



Special delivery

Get to know your maternity benefits

We're glad to be with you at this exciting time. In this guide, you'll find information on programs, resources and benefits available to help during pregnancy, for the birth of your baby and after delivery.



Support throughout pregnancy

Be sure to get the support you need on this special journey. A great place to start is to find a network doctor you feel comfortable with. You can access the provider search tool on your:

- Aetna® member website at [Aetna.com](https://www.aetna.com)
- Aetna HealthSM app



Need some help? Your Aetna Concierge can help you understand your benefits and coordinate your care. Call **1-800-884-9565 (TTY: 711)** to:

- Learn about programs and resources.
- Find an ob/gyn, pediatrician or other specialist.
- Understand your maternity and baby coverage.
- Receive one-to-one support for a high-risk pregnancy. Ask to speak with a nurse care manager.
- Receive one-to-one support for fertility services. Ask to speak with a Fertility Advocate.



Resources

Here are some programs and resources that can help support you before and after the baby arrives.

Aetna® maternity support

We're here to help you throughout your journey, from pregnancy to parenthood. Find trusted resources by phone and online to answer your questions and provide information for every stage along the way.

Aetna Enhanced Maternity Program™

With the Aetna Enhanced Maternity Program, you can count on us to support you throughout your entire pregnancy journey. The program is included in your Aetna plan. To get started:

- Text BABY to 66902.*
- Enroll on your Aetna member website.
- Call us at **1-800-272-3531 (TTY: 711)** weekdays from 8 AM to 7 PM ET.

You'll learn about what to expect before and after delivery, early labor symptoms, newborn care and more. We can also:

- Offer you phone-based genetic counseling and screening, as well as convenient, confidential and cost-effective genetic testing
- Help you make informed decisions throughout your pregnancy
- Provide personalized nurse support for at-risk pregnancies
- Give you advice on lowering your risk for early labor
- Help you cope with postpartum depression

Enroll early and get a reward when you sign up by the 16th week of pregnancy.

Maternity Support Center

Log in at [Aetna.com](https://www.aetna.com) to access the Maternity Support Center. Find information on planning for baby, pregnancy and post-delivery, including:

- Pre-pregnancy checklists
- Coverage details, like ultrasound costs
- Breastfeeding and postpartum support
- Baby-care tips

*You'll receive a one-time automated text message with a link to information about the Aetna Maternity Support Center. Consent is not a condition, directly or indirectly, of purchase or participation. Message and data rates may apply. Text HELP to 66902 for info. Text STOP to 66902 to cancel. Full terms and conditions and privacy can be accessed [here](#).



Resources *continued*

Emotional support

Stress can come with big changes like a new baby on the way. Be sure to take care of your mental health, as well as your physical health. Try one of these resources for some extra support, from self-help tools to face-to-face sessions.

Your medical plan

Your Aetna® medical plan covers inpatient and outpatient behavioral health treatment. Services are covered the same as other care under your medical plan. Call your Aetna Concierge and ask to speak with a Behavioral Health Specialist at **1-800-884-9565 (TTY: 711)**.

Spring Health

Spring Health, Adobe's Employee Assistance Program (EAP) provider, gives you easy access to confidential, short-term counseling services and additional work-life resources. You're eligible for up to **10 free sessions** each calendar year.

To enroll:

- Go to [Adobe.SpringHealth.com](https://www.adobe.com/springhealth), access code: adobe.
- Call **240-558-5796**. For crisis support and immediate assistance, press 2.
- Download the Spring Health Mobile app.

Teladoc®

Teladoc offers video sessions with a psychiatrist, psychologist or other behavioral health provider.

- Psychiatrist (initial visit): \$190 per session
- Psychiatrist (ongoing visit): \$95 per session
- Psychologist, licensed clinical social work, counselor or therapist: \$85 per session

Set up your account at [Teladoc.com/Aetna](https://www.teladoc.com/Aetna). When you want to use the service, visit the site or call **1-855-835-2362**.

AbleTo

AbleTo is an eight-week program that lets you talk by phone or video with a therapist. Get help with issues such as depression, anxiety, postnatal recovery and caregiver stress. To get started, call AbleTo at **1-844-422-5386**. The program is covered at 100% once you've met your annual deductible.

Behavioral health televideo

Behavioral health televideo counseling services let you get counseling from anywhere for the same cost as an office visit. To get started, call the provider group for your area:

If you live in	Contact	At
Any state or the District of Columbia	MDLIVE®	1-855-824-2170 MDLIVE.com/BHCOMM (accepts patients age 10 and older)
California, Delaware, Florida, Illinois, Missouri, New Jersey, New York, Pennsylvania, Texas, Utah, Virginia	Array AtHome Care	1-800-442-8938 ArrayBC.com/Patients (accepts patients age 5 and older)
All states not covered by Array AtHome Care	Telemetrynd	1-866-991-2103 (accepts patients age 18 and older)





How the plan pays

Here's how your plan covers services after you meet your annual deductible:

Plan provisions	Aetna HealthSave		Aetna HealthSave Basic		Aetna Out of Area HealthSave
	In network	Out of network*	In network	Out of network*	In network
Routine prenatal care (See Routine vs. diagnostic prenatal care on page 6.)	100%, not subject to the deductible	70%	100%, not subject to the deductible	60%	100%, not subject to the deductible
Global delivery fee Includes delivery and postnatal ob/gyn visits**	90%	70%	80%	60%	80%
Lab tests	90%	70%	80%	60%	80%
Ultrasounds	90%	70%	80%	60%	80%
Inpatient hospital (3 days for vaginal delivery and 5 days for C-section)**	90%	70%	80%	60%	80%
Lactation consultation	100%, not subject to the deductible	70%	100%, not subject to the deductible	60%	100%, not subject to the deductible
Breast pump	100%, not subject to the deductible	70%	100%, not subject to the deductible	60%	100%, not subject to the deductible
Well-baby visits	100%, not subject to the deductible	70%	100%, not subject to the deductible	60%	100%, not subject to the deductible
Prescription drugs After you meet your deductible, you pay the following copays when you use a network pharmacy. You'll pay more if you use an out-of-network pharmacy.					
Retail or CVS Specialty® pharmacy 30-day supply***	\$15 for generics \$45 for brand-name drugs on the Aetna Performance Drug List \$65 for other brand-name drugs				
Mail order or CVS Pharmacy® 90-day supply***	\$30 for generics \$90 for brand-name drugs on the Aetna Performance Drug List \$130 for other brand-name drugs				

* If you go outside the network, your share of costs is not based on a negotiated amount, but rather on the recognized amount/charge. You may be responsible for the entire difference between what the provider bills and the recognized amount/charge. And that additional amount does not count toward your out-of-pocket maximum.

** All inpatient and certain outpatient services require prior authorization.

*** Reduced benefits if drugs are obtained at an out-of-network pharmacy. Copays count toward your out-of-pocket maximum.

Prior authorization

Your medical plan requires prior authorization for a hospital stay and genetic testing. As long as you stay in the network, your doctor will take care of getting the authorization.

If you go outside the network, ask your doctor to contact Aetna® to start the process. If the doctor doesn't handle this process, you may need to call Aetna yourself.



Know your benefits



Most prenatal, delivery and postnatal services are covered under your medical plan. Some services may be covered as preventive care at 100%, while others may be subject to the deductible and coinsurance. It's important to understand how services are covered and that you might need to pay some expenses out of your pocket.

Pregnancy	<p>Genetic testing The Aetna Enhanced Maternity Program™ offers genetic testing and genetic counseling by phone at low discounted rates. Call 1-800-272-3531 (TTY: 711) to learn more.</p> <p>Routine prenatal care Covered at 100% in network. See Routine vs. diagnostic prenatal care on page 6.</p> <p>Covered maternity services Include lab work, ultrasounds, prenatal vitamins, maternity pantyhose and the fetal non-stress test.</p> <p>Parenting, prenatal and birthing classes Not covered.</p>
Delivery	<p>Birthing centers and midwives Covered the same as other medical expenses.</p> <p>Doulas Doulas are not recognized medical providers and are not covered.</p> <p>Inpatient delivery</p> <ul style="list-style-type: none"> • Hospital charges, including room, board and miscellaneous charges, are covered the same as other medical expenses. • Ob/gyn charges are covered under the global delivery fee.*
After delivery	<p>Baby's doctor visits</p> <ul style="list-style-type: none"> • Routine checkups, including immunizations, are covered at 100% in network. • Sick visits are covered the same as other medical expenses. <p>Breast pumps and lactation consultations Covered at 100% when you use network providers.</p> <p>In-hospital baby care after delivery Includes circumcision, pediatrician and nursery care and is covered under the baby's medical coverage.</p> <p>Postnatal visits Covered under the global delivery fee.*</p>

*The global delivery fee is a one-time fee billed after delivery. It includes delivery and postnatal ob/gyn visits. Other charges are billed at the time of service.

NOTE: Deductibles and coinsurance limits start over each plan year on January 1. Keep this in mind if your delivery date is expected in the new plan year.

Routine vs. diagnostic prenatal care

Routine prenatal care and diagnostic care are covered differently, so it's important to understand the difference so you know what you can expect to pay.

Here are some examples. You can always call your Aetna Concierge at **1-800-884-9565 (TTY: 711)** if you're not sure.

Preventive

Routine prenatal care is considered preventive and is covered at 100%, as long as you stay in the network. Examples include:

- Routine prenatal visits, including physical exam and blood pressure check
- Checking baby's heart
- Routine urinalysis
- Anemia screenings
- Bacteriuria, urinary tract or other infection screenings
- Diabetes screenings
- Expanded counseling on tobacco use
- Hepatitis B counseling (at the first prenatal visit)
- Maternal depression screening and counseling
- Rh incompatibility screening, with follow-up testing for women at higher risk

Diagnostic

Diagnostic prenatal care is not preventive and is subject to your deductible and coinsurance. Examples include:

- Non-routine prenatal visits
- Specialist visits
- Amniocentesis
- Fetal stress tests
- Ultrasounds
- Non-routine lab tests

Miscarriage

During this difficult time, the last thing you need is unexpected medical bills. So we want to be sure you know how your care is covered. Since a miscarriage is not routine prenatal care, all associated medical expenses would be subject to your deductible and coinsurance.

If you need emotional support during this challenging time, be sure to take advantage of the emotional well-being resources described on page 3.





Timeline for a healthy pregnancy

Use this chart as a guideline for what to expect at doctor visits.

0-28 weeks	28-36 weeks	36 weeks to birth
Visits every four weeks	Visits every two weeks	Visits every week
Initial medical history	Physical exam	Physical exam
Physical exam	Weight	Weight
Weight	Blood pressure	Blood pressure
Pregnancy test	Urine test	Urine test
Blood pressure	Check baby's heart	Check baby's heart
Urine test	Ultrasound if needed*	Ultrasound if needed*
Check baby's heart	Quad screen*	
Ultrasound if needed*	Tdap, RhoGAM (if Rh negative)*	
CVS/amniocentesis if needed*	Kick counts	
Blood tests	Labor and delivery precautions	

Don't forget to keep up with your regular preventive dental care during your pregnancy.

*Billed outside of global delivery fee.





Preparing for a newborn

It's not too soon to start understanding and planning for the benefits available after the baby arrives.

Leave benefits

Adobe maternity leave benefits include medical disability leave and parental leave. For more information, please review the [Leaves of absence](#) page on [Benefits.Adobe.com](#).

Medical coverage for baby

You may add your baby to your medical coverage, but you only have 31 days from your baby's date of birth to do it. Visit the [Adobe benefits enrollment site](#) to enroll or make other changes to your benefits. Once you complete the enrollment, you'll receive new ID cards.

Breast milk transportation

Milk Stork is a breast milk delivery service for moms traveling on Adobe business. The service provides no-fuss, refrigerated, express shipping or easy toting of breast milk home to your baby.

To learn more or schedule service, visit [MilkStork.com/adobe](#) or call **1-888-207-6909**.

Childcare resources

Through **TRI-AD**, you have access to a Dependent Care Flexible Spending Account (FSA) that, if you're eligible, allows you to set aside pre-tax dollars to reimburse childcare expenses. When you enroll, Adobe makes a contribution, too! Visit the [Adobe benefits enrollment site](#) to enroll or make changes.

To learn more, review the [Dependent Care FSA](#) page on [Benefits.Adobe.com](#) or call TRI-AD at **1-855-482-3623**.

Bright Horizons® offers resources and discounts for daycare options, as well as support for special needs children:

- In-center care
- Babysitters and nannies
- Backup care
- Special needs support

To learn more, visit [Clients.BrightHorizons.com/adobe](#) (username: ASI, password: Benefits4You) or call **1-877-242-2737**.

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