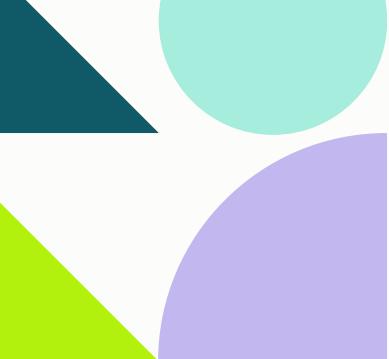


# Open Enrollment: Your Map to a Confident Pregnancy Year



Open enrollment takes on new importance in a pregnancy year, providing parents-to-be with an opportunity to prepare for the transformative months ahead and cap their largest expenses, protect their income, preserve their savings, and manage their cash flows. With a bit of strategy, you can select the coverage that protects your health, income, and peace of mind.



**W**ondering how smart parents-to-be turn open enrollment into a financial advantage for their growing family?

## What You'll Discover

1. Why “great coverage” means something completely different in a pregnancy year
2. The three key benefits that deserve focus during open enrollment in a pregnancy year
3. Actionable To Do's to ensure your enrollment choices secure the coverage that matters most
4. Parent-tested tips and tricks to help put your To Do's into action

# Expecting a baby transforms priorities as well as needs. Benefits decisions deserve a completely different lens during a pregnancy year.

The volume of your medical touchpoints rises sharply throughout pregnancy and your little one's infancy, driving unusually heavy usage.

Instead of minimizing upfront costs with lower premiums, your plan is now optimized to lower your overall spend across an expensive year of care.



1

The people you're covering have different needs.



2

The frequency of care changes dramatically.



3

You need to consider a wider set of providers.



4

Your spending strategy shifts to match your care.



5

What you need protection for changes.

You're selecting coverage for two very different patients, with distinct medical profiles and care demands that range from pregnancy to newborn support.

You'll require a a broader provider network, with access to pediatric, newborn, and specialist care networks required alongside typical adult providers.

You're preparing for unavoidable & urgent risks, so your risk profile shifts from "unlikely" medical interventions to guaranteed, time-sensitive coverage.

When you're expecting - or hoping to be - open enrollment is your opportunity to work toward something beautiful & secure the care you need at the price you want, protect your income while you're on leave, and position yourself to use pre-tax accounts strategically. The months ahead in a pregnancy year are filled with real, predictable costs, so every dollar of tax savings or employer support will matter as you prepare for the pregnancy, birth, & early parenthood you want.

### Start With Insurance.

Your health insurance coverage will be the most consequential decision you'll make during open enrollment. In a pregnancy year, you're not hoping to avoid your doctors; **you're planning to visit them regularly**. Monthly prenatal visits, ultrasounds, lab works, specialist care, and eventually labor and delivery itself: These aren't maybes; they're the reality you need to secure coverage for. When you know you'll be using care, and working with a wide range of providers and specialists, the quality & depth of your provider network will matter immensely: A cheaper plan with the wrong network for the care you need won't actually be cheaper in the long-term.

**W**ith an average, no-complications vaginal delivery costing \$32,000, **most families will hit their out-of-pocket maximum in their pregnancy year**. This certainty is a gift, as it can help you confirm which insurance plan serves you best.

When a year filled with important medical appointments is in the cards - as it certainly is in a pregnancy year - selecting a **higher premium insurance plan, with lower deductibles, co-insurance, copay, and out-of-pocket maximums**, is usually the best way to minimize your out-of-pocket costs and manage your cashflows.

### Pair Insurance With a Pre-Tax Account.

By contributing to the Flexible Spending Account (FSA) or Health Savings Account (HSA) you're eligible for, you're not just setting money aside for your growing family - you're making your anticipated expenses more affordable through tax savings.

HSAs offer another powerful benefit: Your entire yearly contribution is available on January 1<sup>st</sup>, giving you immediate access to pre-tax funds to cover your prenatal visits, delivery costs, & other pregnancy expenses as they arrive & **long before you've contributed your full contributions**.

### Protect Your Income With Short-Term Disability

After birth, your body needs time to recover - not a financial dilemma. The loss of income during recovery, means families often face tough & unfair choices: deplete savings, delay goals, or return to work before they're medically or personally prepared to. Short-term disability insurance softens this tension by paying you a percentage of your income while you recover.



Your insurance coverage has the **biggest impact** on your medical expenses, so it can shift the expenses in your pregnancy year from manageable to surprising.

Lower Costs

Higher Costs

In-Network

Primary Provider

Out-Of-Network

In-Network or Preferred

Hospital

Out-Of-Network or Standard

In-Network

Specialists

Out-Of-Network

Low

Deductible

High

Low (e.g., 20% or Less)

Coinsurance Payment

High (e.g., 30% or More)

**\$32,000**

**Average Cost of  
Vaginal Birth (No Complications)**

**\$45,000**

**Average Cost of  
C-Section (No Complications)**



**\$2,700**

**Average Amount Paid  
Out-Of Pocket, After Insurance  
Coverage**

**\$3,500**

**Average Amount Paid  
Out-Of Pocket, After Insurance  
Coverage**

When your insurance coverage is mapped well to your birthing care plan, it completely **reshapes** your delivery math.

# Your Path to Smart Coverage

**R**ank your insurance priorities. The best insurance plan isn't the one with the most features; it's the one that honors your specific priorities, which may be:

- Care from your trusted OB/GYN
- Predictable monthly expenses
- Lower out-of-pocket spend
- Maximum income during leave
- Flexibility for complications
- Midwife / birthing center birth
- Robust postpartum support

1. Identify which providers matter most to you **and your little one** and confirm they're "in-network" with any potential plan.
2. Contact providers, specialists, & hospitals to clarify their care and delivery prices, and use these real estimates to compare your plans.
3. Ask your OB/GYN for the postpartum services they recommend for your recovery, so you can account for these services as a part of your care.
4. Stress-test how each plan handles unexpected events that drastically change costs, such as NICU, C-sections, or extra in-patient days & labs.
5. Tie your FSA/HSA contributions to your expected care costs, so you capture tax saving without tying up funds needed elsewhere.
6. Review your parental leave policy to confirm the financial support you'll have on leave & whether a short-term disability plan will support your needs.
7. Apply these steps to your, and your partner's, benefit options to avoid duplication & truly ensure you've each selected the best available benefits.



# Little Tips That Make a Big Difference

**N**ot all providers matter equally. Your **OB/GYN or midwife** is non-negotiable, so securing access to the provider you prefer is a priority. You'll see them repeatedly, they'll know your medical history, preferences, and fears, and their expertise will directly impact the care you and our little one receive. Your **delivery hospital or birthing center** is similarly critical, as it'll shape your birthing experience and your baby's first moments. So, anchor your plan around your OB/GYN, hospital, & the **pediatrician** your baby will see regularly, and then build outward to the specialists & support services you may also need.

1. Talk to colleagues who used these plans during a recent birth. Their real experience will offer practical wisdom & tips to enhance your decision-making.
2. Confirm your plan provides robust telehealth options. For many new parents, access to virtual care - when leaving home feels impossible - matters enormously.
3. Resist the urge to optimize for everything. No single plan will deliver the cheapest premium, the lowest deductible, the best network & the highest income protection.
4. Your EAP (Employee Assistance Program) offers no-cost support. While easy to overlook, in a pregnancy year these benefits can quietly fill insurance gaps.



## **Every decision, no matter how small, opens doors for you & your loved ones.**

If this Guide sparked an idea or introduced you to your next step, please share it with someone you love, so they can benefit from the same inspiration! And whether you're already on our waitlist - or will be **joining** to keep useful financial guidance and support at your fingertips - each time someone joins StorkFund's **waitlist** with your Invite Code, you'll both have the chance to secure a \$100 match to support your family goals!

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## **As we create what comes next, we'd love to hear from you.**

Which money-related challenge would you most like help understanding for your family? Share your thoughts **[here](#)**, and we'll build something that helps you get there!