

Apple

2024 Maternity Cash Benefit.



As part of Apple's Healthcare Plans, Bupa provide a Maternity Cash Benefit, specifically tailored for Apple employees and their eligible dependants.

Whilst the NHS very much remains the centre of excellence and main pathway for maternity treatment, should you choose to supplement the NHS treatment with privately paid services then this benefit has been designed to provide support for Apple employees with additional costs.

What does the benefit provide?

The benefit has been designed to cover medically appropriate expenses you incur for routine pregnancy care for single and multiple births including:

- routine pre-natal care such as ultrasound scans, common screening and follow up tests
- routine post-natal care carried out in the six weeks following the delivery
- Midwives' and Doula fees for routine pregnancy and childbirth
- private room at an NHS facility (including private wings of NHS hospitals).

You'll be eligible to access £2,500 per scheme year subject to a 10% co-insurance. This means Bupa will fund 90% of each eligible invoice received to an overall value of £2,250 in a scheme year.

As this is a cash benefit, you must fund the treatment upfront and claim eligible expenses back via Bupa.

Who is eligible to use the benefit?

The Maternity Cash Benefit is available to you and your dependants, provided the person receiving active treatment is a member of the policy.

Which services are eligible/can be used?

Under the terms of the Apple scheme, you are required to use a Midwife who is NMC registered and a Doula who is Doula UK registered otherwise your claim may not be eligible. It's your responsibility to ensure you check the qualifications and insurances continue to be valid throughout the duration of treatment. Details of how to check this are below. Apple and Bupa won't be held responsible for any complications which may arise from the use of a Midwife or Doula.

What is not covered?

The benefit doesn't pay for:

- hospital and consultant fees for birth in a private facility (unless your treatment would otherwise have been covered under your benefits)
- pregnancy preparation/ante natal classes (including hypnobirthing)
- pain management
- birth at home and birthing supplies including pool and consumables
- unregulated therapies
- 3D/4D scans.

How do I access the benefit and obtain advice?

Step One

Your initial access to maternity treatment should always be via the NHS.**

Step Two

Check the terms of the Maternity Cash Benefit in your [policy guide](#) before accessing treatment. If you've decided to have a private Midwife or support of a Doula during your pregnancy, you're required to check their eligibility status using the following websites:

[Private Midwives -](#)

<https://www.nmc.org.uk/registration/search-the-register/>

[Doulas](#)

<https://doula.org.uk/find-a-doula/>

Once you have checked their status, complete a [pregnancy and childbirth care request form](#) and submit to apple@bupa.com.† Bupa will review the details and confirm back to you to let you know whether the Midwife/Doula is registered or not prior to you commencing treatment. If the Midwife/Doula you would like to see isn't registered on the website, claims from this individual wouldn't be eligible.

Step Three

After you've received the treatment and paid the invoice, please obtain a [Maternity Cash Benefit Claim Form](#) from your Bupa portal bupa.co.uk/apple and complete all necessary fields. Submit this claim form along with original invoices and receipts detailing date of treatment, type of treatment and cost of treatment as soon as possible to apple@bupa.com.† The claim form will contain full details of what's required to submit your claim.

Step Four

For eligible claims we'll reimburse you in line with the rules of your benefit, deducting any necessary co-insurance.

If you need any further advice with regards to the claiming process for this benefit, please contact your Bupa helpline on

0800 028 8194*

*We may record or monitor our calls. For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone.

**Unless you have chosen to fund your pregnancy privately.

†If you need to send us sensitive information you can email us securely using Egress. For more information and to sign up for a free Egress account, go to <https://switch.egress.com>. You will not be charged for sending secure emails to a Bupa email address using the Egress service.

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