

KTF HEALTHY BEGINNINGS PROGRAM

Members must enroll during the first trimester (14 weeks) or within 60 days of initial coverage. Members must remain active and respondent to the program throughout the pregnancy to remain enrolled.

PPO benefits paid at 100% after first copay and office visit. Hospital and surgical copays are waived. Normal office visits and hospital copays apply if patient does not timely enroll in the Healthy Beginnings Program.

Routine nursery care is covered under the baby's own claims and is subject to per diem hospital copay. All non-routine nursery care, whether enrolled or not in the Healthy Beginnings prenatal program, will be paid under the baby's own claim, subject to the hospital copay.

This is a summary. Your Plan document contains complete information on the KTF Healthy Beginnings program. To enroll in the Healthy Beginnings program, please complete the below information and return to enrollment@ktftrustfund.com.

Name: _____ **Member ID:** _____

Address: _____

Email: _____ **Cell:** _____