You need to register on the Maternity Programme to access your benefits as a member of one of the following GEMS benefit options.

<table>
<thead>
<tr>
<th>Benefit option</th>
<th>Service/Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sapphire</td>
<td>Designated private hospitals, public and GEMS approved registered unattached theatres and day clinics</td>
</tr>
<tr>
<td>Beryl</td>
<td>Public hospitals and GEMS approved private hospitals, registered unattached theatres and day clinics</td>
</tr>
<tr>
<td>Ruby</td>
<td>Maternity benefits (including midwife) hospital, home birth or registered birthing unit.</td>
</tr>
<tr>
<td>Emerald value</td>
<td>Maternity benefits (including midwife services) network hospitals, home birth or registered birthing unit.</td>
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<tr>
<td>Emerald</td>
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<td>Onyx</td>
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</tbody>
</table>

The GEMS Maternity Programme will be there at every stage of your pregnancy and the midwives will advise, support and guide you in all the choices you make and decisions you face. These case managers will help you to register on the Maternity Programme and you can contact them on 0860 00 4367 for advice and information.

For more detailed information about your benefits, tariffs and limits please call the GEMS Call Centre on 0860 00 4367, or consult your GEMS Benefit Guide.

Pregnancy with multiple babies (e.g. twins)
In some cases, delivery by caesarean section is necessary.

HIV positive mother
A caesarean section is recommended to reduce the risk of mother to child transmission for women with high or unknown viral load near the time of delivery. HIV positive pregnant women with a viral load that is undetectable or suppressed, may choose to have a vaginal delivery.

POTENTIAL COMPLICATIONS OF A CAESAREAN SECTION

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
- Pregnancy and a caesarean section increase the risk of developing blood clots in the legs, known as deep vein thrombosis (DVT).
- The risk may be reduced by wearing anti-DVT stockings and walking, as soon as 24 hours, after the caesarean section.
- Women at high risk of developing DVT may be given an anticoagulant (blood-thinning medicine) to reduce their risk.

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Your baby’s birth

Having a baby will be one of the most rewarding yet stressful events in your life. On the one hand, you are looking forward to welcoming your much anticipated bundle of joy after nine months. However, on the other hand you will also be considering how you can ensure that your child’s transition from the womb to this world happens with as little trauma as possible.

**Advantage:**
- You and your baby are monitored throughout the labour process and trained medical staff are available if you experience complications.

**Disadvantages:**
- Excessive monitoring can lead to unnecessary medical intervention.
- You may want to be comforted by familiar things during this time and a hospital is not always a cozy and comforting place.

Normal delivery at a hospital

Normal labour usually starts spontaneously around 37 to 42 weeks of pregnancy.

**Advantage:**
- You and your baby are monitored throughout the labour process and trained medical staff are available if you experience complications.

**Disadvantages:**
- Excessive monitoring can lead to unnecessary medical intervention.
- You may want to be comforted by familiar things during this time and a hospital is not always a cozy and comforting place.

Water birth at home or in hospital

This is a normal delivery that takes place under water and can be used as a form of pain relief during labour.

**Advantage:**
- You can move freely in the water.

**Disadvantage:**
- There could be a risk of infection to you and the baby.

Home birth

Home birth is a safe option, if your pregnancy remains normal. Your midwife uses up-to-date, portable equipment and is able to reach your home in time.

**Advantage:**
- You are in familiar, comfortable surroundings while delivering your baby.

**Disadvantage:**
- 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.

Caesarean section

The baby is delivered through an incision through the abdomen and the 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.

**Elective Caesareans** are planned during pregnancy. However, if an elective caesarean section is chosen as a personal preference, without any medical reason for the surgery, GEMS will fund the hospital account up to the amount of a normal vaginal delivery. This will result in a shortfall on the hospital account, of which the main member will need to pay.

**Emergency Caesareans** are performed when complications occur during labour. Sometimes, the need for a caesarean section doesn’t become clear until labour has already started and some mothers who intend to deliver by means of normal birth, may need to deliver by caesarean section.

**This may be due to the following factors:**
- Your labour is not progressing as it should (Failure to progress).
- Baby too big to fit through the birth canal.
- Problems with the placenta or umbilical cord.

**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 so that the head is at the top and the feet are at the bottom (breech position) at the end of your pregnancy, delivery by a caesarean section is the less risky option.