



Maternity Short Term Disability Claim FAQs



Congratulations on your pregnancy! During this exciting time, you probably have many concerns and questions about your Short Term Disability insurance coverage. We have answers for you—but be sure to check with your own HR department for the details of your particular plan and if the state where you work has its own specific laws regarding maternity leave.

HERE ARE SOME FREQUENTLY ASKED QUESTIONS YOU MAY HAVE:

How long am I eligible to receive benefits due to having a baby?

Your claim will be medically supported six weeks from your date of delivery; however, your benefits will not begin until your elimination period has been satisfied.

Some states have laws that are designed to allow extended leaves of absence while guaranteeing continuing employment with your employer. This means that you may be able to continue your leave for longer than your benefit period. However, you will only receive a benefit from Unum for the duration of the benefit period in your employer's plan.

Am I allowed a longer disability for a cesarean section vs. a vaginal delivery?

Six weeks is a guideline for both types of delivery. A six-week guideline is the normal recovery period for this type of surgical procedure. Unless your policy specifies a C-section recovery period, extension beyond this guideline is considered only when medical documentation is received. This medical

documentation must identify and support the specific medical complications that prevent you from working.

Am I allowed any time off before my Expected Date of Hospital Admission/Delivery?

Your plan would cover time off prior to your admission to the hospital/delivery date if you are disabled as a result of your pregnancy. Benefits would be payable if you were unable to perform your occupation due to restrictions caused by the pregnancy. Based on your condition and your employer's plan, you may be allowed time off prior to the expected delivery date. Each case will be determined on its own facts.

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Talk to your HR department to learn the specific details of your plan.

Is my physician required to do more than document disability dates for me to receive maternity benefits?

In certain instances, yes. If medical complications arise that prevent you from working as scheduled, documentation by your physician—including antepartum and/or postpartum records—outlining specific limitations must be submitted. At this point, your claim will be reviewed.

Is additional time available for bonding with my baby?

Disability benefits are available for time loss due to your inability to perform your occupation and are not extended for bonding or for complications of custodial care that may arise with a newborn child.

However, some states have paid family leave laws where this may be covered. Check with your HR team to see if this applies to you.

Do my benefits begin on the first day of my disability?

Unum will approve your pregnancy claim postpartum. While the approval period begins on the date of delivery, benefits are not payable until the elimination period is satisfied. The elimination period is the number of days that must pass before you are eligible to receive benefits; please note that this unpaid time is included in the six weeks of benefits.

For example: Jenny's policy has a seven-day elimination period. Jenny delivered her baby on October 1. Her benefits began on October 8. She would then be eligible for 5 weeks of benefits.

Please note that it is possible for your elimination period to begin before birth, should health reasons—such as required bed rest prepartum—be medically required.



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