



MATERNITY DISABILITY

The Benefits Center

P.O. Box 100158, Columbia, SC 29202-3158

Toll-free: 1-800-858-6843 Fax: 1-800-447-2498

Call toll-free Monday through Friday, 8 a.m. to 8 p.m. (Eastern Time).

FREQUENTLY ASKED QUESTIONS

How long am I allowed to be off work due to my pregnancy?

Benefit periods for pregnancy claims will vary depending on the terms of the policy provided through your employer. Many plans allow six weeks from the delivery date.

Am I allowed any time off before my Expected Date of Hospital Confinement/ 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 and limitations caused by the pregnancy. Each case will be determined on its own facts.

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

Six weeks is a guideline for both types of delivery. C-Sections are treated the same as any other abdominal surgery. 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 when medical documentation is received. This medical documentation must identify and support specific medical complications that prevent you from working.

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

Yes if medical complications arise which prevent you from working as scheduled.

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.