Maternity and the Master Policy

The Blue Cross Blue Shield of Florida plans for Florida State University provide maternity coverage for enrolled students, post doctorate fellows, visiting scholars and dependents enrolled in the insurance plans.

**What happens when an individual conceives while covered under the plan but will deliver after the plan terminates (A.) or after eligibility under the plan terminates (B.)?**

**A. Termination of the School Master Policy** means that Blue Cross Blue Shield of Florida (BCBSF) would no longer be the insurance carrier for Florida State University. In the event an insured person is pregnant as of the termination date of the School Master Policy, BCBSF

1. will provide a limited extension of the maternity expense benefits provided under the plan, provided the pregnancy commenced while the pregnant individual was covered under the School Master Policy.
2. This extension of benefits is for covered services necessary to treat the pregnancy only. The newborn’s charges and basic maternity benefits would fall under the extension provision.
3. This extension of benefits will automatically terminate on the date of the birth of the child.
4. An individual is not required to be totally disabled in order to be eligible for this extension of benefits.
5. Only the pregnant individual may contact BCBSF’s customer service number, 1-800-664-5295, to apply for extension of benefits. For extension of benefits, the pregnant individual will provide BCBSF customer service:
   a. Expected due date,
   b. Name of treating physician, and
   c. Name of delivering hospital.

**B. In the event an insured person is pregnant on the termination date of coverage and the School Master Policy remains in effect,**

1. If the pregnant individual is a currently enrolled student in Florida State University, the student would remain eligible to purchase the insurance beyond the termination date of coverage contingent upon their intent to reenroll in Florida State University following the end of the pregnancy.
   a. Expenses incurred relative to the pregnancy and delivery would be covered expenses.
   b. Expenses for routine nursery care and newborn screenings as dictated by state statute would be covered expenses.
2. Coverage for graduating students, post doctoral fellows, visiting scholars and dependents would end as of the end date of the coverage.
   a. Such individuals will no longer eligible for the Florida State University insurance.
   b. Once coverage terminates, the individual will be eligible to convert their coverage to an individual BCBSF policy, by contacting BCBSF Conversion Department, 1-800-766-3737.
   c. Individuals whose providers bill globally for maternity/delivery care should insure that their providers understand when coverage will end.