

# Well Child Care

## Introduction

Such benefits may be of two forms:

- Well Baby Care
- Well Child Care

## Well Baby Care

A newborn baby's benefit is considered to be separate from the benefit of the mother and, therefore, subject to a separate deductible. The following rules should be followed in processing benefits for newborn children:

- Newborn well baby care coverage will include benefits for the following:
  1. Nursery care including floor nursing and minor ancillary charge, for as long as the mother is confined.
  2. Routine doctors' examinations (e.g. routine newborn pediatric exams) and tests.
  3. Routine procedures, such as circumcision.
- The coverage does not pay for the routine care of a healthy newborn once the child leaves the hospital.
- If coverage terminates prior to birth for any reason, well baby care benefits are not payable.

## Well Child Care

Covered expenses include (a) routine examination/tests and (b) immunizations.

Typical Benefit Schedule terms may be:

- Copayment of - % out-of-network
- Maximum per benefit year as follows  
Date of Hospital Discharge to Age 1 \$500  
Age 1 to Age 9 150