

Maternity Programme Guide 2026

Overview

Pregnancy is an extraordinary experience. It is one of the highlights of a woman's life - most women will say that pregnancy and childbirth are experiences that they will never forget.

Pregnant members and dependants of MEDIPOS Medical Scheme have access to the maternity benefits. The benefits are comprehensive and designed with the needs of expectant parents and their support network in mind.

This document will tell you how you will be covered for pregnancy and childbirth.

About some of the terms we use in this document

There may be some terms in the document that you may not be familiar with. Here are the meanings of these terms.

Maternity benefits available

	OPTION A, B and B Classic	OPTION C
Antenatal classes	5 classes per pregnancy	5 classes per pregnancy
Antenatal consultations	9 consultations per pregnancy	8 consultations per pregnancy
2D ultrasound scans	2 scans per pregnancy	2 scans per pregnancy
Blood grouping test	1 test per pregnancy	1 test per pregnancy
Flu vaccination	1 vaccination per pregnancy	1 vaccination per pregnancy
Haemoglobin measurement test	2 tests per pregnancy	2 tests per pregnancy
Hearing screening test	1 test per newborn	1 test per newborn
Mental health visit with a psychologist	2 visits per pregnancy	2 visits per pregnancy
Nutritional assessment	1 assessment per pregnancy	1 assessment per pregnancy
Post-natal mid-wife visit	6 visits per pregnancy	6 visits per pregnancy
Venereal Disease Research Laboratory test	1 test per pregnancy	1 test per pregnancy
Breastfeeding visit with a nurse or specialist	1 visit per pregnancy	1 visit per pregnancy
Congenital hypothyroidism test	1 test per pregnancy	1 test per pregnancy
Full blood count screening	1 screening per pregnancy	1 screening per pregnancy
Urine analysis test	12 tests per pregnancy	No benefit
Antenatal vitamins	R 130 per pregnancy	R 130 per pregnancy

Hospital cover

Remember to pre-authorise the birth of your baby

Pre-authorising your admission for the delivery is an important requirement to ensure cover for you and your baby. It will also help you understand how we cover your delivery. You can pre-authorise your delivery by calling us on **0860 100 078**.

All you need to pre-authorise your delivery is your expected delivery date, the name of the hospital or clinic where you will be admitted for the birth of your baby, and your treating healthcare provider's name. Please note that a co-payment of R2 640 will apply if you fail to pre-authorise prior to admission.

Members on Option B Classic and Option C must use a facility on their benefit option hospital network. If you use a hospital not on the network, you will be liable for a R 10 000 out of network deductible. This is payable upfront by you to the hospital.

The in-hospital maternity benefit covers you for the following:

Normal delivery – three days (two nights)

Caesarean delivery – four days (three nights)

Thereafter, no further benefits shall be paid for unless the stay is further authorised and approved with extended periods not exceeding 24 hours at a time.

We cover home births or birthing home deliveries with a registered midwife

We pay for home births, or birthing home deliveries from your Hospital Benefit up to the Medical Scheme Rate (MSR). We will cover the costs of a registered midwife in our network with a valid practice number only. If you choose to use a midwife that is not in our network, you will have to pay the difference between the amount charged and what we pay. Visit www.medipos.co.za under Hospital and Doctor Visits > Find a healthcare provider to find a midwife in our network.

We cover doulas from your day-to-day benefit

A doula is a person who gives support, help and advice to a woman during pregnancy, as well as during and after birth. Doula services are covered from the available funds allocated to your day-to-day funds where applicable.

We cover water births in hospital, at birthing homes or at home

You have cover for a water birth in hospital for the approved stay. If you choose to have a water birth at home, we will pay for the cost of the hire of a birthing pool from your Hospital Benefit up to the Medical Scheme Rate (MSR). This must be hired from a registered provider who has a valid practice number.

In addition, if you choose to use a midwife that is not in our network, you will have to pay the difference between the amount charged and what the Scheme pays. Visit www.medipos.co.za under Hospital and Doctor Visits > Find a healthcare provider to find a provider in our network.

There are certain items we do not cover

- Mother and baby packs that hospitals supply
- The bed-booking fee that some hospitals may require you to pay
- Your lodging or boarding fees if your baby needs to stay in hospital for longer and you choose to stay on.

Adding your newborn to your membership

Register your baby on your membership within two months of their birth

To make sure we cover all medical treatment for your baby, you must register your baby on the Scheme within 60 days from their date of birth. Log in to www.medipos.co.za to register your baby on your membership.

Your baby will be registered as a dependant from their date of birth. A baby born before the 15th of the month will result in an increased contribution from the first day of the month of birth. If the birth took place on the 15th or later, your contribution would only increase from the first day of the following month.

For example:

- If your baby is born on 7 July, they will have cover for the whole of July. You will pay for their membership from 1 July onwards.
- If your baby is born on the 17 July, they will have cover from the day of their birth, but your contribution will only increase from 1 August.

If you add your baby to your membership within the first three months after they are born, we will not do any underwriting on their membership (this means there will be no waiting periods or penalties).

You do not have to include your newborn's identity number when you add them to your MEDiPOS membership. We can use your baby's date of birth, and you can send us a copy of their birth certificate once you have received it.

Complaints process

You may lodge a complaint or query with MEDIPOS directly on 0860 100 078 or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following MEDIPOS's internal disputes process.

Members who wish to approach the Council for Medical Schemes for assistance, may do so in writing to:

Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email complaints@medicalschemes.co.za.

Customer Care Centre: 0861 123 267

Website: www.medicalschemes.co.za

Contact us

You can call us on **0860 100 078** or visit www.medipos.co.za for more information.