

THE NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT (NMHPA)

The Newborns' and Mothers' Health Protection Act of 1996 (NMHPA) affects the amount of time you and your newborn child are covered for a hospital stay following childbirth. This law applies both to the mother and the newborn covered by this Plan. In general, this plan may NOT restrict benefits for a Hospital stay in connection with childbirth to less than 48 hours following a vaginal delivery or 96 hours following a delivery by cesarean section.

If you deliver in the Hospital, the 48-hour (or 96-hour) period starts at the time of delivery. If you deliver outside the Hospital and you are later admitted to the Hospital in connection with childbirth, the period begins at the time of the admission.

Although the NMHPA prohibits this Plan from restricting the length of a hospital stay in connection with childbirth, this Plan does not have to cover the full 48 or 96 hours in all cases. If an attending provider, after speaking with you, determines that either you or your child can be discharged before the 48-hour (or 96-hour) period, this Plan does not have to continue covering the stay for whichever one of you is ready for discharge. An attending provider is an individual, licensed under State law, who is directly responsible for providing maternity or pediatric care to you or your newborn child. In addition to Physicians, an individual such as a nurse midwife, physician assistant, or nurse practitioner may be an attending provider. This Plan, Hospital, insurance company, or HMO would NOT be an attending provider.

The Plan benefits relating to this Act are found in the benefits section of this SPD. Your health coverage provided by this Fund complies with NMHPA standards.