

VOLKSWAGEN

GROUP SERVICES



Our services in case of pregnancy

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We will look after you – even more during your pregnancy



Congratulations to the expectant mother

The global service of Volkswagen Group Services GmbH supports you also during your pregnancy – anytime and anywhere in the world. As an employee of the Volkswagen Group, you are entitled to special care. This is also one of the reasons why the global player is one of the most attractive employers in the world.

This pregnancy guide provides you with an overview of our scope of services and also answers all the questions you might have in this regard. We hope you have a successful and healthy time abroad.

Yours sincerely, your caregroup team – the Global Service of Volkswagen Group Services GmbH

Overview of our services

		Individual (Lab parameters)	Benefit per year of membership	Medical indication required
As early as possible	General examination (Definition 1) Urinalysis/urine test (Definition 2) Laboratory (Definition 3)	<ul style="list-style-type: none"> • folic acid prophylaxis (monopreparation) at least until the 12th week of pregnancy • iodine prophylaxis • thyroid-stimulating hormone (TSH) 	full reimbursement	
Until the 32nd week of pregnancy every 4 weeks, from week 33 rd on every 2nd week up to birth	General examination (Definition 1) Ultrasound examination (Definition 4)		full reimbursement	
12th - 14th week		prenatal diagnosis of chromosomal abnormalities (Definition 5)		x
Starting from the 12th week on		chorionic villus sampling (CVS) - only in the case of a suspected diagnosis (Definition 6)	full reimbursement	x
Starting from the 14th week on		Amniocentesis (Definition 7)	full reimbursement	x
24th - 27th week	Laboratory (Definition 3)		full reimbursement	x

Overview of our services

		Individual (Lab parameters)	Benefit per year of membership	Medical indication required
26th - 28th week	Rhesus factor (Rh +/-) prophylaxis		full reimbursement	
Starting from the 28th week on	Cardiotocography (CTG) (Definition 8)		full reimbursement	
35th - 37th week	vaginal and rectal smear		full reimbursement	

Overview of our services

Regular checkups during the pregnancy minimize the risks for mother and child and enable treatment in time.

	Benefit per year of membership	Medical indication required
Midwife services (Definition 9)	full reimbursement, up to a max. of 30 visits	
Pre-natal classes and post-natal exercises (Definition 10)	100% of the costs up to max. 400 euros in total	
Medicine (Definition 11)	full reimbursement	x
Home birth	up to max. 1,000 euros per home birth pre-authorization necessary	
Inpatient delivery (single room and chief physician)	full reimbursement	x
planned/unplanned caesarean section	full reimbursement	x
Accompanying person for inpatient delivery	not reimbursable	
Maternity benefit (Definition 12)	not reimbursable	
Domestic services (Definition 13)	max. of 20 working days, 8 hrs per day	x

Definition

In order to clarify and avoid misunderstandings, the meanings of the terms used in this guidebook are defined as follows:

1. General examination

Treatments like weight control, blood pressure reading, uterus control, control of the position of the child and the measurement of the fetal heart tones all belong to general examination.

2. Urinalysis /urine test

This test includes a test of protein, sugar, nitrite, blood and signs of inflammation.

3. Laboratory tests

These tests usually include a cervical smear test and the determination of the blood type, Rhesus factor (Rh +/-), hemoglobin (Hb) also a blood picture (haemogram) and ferritin. The blood test includes a test of syphilis and antibody detection.

4. Ultrasound examination

In case of a normal pregnancy, routine ultrasound examinations will be done. 3D and 4D examinations are not reimbursable.

5. Prenatal diagnosis of chromosomal abnormalities, e.g. trisomie 21

Down's syndrome Measurement by ultrasound of the child's Crown – rump length and nuchal fold are only refundable under medical prescription.

The cost of the so called triple test, all other screening studies on genetic abnormalities and the DNA test (eg Harmony, Panorama) from the blood of the mother are not refundable, even if these are medically prescribed.

6. Chorionic villus sampling (CVS)

The chorionic villus sampling is a preterm examination of the placenta to detect anomalies, genetic disorders and chromosomal anomalies of the child.

7. Amniocentesis

The amniocentesis displays certain dysplasia of the central nervous system (CNS), several genetic disorders and also chromosomal particularities.

8. Cardiotocogram (CTG)

This examination measures the fetal heart tones and contractions.

Definition

9. Midwife services

caregroup members are entitled to make use of the services of a midwife prior to, during and after the delivery in accordance with the midwife guidelines of the German Statutory Health Insurance. In the first 10 days after the delivery, one visit per day is reimbursable.

From the eleventh day onwards to eight weeks after the delivery, up to 30 consultations are reimbursable.

More than 30 consultations are only reimbursable if these have been prescribed by a doctor.

10. Prenatal classes, pregnancy courses as well as postnatal exercises

The costs will be only refundable for the expectant mother and it will be necessary to submit the certificate of attendance containing the total costs of the course.

11. Medicine

Drugs are substances and preparation of substances to cure, mitigate or prevent diseases applied to the patient or restore, correct or influence functions in the body.

Covered by caregroup are generally only prescription drugs that are covered by the statutory health insurance in Germany as a standard benefit.

Please note that prescription drugs are only refundable together with the original prescription showing the diagnosis.

Non-prescription medicines are only available in pharmacies but without a prescription. Therefore, they are also called OTC products (“over the counter” = over the counter selling). Please note that OTC drugs and so called lifestyle products are not refundable, even when they are prescribed by a physician.

Products classified as vitamins or minerals, food, diet products, tonics as well as cosmetic products to prevention or daily care are not refundable, even if they are medically recognized, recommended or prescribed.

12. Maternity benefit

Maternity benefit is not included in our range of services. On request we will prepare a confirmation for you that can be shown to the administration responsible for parental benefits (Elterngeldstelle).

13. Prescribed domestic services will be reimbursed in following cases:

- if and as long as the covered member is not capable of keeping his household running due to illness and according to a medical prescription
- if there is no other member in the household who can assume this task

Definition

- and if there is a child in this household which is younger than 14 years or disabled and in need of support.

Domestic services are only approved for a period of 20 working and a maximum of 8 hours per day and per illness case (in well-justified exceptional cases for an additional of 10 working days.

No costs are reimbursed for relatives and persons related by marriage to the second degree.

The reimbursement will be done according to the customary local prices.

14. Motherhood guidelines (Mutterschaftsrichtlinien)

These guidelines regulate the medical attention during the pregnancy and after the delivery and have been published by the Federal committee of Physicians and Health Insurers.

The caregroup will cover the benefits contained in these guidelines.

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