

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
- Aetna Health℠ app

Need some help? Your Aetna Service Advocate 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.

Policies and plans are insured and/or administered by Aetna Life Insurance Company or its affiliates (Aetna).

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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 Healthy Chapters™

This enhanced no-cost program includes family-building support for both men and women throughout your reproductive health journey. To get started:

- Text **BABY** to 66902.*
- Enroll on your Aetna member website.
- Call your Aetna Service Advocate at 1-800-884-9565 (TTY: 711).

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
- Offer fertility and maternity navigators for one-on-one guidance
- 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
- Provide virtual care and personalized resources to support your physical and mental well-being, including 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 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. Access the full terms and conditions and privacy policy here.

ASHCare

ASHCare can help you recover from pelvic health issues experienced during and after pregnancy.

Services include:

- Live, virtual sessions with a dedicated physical therapist
- A custom home exercise program
- A concierge to answer questions, set up your first session and guide you through the program
- A well-being coach to help you in areas such as healthy eating, stress management and weight control

Visit ASHCare.com/vptr/aetnapelvichealth or call 1-833-695-1779 to see if you're eligible and to get started. Costs are subject to your medical plan cost share.

SimpliFed

SimpliFed offers one-on-one virtual baby feeding support at no cost to you. Get help with:

- **Breastfeeding**
- Latch and positioning
- Low supply or oversupply
- Cracked or sore nipples
- Pumping
- **Formula feeding**
- Formula and bottle prep
- Pace feeding
- Combo feeding
- **Transitions**
- Prenatal baby feeding plan
- Returning to work
- Traveling
- Introducing solid foods
- Weaning

Learn more at SimpliFed.com. To get started, click **Start Getting Care** or text **BABY** to 1-888-458-1364.

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 along with your physical health. Try one of these resources for some extra support, from self-help tools to face-to-face sessions.

Spring Health

Spring Health, Adobe's Employee Assistance Program (EAP) provider, gives you easy access to confidential, short-term counseling services and work-life resources. You're eligible for up to **12 no-cost counseling sessions** each calendar year.

To enroll:

- Go to Adobe.SpringHealth.com, access code: **adobe**.
- Call 240-558-5796. For crisis support and immediate assistance, press 2.
- Download the Spring Health Mobile app.

Teladoc Health

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

- Psychiatrist initial visit: $215 or less per session*
- Psychiatrist ongoing visit: $100 or less per session*
- Psychologist, licensed clinical social worker, counselor or therapist: $90 or less per session*

Set up your account at TeladocHealth.com/aetna. When you want to use the service, visit the site or call 1-855-835-2362.

*$25 copay if you're in the **Aetna HealthSelect EPO** plan

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 Service Advocate at 1-800-884-9565 (TTY: 711) and ask to speak with a behavioral health specialist.

Aetna behavioral health televideo

Behavioral health televideo services provide counseling from anywhere for the same cost as an office visit. To get started, call one of the provider groups below. For additional options, log in at Aetna.com and select **Get Quick Care** or call your Aetna Service Advocate at 1-800-884-9565 (TTY: 711).

Contact	At
Alma Health	HelloAlma.com/aetna accepts patients age 5 and older
Array	1-800-442-8938 ArrayBC.com accepts patients age 5 and older
Telemynd	1-866-991-2103 Telemynd.com/aetna accepts patients age 5 and older



How your plan pays

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

Plan provisions	Aetna HealthSave Basic		Aetna HealthSave		Aetna HealthSelect EPO
	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	60%	100%, not subject to the deductible	70%	100%, not subject to the deductible
Global delivery fee Includes delivery and postnatal Ob/Gyn visits**	80%	60%	90%	70%	You pay $25 for PCP and Ob/Gyn, $40 for other specialists, not subject to deductible
Lab tests	80%	60%	90%	70%	You pay $25, not subject to deductible
Ultrasounds	80%	60%	90%	70%	90%
Inpatient hospital (3 days for vaginal delivery and 5 days for C-section)**	80%	60%	90%	70%	90%
Lactation consultation	100%, not subject to the deductible	60%	100%, not subject to the deductible	70%	100%, not subject to the deductible
Breast pump	100%, not subject to the deductible	60%	100%, not subject to the deductible	70%	100%, not subject to the deductible
Well-baby visits	100%, not subject to the deductible	60%	100%, not subject to the deductible	70%	100%, not subject to the deductible

Prescription drugs

You pay the following copays when you use a network pharmacy.

For **Aetna HealthSave Basic** and **Aetna HealthSave**: You must meet your deductible before copays apply. You'll pay more if you use an out-of-network pharmacy.*

For **Aetna HealthSelect EPO**: You do not need to meet your deductible before copays apply. There's no coverage when you use an out-of-network pharmacy unless it's an emergency.

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 (no out-of-network coverage for **Aetna HealthSelect EPO** unless it's an emergency), 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 doesn't count toward your out-of-pocket maximum.

**All inpatient and certain outpatient services require advance approval (precertification).

***Copays count toward your out-of-pocket maximum.



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	**Genetic testing** Aetna Healthy Chapters™ offers genetic testing and genetic counseling by phone at low discounted rates. Call your Aetna Service Advocate at 1-800-884-9565 (TTY: 711) to learn more. **Routine prenatal care** Covered at 100% in network. See Routine vs. diagnostic prenatal care on page 6. **Covered maternity services** Include lab work, ultrasounds, prenatal vitamins, maternity pantyhose and the fetal non-stress test. **Parenting, prenatal and birthing classes** Not covered.
Delivery	**Birthing centers and midwives** Covered the same as other medical expenses. **Doulas** Doulas are not recognized medical providers and are not covered. **Inpatient delivery** • **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	**Baby's doctor visits** • **Routine checkups**, including immunizations, are covered at 100% in network. • **Sick visits** are covered the same as other medical expenses. **Breast pumps and lactation consultations** Covered at 100% when you use network providers. **In-hospital baby care after delivery** Includes circumcision, pediatrician and nursery care and is covered under the baby's medical coverage. **Postnatal visits** Covered under the global delivery fee.*

*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.

Getting preapproval

Your medical plan requires advance approval (called precertification) for a hospital stay and genetic testing. If you use an in-network provider, they'll handle precertification for you.

If you use an out-of-network provider, it's not covered under the **Aetna HealthSelect EPO** plan. If you're in the **Aetna HealthSave Basic** plan or **Aetna HealthSave** plan, ask the provider to call Aetna® at 1-888-632-3862 (TTY: 711) to start the process. If they don't provide this service, you'll need to call Aetna yourself.

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 Service Advocate 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 Leaves of absence 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 so. 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 510-356-0221.

Childcare resources

Through **HealthEquity**, 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 Dependent Care FSA on Benefits.Adobe.com or call HealthEquity at 1-866-346-5800.

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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