

MATERNITY GUIDE

GEMS strives to provide members with access to excellent, comprehensive, and affordable healthcare.



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Introduction

Congratulations on your pregnancy and welcome to the GEMS Maternity Programme.

The programme aims to ensure that you receive access to the best healthcare benefits and advisory services during your pregnancy. This will help you make informed choices and take better care of yourself during this time. If you have pregnancy-associated risks, the GEMS Maternity Programme will support you in managing the risks and reducing any possible complications.



Your Maternity Journey





Starts Here

Early registration.

Register on the Maternity Programme through one of our channels listed below as soon as your pregnancy is confirmed.



You will receive your maternity bag from 27 weeks of pregnancy. And you will need to book your hospital bed and receive pre-authorisation.



You will continue to receive **support** from the midwife and psycho-social team after the delivery of your baby.



You will receive a welcome SMS and pack with our Pregnancy handbook and a Maternity Programme Guide.



Don't forget to register your newborn as a **GEMS** dependant within 60 days of birth.

Maternity Programme helpline: 0800 00 4367

Email:

maternity@gems.gov.za

WhatsApp: 063 790 7641

Online portal:

www.gems.gov.za



Your maternity care plan benefits are allocated to you.



A dedicated **midwife** will support you through your pregnancy, offering care for chronic or high-risk conditions, psycho-social support, with preventative health guidance.

Maternity Care and Support Services

The care and support services that form part of the Maternity Care Plan are as follows:

Service	Care and support intervention	Value
Telephone support	A midwife will contact you for a health risk assessment and scheduled follow-up support calls for every trimester of your pregnancy. High-risk cases will receive monthly support calls. A high-risk pregnancy refers to pregnancy where there is an increased chance of complications for the mother or baby. This could be due to: • Maternal age (under 18 or over 35) • Chronic medical conditions (e.g., diabetes, hypertension, asthma, HIV) • Multiple pregnancies (twins, triplets, or more) • History of pregnancy complications (e.g., preterm labour, pre-eclampsia, stillbirth) • Genetic conditions (family history of chromosomal abnormalities) • Infections that could affect the baby (e.g., HIV, syphilis, rubella) How GEMS Supports High-Risk Pregnancies: Regular check-ups with specialist doctors or midwives. Additional tests such as Non-Invasive Prenatal Testing (NIPT). Monthly support calls from a GEMS midwife. Psycho-social counselling for emotional support.	You will be assigned your own midwife who will provide telephone consultations to support you and uncover vital risk factors, which will ensure you receive appropriate care. You will receive all the information you need to maintain optimal well-being before, during and after your pregnancy. You can also contact your midwife anytime during your pregnancy for advice, support, or information.

Service	Care and support intervention	Value
Telephone psychosocial support	Unlimited access to the telephone psychosocial service up to six weeks postnatal.	During pregnancy, you may experience stress or anxiety. The GEMS Maternity Support Programme offers you access to telephonic counselling whilst registered on the programme.
Correspondence items	Welcome SMS, Pregnancy Handbook and Programme Guide.	You will receive a free practical pregnancy handbook and Maternity Programme Guide through postal services to help keep you informed and guide you through the maternity journey.
High-risk maternity support	Monthly follow-up support calls and referral to relevant Disease Management services and resources.	If your pregnancy is considered high-risk, the Maternity Programme will provide you with support services created specifically for high- risk pregnancies.
Postnatal well-being and return to work support	A support call from a midwife at six weeks postnatal. Unlimited access to telephonic psycho-social counselling up to 12 months after giving birth.	The midwife will keep in touch with you after you give birth to provide you with support in the first weeks after giving birth. Our psycho-social service is also available to assist you during any challenges and when planning your return to the workplace.

Pregnancy and HIV/AIDS

As an expectant mom, you want to be sure that you are taking steps that will have the best outcome for you and your unborn child. It is very important that you know your HIV status. The GEMS Maternity Programme provides two (2) HIV tests during your pregnancy as part of your care plan. The first test must be done in your first trimester, and the other in the third trimester of pregnancy. If you are HIV positive, it is important to ensure that you are healthy throughout your pregnancy and that you take all the necessary steps to reduce the possibility of your baby being born HIV positive.

Our healthcare professionals will inform you how to protect your unborn child from being infected. You will also be advised on your nutritional requirements for your health and that of your baby.

NOTE: If you are HIV positive, your doctor must register you on the HIV/AIDS Disease Management Programme (DMP) immediately so you may receive treatment to prevent the transmission of the HIV virus from you to your baby. This also includes treatment for your newborn baby from birth up to six (6) weeks postnatal.

Application forms for the HIV/AIDS programme are available at www. gems.gov.za. Call the confidential HIV/AIDS DMP number on 0800 00 4367, send a fax to 0800 436 732, send a please call me to 0838 436 764, or email hiv@gems.gov.za.

High-Risk Maternity Benefits

Your midwife will guide and support you to access care and funding for high-risk maternity conditions, to ensure that you have sufficient consultations and procedures to maintain a healthy pregnancy. Non-Invasive Prenatal Testing (NIPT) is available for member with medium- and high-risk pregnancies, to assist with determining the possible risk of the baby being born with certain genetic abnormalities. The NIPT is a blood test that can be done as early as nine weeks into your pregnancy.

Medium-Risk Pregnancy

A medium-risk pregnancy falls between low-risk and high-risk categories. This means that while there is an increased chance of complications, they are generally manageable with closer monitoring and special precautions.

Examples of Medium-Risk Pregnancies:

- Maternal age above 35 (as some risks slightly increase with age).
- Mildly elevated blood pressure (prehypertension), but no diagnosis of hypertension.

- Overweight or slightly obese mothers (BMI between 25-30).
- History of previous pregnancy complications (e.g., previous preterm labour, previous gestational diabetes, or mild pre-eclampsia).
- A family history of genetic disorders, but without current pregnancy complications.
- A pregnancy with some early signs of possible complications, such as mild gestational diabetes that is well-controlled with diet.
- A previous C-section but considering a Vaginal Birth After Caesarean (VBAC) – requires closer monitoring but may not be classified as highrisk.

Management for Medium-Risk Pregnancies:

- More frequent antenatal check-ups to monitor potential risks.
- Additional screening tests, such as Non-Invasive Prenatal Testing (NIPT) if needed.
- Possible referral to a specialist (obstetrician) instead of just a general practitioner or midwife.
- Dietary and lifestyle modifications if conditions like gestational diabetes or mild hypertension are present.

Low-Risk Pregnancy

A low-risk pregnancy means that the mother and baby have no major health concerns, and the pregnancy is expected to progress without significant complications.

Examples of Low-Risk Pregnancies:

- Maternal age between 18-30 years (without chronic conditions).
- No pre-existing medical conditions (e.g., diabetes, high blood pressure, asthma, or thyroid disorders).
- Normal BMI (18.5 24.9) before pregnancy, with recommended weight gain during pregnancy.
- No history of previous pregnancy complications (e.g., no preterm birth,

- gestational diabetes, or pre-eclampsia).
- Single baby pregnancy (not twins or multiples).
- No genetic or inherited conditions in family history.

Management for Low-Risk Pregnancies:

- Routine antenatal visits following the standard maternity care plan.
- No need for extra tests beyond the standard ultrasound and blood work.
- Midwife-led care is often sufficient without requiring an obstetrician unless complications arise.
- Standard prenatal vitamin intake and healthy pregnancy habits.

Your doctor should apply for NIPT if any of the following apply to you

- Advanced Maternal age (women who are over 35).
- History of chromosomal abnormalities (women who have previously had a baby with a chromosomal abnormality).
- Ultrasound anomalies (if there were abnormalities in your first pregnancy scan).
 Women who have a family history of genetic disorders.
- Multiple pregnancy (women who are carrying twins or higher order multiples).
- Any other medical reason where your doctor feels an NIPT is necessary.

In addition, if your pregnancy is classified as high-risk due to a history of a chronic condition, you will be referred to the appropriate Chronic Disease Management Programme, for example: HIV, asthma, diabetes, or

hypertension programmes. Your treating doctor can apply for additional high-risk maternity benefits. An Ambulatory Prescribed Minimum Benefit (aPMB) form is used to apply for high-risk maternity benefits. To apply for additional high-risk maternity benefits (i.e., additional service, such as extra consultations, pathology or radiology tests). The PMB application form must be accompanied by a letter of motivation and other supporting information detailing your maternity risk condition. The application and motivation will be reviewed, and the decision will be communicated to you and your healthcare practitioner.

You can call the GEMS Maternity Call Centre on 0800 00 4367 and ask for the PMB application form or you can download it from www.gems.gov.za. The completed application form must be sent to enquiries@gems.gov.za or fax to 0861 004 367.

GEMS Maternity Programme Care Plan Ante-Natal Scheme Benefits

Your Maternity Care Plan Utilisation Guideline describes your care plan during and after your pregnancy. It explains which maternity benefits you may access and when and how often you should visit your healthcare provider. The benefits are pre-determined and designed to provide you and your doctor with an overview of what the Scheme covers. The below guides will assist your doctor in claiming from the correct benefit for ante-natal consultations.



ICD Code Condition List

ICD (International Classification of Diseases) codes are used by doctors and healthcare providers to classify medical conditions for billing and treatment. If a provider submits a claim using an incorrect ICD code, it may affect benefit payments or cause a delay in processing claims.

Members are encouraged to review their claims through the GEMS member portal or call customer

support at 0800 00 4367 if they believe an incorrect code may have been used.

If a member believes a claim was incorrectly processed, they can dispute the claim by contacting the GEMS Claims Department at enquiries@gems.gov.za and submitting a written appeal along with supporting medical documents.

ICD Code	Code Description
Z34.0	Supervision of normal first pregnancy
Z34.8	Supervision of other normal pregnancy
Z34.9	Supervision of normal pregnancy, unspecified
Z35.0	Supervision of pregnancy with history of infertility
Z35.1	Supervision of pregnancy with history of abortive outcome
Z35.2	Supervision of pregnancy with other poor reproductive or obstetric history
Z35.3	Supervision of pregnancy with history of insufficient ante-natal care
Z35.4	Supervision of pregnancy with grand multiparity
Z35.5	Supervision of elderly primigravida
Z35.6	Supervision of very young primigravida
Z35.7	Supervision of high-risk pregnancy due to social problems
Z35.8	Supervision of other high-risk pregnancies
Z35.9	Supervision of high-risk pregnancy unspecified
Z36.0	Ante-natal screening for chromosomal anomalies
Z36.1	Ante-natal screening for raised alpha-fetoprotein level
Z36.2	Other ante-natal screening based on amniocentesis
Z36.3	Ante-natal screening for malformations using ultrasound and other physical methods
Z36.4	Ante-natal screening for foetal growth retardation using ultrasound and other physical methods
Z36.5	Ante-natal screening for isoimmunisation
Z36.8	Other ante-natal screening

Are you pregnant or thinking of falling pregnant?

These guidelines will help you optimise the maternity benefits that are available to you when you are registered on the Maternity Programme. Please contact the GEMS Maternity Programme on 0800 00 4367 for more information on these benefits.

Benefit / Tariff Codes	Services	1st trimester		2nd trin	nester (13 - 26	weeks)		3rd trin	nester (27 - 40 postnatal) weeks)	Postnatal
		≤ 12 weeks	13-15 weeks	16 weeks	20 weeks	20-24 weeks	26 weeks	27-28 weeks	32 weeks	38 weeks	41- 42 weeks
0000190/0000191, 000192,*88420	FP/Midwife/Gynaecologist Consultation (Blood-Pressure, Weight, Height, Urine test) Two of the five second-trimester consultations can be used for gynaecological consultations	\checkmark	\checkmark	✓	\checkmark	✓	\checkmark				
0003755	Blood test: Full blood count-Haemoglobin test	\checkmark				\checkmark					
0003764	Blood test: Blood group with Rhesus	\checkmark									
0003932	Blood test: HIV (Elisa or other screening test)	\checkmark									
0003949	Blood test: Venereal Disease Research Laboratory (VDRL)	\checkmark									
0004188	Microscopic Urinalysis	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	
As per the maternity vitamins list	Vitamins Supplements Script	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	
0003615	2D Ultrasound: 10 - 20 weeks + nuchal translucency assessment The member has the option of the following scans that will be paid to the value of a 2D scan: 3D Ultrasound: 10 - 20 weeks + nuchal translucency assessment	✓	✓	✓	\checkmark						
0003617	2D Ultrasound: 20 - 24 weeks + detailed anatomical assessment The member has the option of the following scans that will be paid to the value of a 2D scan: 3D Ultrasound: 20 - 24 weeks					\checkmark					
0000190/0000191, 000192, *88420	Gynaecologist/Obstetrician Consultation (Blood Pressure, Weight, Height, Urine test)							\checkmark	\checkmark	\checkmark	
Maternity Support	Trimester Calls	Expect 1st Trimester call				er call	Expect Postnatal call				
Maternity Info & Content	Welcome Pack, Trimester Brochure and SMS'	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark

Every effort has been made to ensure that all information provided to you is factual and accurate. However, in the event of a dispute, the Scheme Rules shall apply. You can view the Scheme Rules on our website at www.gems.gov.za in the 'Information' section under Scheme Rules. The information provided on this correspondence is for information purposes only and cannot replace medical advice from your professional healthcare provider. The welcome letter that is received in the Welcome Pack supersedes the maternity care plan infographic. Please note that GEMS is a financial service provider.

GEMS Maternity Vitamin Formulary

Prenatal Nutrition: Nourishing You and Your Baby

A healthy and balanced diet is the most fundamental way to obtain essential vitamins and minerals during pregnancy. While whole foods should be your primary source of nutrition, prenatal vitamins play a crucial role in covering any potential nutritional gaps in your diet.

Prenatal vitamins can help to cover any nutritional gaps in your diet.

Key Benefits of Prenatal Vitamins

- Provide essential nutrients like folic acid, iron, calcium, and vitamin D.
- Support fetal development and maternal health.
- Help prevent potential nutritional deficiencies.
- Complement a balanced diet with targeted supplementation.



Maintaining Healthy Nutrition

Maintaining a nutritious diet involves:

- Eating a variety of fruits, vegetables, whole grains, and lean proteins.
- Staying hydrated.

- Avoiding processed foods and excessive sugars.
- Consulting with healthcare professionals about your specific nutritional needs.

Dietician Consultation

Depending on your benefit option, we offer personalised dietician consultations to help you:

- Develop a tailored nutrition plan.
- Address individual dietary concerns.
- Provide personalised guidance on prenatal nutrition.
- Ensure you're meeting your unique nutritional requirements.

Speak with your benefits coordinator to determine the dietician consultation services available to you.

It is important that your doctor prescribes prenatal vitamins from the **GEMS Maternity Vitamin Formulary List**.

For more information on the Maternity Vitamins, contact the GEMS Maternity Call Centre on 0800 00 4367 or visit www.gems.gov.za. Additional vitamins that are not part of the formulary list may incur out of pocket



Your First Trimester

Congratulations on your pregnancy!

Weeks 0 - 12

Welcome to your First Trimester.

Pregnancy is an extraordinary time for you and your growing baby. Your body and emotions will change like never before, while your baby will develop faster than at any other time in their life. While there may be some discomfort, it is also true that there is a special glow that comes with pregnancy. Most women say that pregnancy and childbirth are experiences they will never forget.



YOUR PREGNANCY = 40 WEEKS - 3 TRIMESTERS Of 13 WEEKS EACH

What to expect

GEMS maternity midwives will be available to assist you telephonically with information, advice, and support. You will have access to other professionals to provide support for chronic diseases and psychological challenges such as stress during your pregnancy.

What happens to your baby

- Your breasts may become more sensitive and fuller. The nipples start to enlarge and the dark areas around the nipples become darker.
- You may experience fatigue, have less energy and need to rest more often.
- Morning sickness (nausea and some vomiting) may occur throughout this trimester. Some women experience very little morning sickness while others have it all day.
- You start urinating more frequently as a result of the changing hormones and an enlarging uterus.
- It is also likely that you may experience mood swings. These are mainly due to the change in your hormone levels.
- You may gain some weight. A total weight gain of between 1kg and 2.5kg is normal and recommended in the first trimester.





Important Information

- You need to attend Antenatal Care (ANC).
- Identify a Midwife or a Family Practitioner (FP) for consultations and check-ups and to have the blood tests according to the Maternity Care Plan.
- Start with vitamin supplements as prescribed by your healthcare provider, according to the Scheme's Formulary. For more information on the maternity vitamins, contact the GEMS Maternity Call Centre on 0800 00 4367 or visit www.gems.gov.za.
- Eat a well-balanced diet consisting of proteins, carbohydrates, fats, fruit and vegetables.
- Limit your intake of caffeine and avoid alcohol and smoking.

Remember: The Scheme provides a pregnancy scan benefit for 10 - 14 weeks on all options. 3D and 4D scans are funded up to the value of a 2D scan.

When you visit your healthcare provider, take your Vitamin Formulary list and Maternity Benefits Guideline, so your doctor can prescribe the covered prenatal vitamins and to ensure you get the best out of your benefits, so that your doctor can claim smoothly.



Did you know?

It is safe for a pregnant woman to receive the flu vaccination

- The flu vaccine is highly recommended during pregnancy to reduce the risk of severe flu-related complications for both mother and baby.
- The cost of the flu vaccine is covered under the preventative benefits and does not come out of the member's day to day benefits.
- Members can get the flu vaccine at any participating pharmacy or healthcare provider.

Your Second Trimester

Congratulations!

Weeks 13 - 27

You have reached your Second Trimester.

The fact that you are expecting a baby has really sunk in now and hopefully the nausea and tiredness of early pregnancy have lessened or even disappeared.



Did you know?

Your baby has their own unique fingerprints. Feeling a regular tapping sensation? It's probably just your baby having hiccups.

What happens to your body

- Your pregnancy becomes more noticeable during the second trimester. Usually firsttime mothers show a little later due to strong abdominal muscles.
- You may feel the need to urinate often due to the increasing size of the uterus.
- You will start to feel your baby move from between 16 to 20 weeks. At first it will feel like the movement of a butterfly in your lower abdomen, but as the baby grows, you will feel stronger movements.
- You may develop a hormone-related dark line, called the linea nigra on your abdomen - this usually fades after the birth of your baby.
- It is also likely that you may experience mood swings. These are mainly due to the change in your hormone levels.

- You may develop stretch marks.
- The pressure of the growing baby might make your belly button pop out and stay that way until after the birth.
- Your ankles and feet may become swollen due to water retention. If this is excessive, you must contact your healthcare provider.
- Your gums become softer and may be prone to bleeding when you brush your teeth, be thorough and gentle whilst brushing.
- Your breasts may be feeling very tender due to the hormonal changes in preparation for breastfeeding.
- Expect to gain weight during the second trimester. The amount of weight gained differs from person to person.

What happens to your baby

- Your baby's fingers and toenails are well formed.
- Your baby has the ability to swallow, absorb and discharge fluids.
- Your baby yawns and stretches in the uterus from time-to-time.
- Your baby is able to cough and have hiccups.
- Your baby moves and can hear sound.
- At the end of 24 weeks, your baby's eyes will have opened for the first time.



Important information

- You will start gaining weight.
- You will start feeling your baby move.
- Identify a midwife or a FP for consultations and check-ups and to have the blood tests according to your Maternity Care Plan.
- Start with vitamin supplements as prescribed by your healthcare provider according to the Scheme's Formulary.
- Attend the antenatal care according to the Maternity Care Plan.
- During this trimester, your allocated 5 FP/ midwife consultations can be interchanged with 2 gynaecological consultations.

Remember: The Scheme provides a pregnancy scan benefit for 20 - 24 weeks. 3D and 4D scans are funded up to the value of a 2D scan.

Your Third Trimester

Congratulations!

Weeks 28 - 40

You are now in the final part of your pregnancy!

You are now in the home stretch of your pregnancy with just a few more weeks to go.



Did you know?

Your baby will gain about 500g each week and their eyes can now open. Their brain is growing fast and lungs are developing rapidly too. By the end of your pregnancy your uterus is 500–1000 times its normal size!

What happens to your body

- Your abdomen swells more and may sag a little lower. You may have backache and cramps in your hands or feet.
- Your breasts may leak colostrum* although some women don't produce this until the baby is born.
- You may find it difficult to get enough restful sleep.
- Pressure on your bladder means you may need to get up at least once each night to urinate. You may develop stretch marks.
- You may feel a little bit of urine leak when you run, cough, sneeze or laugh.
- Some women experience false contractions called "Braxton Hicks" around 32 to 34 weeks of pregnancy. If these contractions cause concern, consult your healthcare provider.

*Colostrum is the first breast milk produced by a mother in the days immediately following childbirth. This thick, yellowish fluid is packed with antibodies, immune-boosting proteins, and concentrated nutrients that provide newborns with crucial protection and initial nutrition.



What happens to your baby

- Your baby's movements become more active, but later, as the baby grows and space becomes limited, baby's movement may be less obvious.
- Their organs mature during the third trimester.
- Your baby responds to stimuli including pain, light and sound. The ideal weight for a newborn is between 2.6kg and 3.8kg.





Revised Expanded Programme on Immunisation (EPI) routine schedule

Age	Vaccine				
Birth	Bacille Calmette-Guerin (BCG)				
	Oral Polio Vaccine (OPV) - 0				
6 Weeks	Oral Polio Vaccine (OPV) - 1				
	Rotavirus (RV) - 1				
	Pneumococcal Conjugate (PCV) - 1				
	Hexavalent (DTaP-IPV-HepB-Hib) - 1				
10 Weeks	Hexavalent (DTaP-IPV-HepB-Hib) - 2				
14 Weeks	Rotavirus (RV) - 2				
	Pneumococcal Conjugate (PCV) - 2				
	Hexavalent (DTaP-IPV-HepB-Hib) - 3				
6 Months	Measles/Rubella (MR) - 1				
9 Months	Pneumococcal Conjugate (PCV) - 3				
12 Months	Measles/Rubella (MR) - 2				
18 Months	Hexavalent (DTaP-IPV-HepB-Hib) - 4				
6 Years	Tetanus diphtheria, acellular Pertussis (TdaP) - 1				
Grade 5 (campaign only)	Tetanus diphtheria, acellular Pertussis (TdaP) - 2				
Grade 5 ≥ 9 Years (campaign only)	Human Papilloma Virus (HPV) 1+2				
12 Years	Tetanus diphtheria, acellular Pertussis (TdaP) - 3				



Birthing Options

Your baby's birth

The birth of a baby is a life-changing event. Your birth choice or how you will deliver your baby is one of the most important decisions you need to consider in preparation for your baby's birth.

Your general health and well-being, as well as that of your baby, will be the determining factors in the scope

of the choices you have. Learning more about the birthing process and the advantages and disadvantages of the different birthing options and consulting your doctor can help you make an informed choice. The goal of delivery, whether it is by vaginal birth or the surgical procedure Caesarean Section (commonly known as C-section), is to ensure your health and safety, and the safe delivery of your baby.

Normal delivery at a hospital

Normal Vaginal Delivery (NVD) starts spontaneously around 37 to 42 weeks of pregnancy. Your baby is delivered through the vagina at a hospital. This is often the most common and preferred mode of delivery.

Advantages

- You and your baby are monitored throughout the labour process and trained medical staff are available if you experience complications.
- Having a normal birth also prevents you from undergoing surgery and any related complications. Your stay in hospital is shorter than with a C-section.
- A NVD helps to squeeze fluid from the baby's lungs, preparing him or her for that first breath and life outside the womb.
- Babies born vaginally are likely to have fewer breathing problems and therefore less chance of requiring care in the neonatal Intensive Care Unit (ICU).
- There is some evidence to suggest that children born naturally have better immune systems, and are less likely to get asthma or become overweight.

- Non-medicated pain relief options for a NVD include breathing techniques and support from a birth partner. Your partner can learn massage techniques to help you relax or use hot and cold packs for pain relief. Soft music in the labour room also aids relaxation.
- Some units offer the use of a TENS machine that uses electrical pulses to reduce pain messages to your brain. You may also be able to hire a machine and bring it with you.
- Medicated pain relief options include gas and air or painkillers. The gas is a mixture of nitrous oxide gas and oxygen. You inhale at the start of the contraction to take the edge off the pain.
- Pethidine is an opioid painkiller which is injected into a muscle or given intravenously (a needle is placed in your hand, directly into the vein). It relieves pain and helps you relax but can make the baby sleepy.
- Alternatively, you can have an epidural, where local anaesthetic is injected into the epidural space near the spinal cord, to block the pain of your contractions. You will still be able to feel pressure and can push your baby out.

- You can start breastfeeding your baby immediately and begin the bonding process.
 When it comes to costs, vaginal birth is less expensive than an elective C-section.
- Recovery time after a vaginal birth is much quicker than with C/S. This may be around three to six weeks, or slightly longer if you tear or have an episiotomy.

Disadvantages

Excessive monitoring can lead to unnecessary medical intervention.

You may want to be comforted by familiar surroundings and a hospital is not always a cosy or comforting place.

Home birth

Home birth is a safe option if your pregnancy remains normal. Your midwife should use up-to-date, portable equipment and be able to get to your home quickly. Always discuss a hospital option, in case of an emergency. Your midwife will make the arrangements in advance.

Advantages

- You are in a familiar, comfortable and private surroundings while delivering your baby. You don't need to travel to the hospital when labour begins.
- You have control over your experience.
- You can use anything in your home to help you relax and cope with your contractions.
 For example, taking a bath or shower when you want to. Your siblings and loved ones can be present for the birth of the baby, and you won't feel pressured to use various interventions if you don't want to
- Any religious or cultural practices can be accommodated.

- Pain relief options include massages from a partner or other family members, breathing techniques, acupuncture and/or reflexology.
- You can hire a TENS machine or birthing pool to use at home.
- If you want to consider medicated pain relief options like pethidine or gas and air, your midwife should be able to supply these.
- After the birth, your baby can start breastfeeding immediately and you can have skin to skin contact for as long as you like.
- When you are ready, you can give your baby his or her first bath. Family members can visit immediately after the birth.
- Costs are significantly lower.
- Recovery time is around four to six weeks.

Disadvantages

If you experience complications, the assistance you will receive relies on the expertise of the nurse or midwife and on the ease of transfer to the hospital, should this be necessary.



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Water birth at home or in hospital

This is a normal delivery that takes place in a birthing bath and can be used as a form of pain relief during labour. This birthing option can be available for uncomplicated pregnancies. If you opt for a water birth at home, your midwife must arrange for a hospital transfer in case of an emergency.

Advantages

- You can move freely in the water.
- The warm water relaxes the muscles of the cervix and body.
- The more relaxed you are, the more in control you are likely to feel.
- Your pain threshold (ability to handle a level of pain) increases in the water, decreasing the need for additional pain medication.
- The duration of labour may be shorter, and your partner can remain in the pool with you during your labour. They will, however, need to exit the pool before you begin pushing.
- Less likelihood of a tear or need for an episiotomy as the perineum becomes more

- elastic in the water. The baby is born into an environment very much like the one he or she is used to in the womb.
- After the birth, you can immediately place the baby on your chest. Breastfeeding can commence as soon as you want to.
- Recovery is between four and six weeks.

Disadvantages

- There could be a risk of infection to you and the baby from containments in the water. There is no way to prevent this, but if you are concerned, you can opt to stay in the birthing pool until the pushing stage, where you can exit the pool and deliver your baby out of the water.
- Risk for an umbilical cord tear (reducing oxygen to the baby before the cord is cut) Baby may inhale water which can cause a lung infection.
- There may be difficulty in regulating baby's temperature after the birth.



Caesarean Section (C-section)

The baby is delivered via an incision through the abdomen and uterus. It may save the baby and mother's life, but the effects of major surgery and anaesthesia may cause the mother and the baby to experience complications.

Advantages

- It is a scheduled delivery, and the discomfort of labour is avoided.
- Less chance of pain around the vagina and anus afterward. Less risk of heavy bleeding after birth.
- Slightly less chance of urinary incontinence (accidental leakage of urine, especially when laughing or coughing) in later years.
- Less risks to the baby for certain birth injuries.

Disadvantages

While C-sections can be life-saving in some cases, they also have risks and downsides:

- Longer recovery time (6-8 weeks compared to 3-6 weeks for vaginal birth).
- Higher risk of complications, such as infections, excessive bleeding, or blood clots.
- Increased risk for future pregnancies, including placental problems.
- Delayed skin-to-skin contact and breastfeeding initiation.
- Pain at the incision site, which may require strong pain medication.
- Risk of neonatal respiratory distress, as babies born via C-section may struggle with breathing.

Once a woman has had her first C-section, she is more likely to have one in her future deliveries and will be at greater risk of serious future pregnancy complications. Elective C-section for non-medical reasons is especially not recommended if a woman is planning to have several children. Recovery is between six and eight weeks.

Caesarean delivery is covered at 100% of Scheme Rate (100% of the rate the Scheme has agreed to pay), under the in-hospital benefits. Please refer to the in-hospital limits relevant to your benefit option.

Should a Caesarean Section delivery be selected without any medical reason for the surgery, the member will incur a R10 000 co-payment. If a non-network facility is selected, a payment of R15 000 will be incurred.

Other reasons for a C-section

- The baby's condition and position. The baby's heartbeat, which will be monitored on the electronic trace machine throughout labour, may suggest that the baby is having difficulty (foetal distress). Should your baby be positioned in the womb where the head is at the top and the feet at the bottom (breech position) at the end of the pregnancy, delivery by a C-section is the safest option.
- Pregnancy with multiple babies (twins). In some cases, delivery by C-section is necessary.
- A C-section is the preferred method of delivery if the mother is HIV-positive. This reduces the chances of mother to child transmission of the HIV virus.
- Previous C-section. The indication for the previous C-section plays a crucial role in determining the mode of delivery for a subsequent pregnancy. While a repeat C-section is often recommended, Vaginal Birth After Caesarean (VBAC) can be considered in certain cases.

Potential complications of a C-section

- Postpartum endometritis. This is an infection of the womb that may develop four to seven days after surgery. It is treated with antibiotics.
- Bleeding. Usually treated with medicine that causes the womb to contract and stop bleeding. A blood transfusion, surgery and in rare cases a hysterectomy (surgical removal of the womb) may be required.
- Injury to pelvic organs. Injury to the bladder or intestinal tract may occur.
- Deep Vein Thrombosis (DVT). Pregnancy and a C-section increase the risk of developing blood clots in the legs, known as DVT. The risk may be reduced by wearing anti-DVT stockings and walking as soon as 24 hours after the C-section. Women at high-risk of developing DVT may be given an anticoagulant (blood-thinning).
- Wound infection (wound sepsis) is a potential C-section complication that requires immediate medical attention.
- Symptoms include redness, swelling, pus, fever, and pain at the incision site.

To reduce risk:

- Keep the incision site clean and dry.
- Follow the doctor's instructions for wound care.
- Take prescribed antibiotics if needed.



Important Information

- You need to contact GEMS to obtain a pre-authorisation number to deliver your baby.
- If you prefer a home delivery with the assistance of a midwife, you will still need to obtain pre-authorisation. For pre-authorisation, call 0800 00 4376.
- Please remember to contact the GEMS hospital pre-authorisation department if your newborn baby must stay in hospital after birth due to complications.
- It is your responsibility to register your newborn as a GEMS dependant within 60 days of birth. Register your baby as soon as possible to ensure that GEMS pays for any visits to a doctor and/or admission.

Questions to ask your gynae about your upcoming birth

Your general health and well-being, as well as that of your baby, will be the determining factors when deciding on your birthing plan. Learning more about the birthing process, your personal needs and risks can help you make an informed choice. We have prepared for you some questions you can ask your Gynaecologist/FP/ Midwife to help you make the best decision for you and your baby.

- 1. What determines my mode (Natural birth-NVD, Home birth, Water birth, Emergency C-section, Elected C-section) of delivery?
- 2. Does my pelvis size determine if I can deliver naturally? What is the preferred pelvis size?
- 3. Is a NVD or C-section the best option for me? What are my personal risks and can you explain this to me?
- 4. What can I expect in terms of my recovery with a NVD or C-section?
- 5. I delivered my last baby via C-section. Am I a good candidate for a NVD with this pregnancy?

While much of what happens during delivery is beyond your control, creating a birth plan will make your wishes known to the medical staff. Talk to your healthcare provider about your plans, so that he or she has a clear idea of your preferences.

Your Birth Plan

Do I Need a Birth Plan?

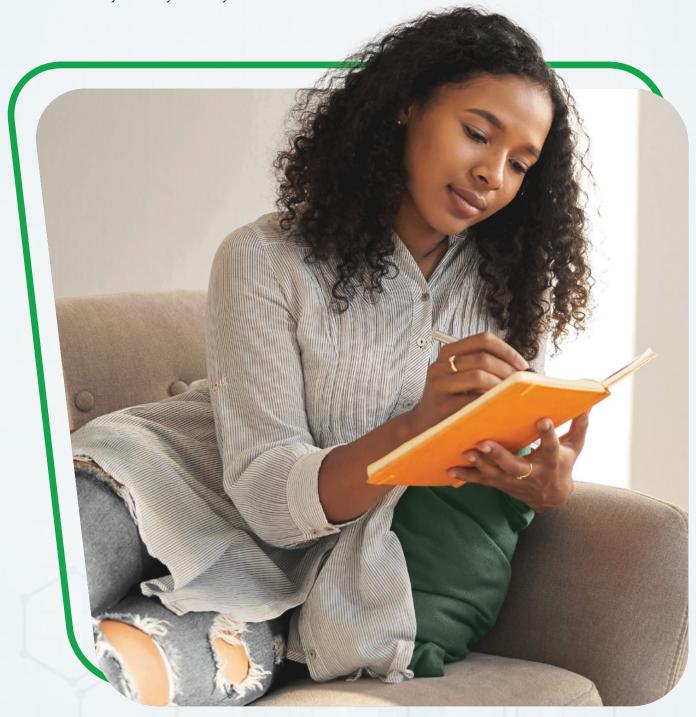
A birth plan provides a blueprint of what you would like for your baby's arrival and highlights your preferences with regard to labour and delivery.

You can never be totally in charge of your labour and delivery, but a birth plan will ensure that your birth partner and medical staff know what you want or don't want during and after your baby's birth. This includes your requirements for pain medication, people allowed in the delivery room, episiotomies and cord cutting.



What makes a successful birth plan?

- Get to know your options. Research various birth options so you know what is available and the pros and cons of each.
- Talk and listen. You and your healthcare provider are on the same team. Take time to chat to him or her about your preferences. Allow your healthcare provider to explain his or her reasonings as to why certain procedures may be necessary.
- Check on hospital policies. As early as possible in your pregnancy, get to know what the protocol is at the hospital where you plan to have your baby. If this doesn't align with your own preferences, you may need to consider a different facility. Early planning gives you time to make changes if needed.
- Plan for unforeseen circumstances. Labour and delivery can be unpredictable. Allow for these in your birth plan. If a situation arises that is out of your control, your healthcare provider can make the right decision for you and your baby.



My Birthing Plan

My information

While much of what happens during delivery is beyond your control, creating a birth plan will make your wishes known to the medical staff. Talk to your healthcare provider about your plan so that he or she has a clear idea of your preferences.

,		
Full	me:	
Part	r's name:	
Toda	s date: Due date or induction date:	
Doc	or midwife's name:	
Hos	al name:	
lmp	ortant information about me:	
statu	information about yourself that your healthcare team need to know. This includes medical condition (if you want to disclose) and pregnancy complications that you may have experienced, like gestales or pre-eclampsia.	
	referred birthing option	
	Natural birth C-section Water birth No assisted delivery with forceps or a vacuum unless my baby is in distress	
_		

What would you like to bring with you? Examples: Music, candles, birthing ball, bean bag etc. I would like to try the following pain-management techniques: I would prefer to try and go into labour without pain medication. I will ask if I want something for the pain Bath/shower Breathing exercises Massage TENS machine **Epidural Episiotomy** I would prefer to tear naturally and not have an episiotomy I would prefer to have an episiotomy, if needed Other: Post-delivery I would like to: Hold my baby right away, putting off any procedures that are not urgent Breastfeed as soon as possible To wait until the umbilical cord stops pulsating before it is clamped and cut Have my partner cut the umbilical cord Bank my baby's cord blood privately Other: _____ If I have a C-section, I would like: My partner to always be present during the procedure To hold my baby after birth To breastfeed my baby as soon as possible Other:

iviy	baby's care after birtin.
	I do not want my baby to receive supplementary feeds unless medically indicated I want my baby to remain skin to skin after birth I do not want my baby bathed for the first 24/48/72 hours
Other	r:
l wo	ould like baby to stay in my room:
	All the time During the day Only when I'm awake Only for feeding Only when I request
Other	r:
l wo	ould like to feed baby:
	Only with breastmilk Only with formula On demand On schedule With the help of a lactation specialist
Other	r:
If ba	aby is not well, I would like:
	My partner and I to accompany our baby to the NICU or another facility To breastfeed or provide pumped breastmilk To hold him or her whenever possible
Other	r:

Post-natal: Your baby has arrived

Congratulations on the birth of your baby!

Some important information:

- Attend the post-delivery check up with your clinic, midwife or doctor. Breastfeeding is encouraged.
- Make preparations for going back to work and make arrangements for who is going to assist with the baby.

Remember: Register your newborn as a dependant with GEMS within 60 days of birth. Register your baby as soon as possible to ensure that GEMS pays for any visits to a doctor and/or admissions. You can download the newborn registration form from www.gems.gov.za.



Benefits for you and your baby

Parents are constantly concerned about the health and safety of their children and take many steps to protect them. One of the ways to protect your baby is to make sure they have all of their vaccinations at the scheduled time.

- Registered GEMS dependants will have access to all vaccinations, including the second bivalent oral Polio vaccine (b-OPV), first Rotavirus vaccine, first Pneumococcal Conjugated vaccine (PVC), first DTap-IPV-Hib-HBV vaccine, and a Influenza vaccine (after 6 months of birth) where clinically appropriate. Child vaccines are paid up to R863 per beneficiary per annum from risk and if beyond the difference, it will be processed from available day-to-day benefits depending on your Scheme option. Also note, the Rotarix liquid oral vaccine requires pre-authorisation from the Scheme.
- Childhood hearing screening for infants: Once per beneficiary for the period up to and including age 1 (but excluding beneficiaries in the first three months of life) Neonatal.
- Hypothyroidism is a common neonatal endocrine disorder that can become a lifelong condition. It occurs because the thyroid is either missing or defective. GEMS offers neonatal.
- Hypothyroidism screening once per neonatal beneficiary up to 28 days of age. Contraceptives are available on all Scheme options.
- You can contact us for information, advice and support at any time until 6 weeks post-delivery.



Get in touch

General Enquiries



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enquiries@gems.gov.za



FAX

0861 00 4367



POSTAL ADDRESS

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WEB

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privacy and security is very important to us. The Government Employees Medical Scheme (EGNa) and its contracted Service Provider Network (SPN) treat personal information as private and confidential. We collect personal
information for the purposes set out in the Scheme's Registered Rules or otherwise communicated to you and we use your information for a number of different purposes, for example to provide our services to members and others
and to meet our legal and regulatory obligations. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please view the GEMS
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