change, please check with us by calling 1890 717 717

Bookings can be made by calling Ultrasound Dimensions on 01 210 0232, Innervision Ultrasound on 094 90 60 677 or Charter Medical group on 01 657 9000.

Members can also go online to www.innervision.ie, www.ultrasounddimensions.ie or www.chartermedical.ie for further information and to check up to date provider prices.

The good news is there is no waiting period on this benefit.

MTC Fertility Testing Products

With recent trends such as women having children later in life and about one in six experiencing difficulty in conceiving, Aviva offers its members the opportunity to avail of 25% online discount from the Medical Test Centre on selected fertility testing and family planning products

To avail of your 25% discount log onto the member info section of www.avivahealth.ie where you should follow the link to the Medical Test Centre website and enter your health insurance membership number. You will be recognised by the MTC website as a health insurance member with Aviva and receive your 25% discount.

There is no waiting period, so you can use this benefit straight away.

Cord Blood Stem Cell Preservation

Typical of our pioneering approach is the fact that Aviva will make a contribution towards the cost of cord blood stem cell preservation. Exclusively provided by Medicare Health & Living Limited, this involves harvesting blood from your baby's umbilical cord (extremely rich in stem cells) and storing it for potential future use to treat diseases such as leukemia, Non-Hodgkins Lymphoma and a range of other diseases and cancers.



Post Birth Benefits

An equally important, but less planned for, period. New mums found bringing the baby home for the first time and breastfeeding a stressful time while 2nd and 3rd time mums found it difficult to organise the family's new life and devote enough time and attention to other children while minding the new baby. In order to help mums and dads at this stressful time, we provide a range of benefits to our plans. Keep reading for more details!

Post Natal Home Help

For 3 days following the birth of your baby, we will give you €100 per day towards the cost of a home help assistant who will take over the chores of cleaning and general housework. You and your baby can just settle back home and start getting to know each other!

To avail of this benefit contact Aviva on 1890 717 717.

Aviva will then put you in touch with an approved provider. You will be covered for up to €100 per day for 3 days to carry out this service. We will pay the provider directly.

Breastfeeding Consultancy

From talking to our new mums we know that many women want to breastfeed, but we also know it's not always as easy as it sounds.

For many it doesn't always come naturally, especially for first time mums. Our Breastfeeding Consultancy benefit allows you to claim up to €25 per session for two sessions with a qualified lactation consultant.

The sessions usually take place pre and post birth. The first session gives you an insight into what you should expect and the second follows on with your progress following the birth of your child.

You can book your consultancy sessions directly with a qualified lactation consultant who must be a member of the Association of Lactation Consultants in Ireland (ALCI) and IBCLC which is an International Board Certified Lactation Consultant.

There is a 42 week waiting period to avail of this benefit and 'mum' must be a health insurance member with Aviva. Claiming for the benefit is as simple as collecting your receipts, calling customer service to register the claim and sending your receipts and membership details to us. That's it, we'll process the claim and send you a cheque.

Partner Benefit

98% of our new mums have told us that they relied heavily on the emotional support of their partner before, during and after the birth. We understand that all the focus is on mum and new arrival but Aviva also understand that 'the other half' needs some help too. That's why we've introduced the partner benefit.

[The partner benefit entitles your partner to money back on:](#)

- Accommodation, travel, parking or childcare on the day baby is born plus
- The day before or after the birth

You can claim a maximum of €50 per day for each of the two days!

To be eligible for this benefit, both mother and partner must be health members with Aviva. This benefit entitles members to one claim per birth and a 42 week waiting period applies.

Claiming is simple:

Call 1890 71 66 66 to register the claim and send us the receipts with membership details. That's it.

Newborns Free Until Your Next Renewal

As part of health insurance plans from Aviva, your new arrival can be added to your policy (at the same level of cover as you) straight away and is free until your next renewal. With everything that's going on you can often forget to do this. But it's important that you do this within 13 weeks of the birth to ensure they are added to your policy for free (until next renewal) and they don't have any initial waiting periods. So please don't forget, after all it's only a phone call.

Pre & Post Natal Care and U Mamma Pre & Post Natal Services

As part of your maternity benefit, we will give you up to €400 per pregnancy to cover the cost of your pre and post natal care, when provided by a consultant, G.P. or Bord Altranais registered midwife. Your pre and post natal care allowance may also be used to avail of U Mamma pre & post natal physiotherapist services or by a chartered physiotherapist with a specialty in women's health.

U Mamma provides a range of pre/post natal care services including holistic therapies (Ayurvedic inspired massage treatments, pilates, yoga) and women's health physiotherapy courses. Aviva members can avail of a 15% discount on all pre & post natal treatments at U Mamma holistic sanctuary, located in Kilmacanogue, Co. Wicklow (beside Avoca Handweavers). Telephone: 01 201 4900 or visit www.umamma.ie



Caesarean Section

Health insurance from Aviva always expects the unexpected, that's why in the event of significant complications or non-elective caesarean section delivery, we will cover you for normal in-patient payments up to the level of cover within your plan. Health insurance from Aviva gives you peace of mind that you are covered for every eventuality during the birth of your baby, giving you more time to focus on having a happy, healthy pregnancy.

Multiple Births

If you're expecting multiple bundles of joy, you'll be delighted to know that health insurance from Aviva takes care of them all. So whether it's 2 or 3 it's one less worry on your mind. If you happen to have any major complications, or if you need a non-elective caesarean section delivery, we'll cover you for normal in-patient payments up to the level of cover within your plan. That way you can get the support you need so that you can spend more time enjoying your new arrivals.

Additional information

Aviva have all your questions covered. Whether it's caesarean sections, expecting twins or sorting out your pregnancy finances, Aviva have the answers for you. For more information, visit us at www.avivahealth.ie

Managing Your Finances – Med 1

As an Aviva member, we are looking out for you and your pregnancy expenses too. Did you know that you're entitled to tax benefits and refunds along with your health insurance from Aviva?

Tax relief is available on health expenses which haven't been refunded or won't be refunded by your health insurer – for yourself and/or your dependants. This could put a lot more money back into your pocket!

You can receive money back for your health expenses by completing a MED 1 form. This form can be used by PAYE employees and the self-employed and it can be downloaded from www.revenue.ie. You can also submit your claim online.

It's really very easy to get the most from your tax benefits. Just make sure you keep all the receipts from your health expenses. For more info on how to claim your expenses, log onto www.avivahealth.ie



At Aviva, we are looking out for your pregnancy and baby's health. We hope that you found the details in this brochure useful. Like all of our benefits, our maternity benefits will keep evolving as time goes on and new benefits become available. For the most up to date details on all of our benefits please visit us at www.avivahealth.ie.

Aviva would like to wish you a very happy healthy pregnancy and all the best for when your bundle of joy arrives.

This brochure gives an overview of Aviva's maternity benefits. For full details of all the benefits and to view terms and conditions, please visit www.avivahealth.ie or refer to the relevant membership handbook. Terms and conditions apply.

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