



making the most of your
**maternity
or paternity**
leave benefits

A Guide To Help You Understand Your
Benefits and What You Need To Do To Prepare
For Your Maternity/Paternity Leave



Introduction

Congratulations ... You're having a baby!

What an exciting time for you and your family!

Whether you're an expectant mother, a soon-to-be father, about to adopt a child or become a foster parent, we are here to help you prepare for this important period in your life.

Let our team guide you through the many decisions you will have to make in the months ahead, including:

- Updating Your Benefit and Employment Records
- Maternity and Paternity Leave Options
- Finding Pediatricians, Daycare, and Ancillary Services through the Employee Assistance Program

As an employee of Cecil County Public Schools, there are many programs available to you and your family to support you through this life-changing event.

In this guide, you will find a concise overview of paid and unpaid leave, insurance benefits, essential tips for tackling work/life balance, and a helpful checklist of essential tasks you need to consider before and after the arrival of your child.

If you have any questions about the information provided in this document, please contact the CCPS Benefits Office at (410) 996-5415 or (410) 996-5413.

Maternity Leave: How do I get started?

Prior to your anticipated leave date:

- Submit a completed Leave Request Form to your direct supervisor or principal outlining:
 - Your reason for leave;
 - The anticipated start and end dates of your maternity/paternity leave; and
 - Indicate whether you plan to take regular disability period due to childbirth, short-term child care leave lasting no more than 12 weeks, or long-term childcare leave lasting longer than 12 weeks. If you decide to take long-term childcare leave, please see the section entitled “Leave of Absence Requests: Long-Term Child Care Leave” and refer to your negotiated agreement for guidelines and requirements.
 - Early notification will help your supervisor or principal determine how best to staff the department or classroom during your absence and smoothly transition your work to a long-term substitute, if needed.
- Contact the CCPS Benefits Office
 - Early notification will give the Benefits Office sufficient time to coordinate compensation, benefits, timekeeping procedures, and documentation related to your leave.
- FMLA / Non-FMLA Leave – How Does This Impact Me?
 - There are a number of federal, state, and local regulations that govern leaves of absence in the workplace. The Family and Medical Leave Act (“FMLA”), a federal program that provides a maximum 12 weeks of unpaid, job-protected leave and maintains medical insurance on the usual basis until the end of the FMLA period for eligible employees.
 - Employees are eligible as long as they have been employed by the Board for at least one (1) full year and have worked at least 1,250 hours in the past consecutive 12-months. This calculation will be completed by the Benefits Office approximately six weeks prior to your leave start date.
- Leave Documentation and Protocols
 - Notify the Benefits Office of the expected start date of your maternity/paternity leave.
 - The Benefits Office will send you all the necessary paperwork to cover your absence under the FMLA and/or other leave programs, as applicable.
 - Return the completed FMLA paperwork to the Benefits Office within 15 calendar days of receipt. Any other related paperwork must be returned at least 30 days prior to the start of your leave.
 - Should the expected start date of your maternity leave change, contact the Benefits Office as early as possible with your new start date.
 - In the event any portion of your leave will be unpaid, complete the Contribution Agreement form to designate your intentions of repaying your health care and retirement benefits while on FML. This form should be submitted to the Benefits Office prior to the start of your leave.
- Maryland State Pension Program
 - If any portion of your leave will be unpaid, you must complete the MSRA-046 form. This form is an Application to be placed on a Qualifying Approved Leave of Absence with the State Pension Program.
 - It is the employee’s responsibility to complete and return the MSRA-046 form prior to the first day of the leave of absence. Full time employees receive one month of service credit for each month of approved leave, up to a total of 24 consecutive months. Part time employees receive prorated service credit. Proper filing ensures that you will continue to earn service credit for the period of leave, and that your survivor benefit will remain in effect during the leave.
 - Employees required to make payroll contributions must repay contributions missed during a leave of absence, plus interest, to be eligible for retirement credit for the leave period.
 - If you continue to receive compensation while on maternity/paternity leave, you will not need to complete this form.
- Keep in touch.
 - Communicate with your supervisor or principal and the Benefits Office prior to the end of your leave period.
 - Contact your supervisor or principal at least 2–3 weeks before the end of your leave to coordinate your return to work date and arrangements for a smooth transition.
 - Modifications to your leave that affect your return to work date must be made during your disability period.

Compensation and Benefits... How will pay and benefits be continued during my leave?

These are the important questions to address prior to the start of your maternity leave. Members of the Benefits Office can explain to you how the different CCPS child care leave benefit programs and state disability programs will continue compensation during your leave, as well as the impact of your leave on your benefits coverage.

General Paid Leave Facts

While you are on maternity leave (paid or unpaid):

- You will remain an active employee for at least 12 weeks, if FMLA eligible, beginning with the first day of your absence. You will continue to accrue additional paid leave benefits, if you are on regular disability due to childbirth or short-term childcare leave.
- All benefits continue “on the usual basis” through the end of the month your paid leave or FMLA leave ends, whichever is later.
- You will be paid in accordance with CCPS’s regular pay schedule. Payments are subject to applicable taxes and deductions.
- Continuation of Benefits
 - “On the Usual Basis” – You will continue to pay your part of your benefits package during your leave and CCPS will continue to pay its portion. This includes Medical, Dental, Vision, and Group Life insurance as well as any voluntary benefit elections.
 - If you are a 12-month employee and your leave extends beyond the 12-week FMLA period by use of annual leave, even if on a pro-rated basis, benefits continue until the end of the month in which you stop receiving pay from CCPS.
 - If your FMLA extends beyond your paid leave, your benefits will continue through the end of the month in which the FMLA ends.
 - If your leave extends beyond a period of FMLA and Paid Leave, the Benefits Office will advise you on how to continue coverage through the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).
- Leave Compensation Benefits
 - You are required to use your own accrued sick leave, personal leave, and annual leave, if applicable, while on leave. This would start from the first day that your doctor certifies you are disabled, until whichever occurs first:
 - Your allotted disability period based on method of delivery is exhausted OR
 - Your doctor releases you to return to work (whether you return on that day or not).
 - Disability benefits cover only the portion of your leave when you are certified as disabled.
 - Depending on the bargaining unit you are a part of, you may be eligible to apply for 100% salary continuance through the Sick Leave Bank once your accrued sick leave has exhausted. **Members who are a part of the CCCTA Sick Leave Bank are not eligible to receive paid time from the Sick Leave Bank for maternity leave.**
 - However, a member of the CCTA Sick Leave Bank could be eligible for up to ten (10) days from the Bank if they delivered by cesarean section, but only after their own accrued sick leave has exhausted. *(See Rule #1 of the CCCTA Sick Leave Bank Rules)*

Child Care Leave Benefits under the Family Medical Leave Act

Child Care Leave benefits are available to mothers and fathers, and must be used within the first 12 months after your child has arrived. These benefits can be used for a continuous period of time or on an intermittent basis. Should you wish to remain off for a continuous period longer than 12 weeks, please see the section entitled “Leave of Absence: Long-Term Child Care Leave”.

Unpaid Leave

If you desire to spend time at home with your child beyond your regular disability period for child birth, you can request to extend your time away from work with a specified period of unpaid leave. All requests for unpaid leave should be made in writing via the Leave Request Form and given to your supervisor or principal preferably before your unpaid leave begins, but no later than 2 weeks before your paid leave ends.

Returning from regular disability due to childbirth or short-term child care leave that was unpaid

- When you return from leave you will be required to make up any deductions which were missed while on unpaid disability due to childbirth or short-term child care leave. This amount will be calculated by the Benefits Office when you return to work.
- You may continue to experience time unpaid when you return to work. If an employee is on unpaid leave their salary will be docked for each missed duty-day at their per diem rate. The per diem rate is calculated by using the employee’s annual salary divided by their contract period.
 - Ex: $\$45,993 / 190 \text{ days} = \242.07 per day
- The Payroll Department will calculate how many duty-days will be missed during your leave and multiple that number by your per diem rate.
 - Ex: $\$242.07 \times 30 \text{ duty-days (6 weeks) unpaid} = \$7,262.10 \text{ dock}$
- Missed payroll deductions for your benefits (medical, dental, vision, flex spending, and life insurance), Association dues, and missed contributions to the Maryland State Pension System, will increase the amount of the payroll dock.
- Once payroll knows how much to dock from your pay, they will determine how many pays will be impacted. The gross bi-weekly salary for an employee who earns \$45,993 per year is \$1,768.96. In order to capture the entire \$7,262.10 dock (without the additional missed contributions) this employee would go without pay for four (4) pays following their return from unpaid leave. The fifth pay would be reduced by the remaining \$186.26 PLUS any missed payroll deductions and contributions. For examples, please see below:

	Employee 1	Employee 2	Employee 3	Employee 4
Annual Salary	\$45,993	\$52,115	\$60,783	\$23,516
Contract Period	190	245	200	190
Per Diem	\$242.07	\$212.71	\$303.92	\$123.77
Total # of Unpaid Days	30	45	57	20
Total Dock	\$7,262.10	\$9,572.14	\$17,323.16	\$2,475.40
Bi-Weekly Gross Pay	\$1,768.96	\$2,004.42	\$2,341.27	\$904.46
Total # of Docked Pays*	4.1	4.8	7.4	2.7

*Number of docked pays does not take into consideration any missed payroll deductions for Association dues, insurance benefits, or contributions to the Maryland State Pension System.

- For more information about this process, please contact the Payroll Department.

Your Benefit Elections.... Do they work for your growing family?

The baby arrives, as do relatives, friends, midnight feedings and sleep deprivation. There seems to be little time to focus on your benefit plans, but the clock is ticking! There are several benefit-related items that must be addressed now or you may be forced to wait for the next Open Enrollment.

This Life Event gives you a unique opportunity (and short timeframe) to make mid-year modifications to your benefit elections.

Go to your Benelogic profile page (or contact the Benefits Office) to:

- Enroll your child in your medical plan (and dental/vision plan) within 31 days of the child's birth or adoption. Changes to your contribution amount, if any, will be effective the first day of the month in which the baby was born or child adopted.
- Increase your Medical Flexible Spending Account (MFSA) or Health Savings Account (HSA) within 31 days of the child's birth or adoption to cover medical, dental, vision and pharmacy costs not covered by your healthcare plan, including deductibles and co-pays. Each account has a maximum dollar amount you can contribute on an annual basis. Since the maximum amount you can contribute per year changes annually, please check with the Benefits Office to determine whether you can increase your current contributions first.
- Open or increase your Dependent Care Flexible Spending Account (DFSA) within the first 31 days after the child's birth or adoption to cover in home or center-based day care expenses when you (and your spouse) return to work. The maximum you can put aside on a pre-tax basis is \$5,000/year (\$2,500 if filing jointly and both parents claim DFSA pre-tax benefits).
- Important Note for MFSA and DFSA Programs: Choose your elections wisely to avoid "Use It or Lose It" penalties. You have until September 15th of the following plan year to incur eligible expenses that can be applied toward current plan year FSA elections and have until September 30th following the current plan year to file all claims. Funds not claimed by September 30th will be forfeited.
- Don't forget to list your newest family member as a dependent in Benelogic.
- Update your life insurance beneficiaries.
- Update your Maryland State Pension and Retirement System beneficiary elections.
- Go on the CCPS website or your Employee Self Service portal to access these key forms (Administration/Finance/Payroll or Administration/HR/ Benefits) and return to the Human Resources Office:
 - W-4 form – Update your exemptions and you may see a decrease in your payroll taxes.
 - Maryland Withholding Exemption Certificate, MW 507
- Go to www.lfg.com to update your 403(b) and/or 457 (b) account beneficiary elections.

Other Benefit Actions

www.aetna.com* – Take advantage of Aetna’s many programs that promote a healthy pregnancy and address healthcare issues for children.

- Learn how to get breast pumps covered through a participating Durable Medical Equipment (DME) provider. CCPS medical plans cover one breast pump per year (100% if through in-network DME; otherwise, you pay a portion of the cost).
- Make certain all of your providers are in-network to receive the greatest cost savings for your care.

www.carefirst.com* – Take advantage of CareFirst’s many programs that promote a healthy pregnancy and address healthcare issues for children.

- Learn how to get breast pumps covered through a participating Durable Medical Equipment (DME) provider. CCPS medical plans cover one breast pump per year (100% if through in-network DME; otherwise, you pay a portion of the cost).
- Make certain all of your providers are in-network to get the greatest cost savings for your care.

www.bhsonline.com – The Business Health Services (BHS) Employee Assistance Plan (EAP) website offers a library of resources for new parents. And you can contact BHS professionals 24/7 with questions of any kind, for referrals to child caregivers or other services, or if you just need to talk with someone about the anxieties, stresses, and complex family dynamics that often accompany baby’s arrival. This service is free and confidential and is also available to your spouse/ domestic partner and dependent children.

www.ccpowellness.com – Want to get back into your pre-baby shape or learn how to fight off fatigue when your little one is on a two-hour feeding schedule? Call the coaches at US Wellness or log into your online wellness portal and enroll in any of their wellness programs. Services are free and confidential.

*The site you log into will depend on which medical plan you are enrolled in.

Leave of Absence Requests: Long-Term Child Care Leave

Upon a written request, unpaid Long-Term Child Care Leave may be granted for the purpose of child care. The long-term child care leave may extend for the remainder of the school year or the remainder of that school year and the next full school year, not to exceed a total of twelve (12) school months. Eligibility for LTCCL is subject to the applicable provisions in the unit member's Negotiated Agreement.

The request for said leave must be made in writing and received by the Director of Human Resources thirty (30) calendar days prior to the beginning of any disability period. The request shall specify the expected date the leave request is to begin and the desired length of leave.

Employees who are on unpaid long-term child care leave can continue coverage through one of the Board-sponsored insurance programs. However, they will be responsible for paying the full premium rates pursuant to the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

At the conclusion of the long-term childcare leave, the employee shall be assigned pursuant to the applicable provisions in the unit member's Negotiated Agreement.

For more specific information on requesting and taking long-term child care leave, please refer to your unit's Negotiated Agreement booklet. If you are no longer able to access your booklet, one can be obtained online at www.ccps.org. You must log in to your profile so that you are recognized as a staff member who is eligible to obtain this information.

Returning to Work... What are my options?

Cecil County Public Schools wants to do everything possible to help you make a successful transition back into our work environment when you're ready to return from your maternity leave or leave of absence.

- Please contact both your supervisor/principal and the Benefits Office 2–3 weeks prior to your anticipated return date to finalize arrangements and confirm when your compensation and benefits will be on active status.

What if I need to delay my return?

- Sometimes, your best plans don't evolve as you anticipated, and you may need more time to transition back into the work environment.
- A request for an extension of your leave must be submitted before your disability period is over. Contact the Benefits Office preferably 30 days, but no less than 2 weeks prior to your originally scheduled return date. They will review your options and the process for requesting additional leave, if eligible, with you at that time.

Does my location have a private lactation room I can use during my duty day?

- Each CCPS location has a private room with chairs and privacy that women can use for lactation purposes. Please consult with your office administrator for the specific location in your building.

If any portion of your leave was unpaid, complete and submit an MSRA Form 26 (Request to Purchase Previous Service). If your leave was unpaid and you chose **not** to have MSRA payroll deductions taken for this period of leave, you will need to send this form to the Maryland State Retirement Agency (MSRA) within the first year you return. This will allow you to pay the normal cost (contributions missed) for the period of your qualified leave of absence from the MSRA. If you wait to purchase this time at the time of retirement, you will be obligated to pay the full cost (normal contribution PLUS interest) that accrued from your approved leave of absence date until your retirement date. The full amount could be significantly more than the normal cost.

Work Life Resources

Bringing a child into your home will change your life in many wonderful ways. But, as with any significant life event, the addition of a new child may present you with unique professional and personal challenges. To help you juggle responsibilities at home and work, we have compiled the following list of resources for your reference.

Aetna: Prenatal and Maternity Care

Women who need support with breastfeeding can get up to six visits with an in-network lactation consultant at no cost. You can check our provider directory to locate a lactation consultant local to you. Just log in to your secure member website at www.aetna.com or call the Member Services number on your Aetna ID card to find a lactation consultant in our network. Aetna will also cover:

- Certain standard electric breast pumps (nonhospital grade) anytime during pregnancy, after delivery or for as long as you breastfeed, once every three years.
- Certain manual breast pumps anytime during pregnancy, after delivery or for as long as you breastfeed.
- Another set of breast pump supplies, if you get pregnant again before you are eligible for a new pump.

Before buying a pump, check out the details on our website. Go to www.aetna.com and search for “breast pumps” or call Member Services to learn details of what is covered and find a participating breast pump supplier.

CareFirst: Prenatal and Maternity Care

Women who need support with breastfeeding can get up to six visits with an in-network lactation consultant at no cost. You can check our provider directory to locate a lactation consultant local to you. Just log in to your secure member website at www.carefirst.com or call the Member Services number on your CareFirst ID card to find a lactation consultant in our network. CareFirst will also cover:

- Certain standard electric breast pumps (nonhospital grade) any time after delivery
- Certain manual breast pumps any time after delivery
- Another set of breast pump supplies, if you get pregnant again before you are eligible for a new pump

Before buying a pump, check out the details on our website. Go to www.carefirst.com and search for “breast pumps.” Or call Member Services to learn details of what is covered and find a participating breast pump supplier.

Business Health Services

Business Health Services is the CCPS’s Employee Assistance Program (EAP) that is available 24/7 to help you with a wide array of work/life challenges including: identifying child care options, such as in-home care or daycare centers; after-school and summer programs for your older children; advice on how to rework your budget or address sibling rivalry; or if you need a professional counselor to help you adjust to the changes occurring in your family’s life.

Frequently Asked Questions

Q: How do I pay for my benefits while on leave?

A:

- If you are on paid leave, your contributions toward medical, dental, voluntary life, and other benefits will continue to be deducted from your pay.
- If you are on unpaid leave, you will be asked to send CCPS a check to cover your portion of medical, dental, voluntary life, and other benefits.
- If you are on unpaid, non-FMLA leave, the Benefits Office will provide information regarding continuing your medical, dental and vision insurance and Employee Assistance Plan (“EAP”) under COBRA, as well as converting your group life insurance into individual coverage. Under this scenario, you will pay the full cost of the benefits.

Q: Am I expected to work while on leave?

A: Your supervisor/principal and colleagues will do everything possible to give you uninterrupted time with your new child and family. By notifying us as early as possible of your expected leave date and communicating with your supervisor/principal at least 2 weeks prior to your anticipated return date; you can help orchestrate a smooth transition of your workload. (See “Maternity Leave... How do I get started?”)

Q: I'm a new father! Should I use Personal/Annual Leave, FMLA, or Long-Term Child Care Leave while bonding with my baby?

A: If you plan to take time off from work for 12 weeks or less, you will use the FMLA for this special time in your life. Since this time is unpaid, you may be able to use up to ten (10) family illness days, if you have this time available. Otherwise, you will want to use any of your accrued personal leave and/or annual leave, if applicable, to continue your salary while off. If you plan to take time off work for more than 12 weeks, you will use the Long-Term Child Care Leave benefit. Please refer to the section entitled, “Leave of Absence Requests: Long-Term Child Care Leave” for more information on how to request Long-Term Child Care Leave.

Q: May I take a personal leave of absence without pay for a month prior to the birth or adoption of my child and still use my sick leave or request a grant of sick leave days from the bank during my disability period?

A: No, you may not take a personal leave of absence without pay and received disability leave later. To be eligible for disability leave, your date of disability must coincide with or immediately follow your last day actively at work or after the use of vacation or personal leave.

Q: How is my disability and child care leave period affected if my baby is born early?

A: The actual delivery date marks the beginning of your disability period or child care leave. You will need to inform the Benefits Office of any changes in the requested or actual dates.

Q: If I have complications and need to stop working before my expected due date, how will this affect my leave period?

A: If your physician requires you to take time off prior to your delivery date, you will still be allowed six weeks disability leave for a normal delivery and up to eight weeks for a cesarean section following your delivery, however both disability periods, before and after your delivery, will count towards your total 12-week FMLA allowance.

Q: If I am not eligible for FMLA, can I still take leave?

A: Yes, even if you do not qualify for FMLA, you may still be eligible for disability leave following the birth or adoption of a child. You may be required to submit a Leave Request Form to the Benefits Office to request leave and arrange for coverage during your leave. Please review your leave entitlements in your negotiated agreement or handbook.

Q: Is my disability period affected if one of the six or eight weeks is a week I am schedule to be off?

A: No, it does not have any affect since this is a recovery period and your recovery time is based on calendar weeks and is not impacted by your work schedule.

Q: How do grants from the Sick Leave Bank affect my FML?

A: In compliance with Board Policy and the FMLA, all draws from the Sick Leave Bank will be applied toward the twelve (12) weeks of leave to which employees shall be entitled because of an employee's serious own health condition.

Q: What do I do when I have questions?

A: You are encouraged to contact the Benefits Office at any time prior to, during, or after your leave if you have any questions or need clarification on policies.

Maternity/Paternity Leave Checklist

Before you go on leave:

- Provide your supervisor or your principal with the completed Leave Request form outlining the details of your leave type and period of time off.
- Contact the Benefits Office to schedule a meeting to discuss any questions you may have regarding your maternity leave.
- Contact Aetna/CareFirst to confirm your provider(s) and hospital for delivery are in-network. If you are not in a CCPS medical plan, check with your medical insurance provider to make certain that you have met all the pre-certification requirements for your care.
- Immediately after your child arrives:
 - Contact the Benefits Office on your first day out to start the leave process, only if the date changes from your original physician paperwork, and return FMLA and other leave of absence paperwork by the deadline(s) provided, if you haven't already done so.
 - Alert the Benefits Department of your child's arrival to ensure he/she is properly enrolled in all applicable benefit plans.
 - Enter your leave into AESOP. The Benefits Office will also notify the payroll department of the dates of your maternity/paternity leave.
- Within 31 days after your child arrives:
 - Add your new child to a medical plan—either yours or your spouse's plan—through the Benelogic Benefits Enrollment System and obtain Social Security number for your child.
 - Consider changing your W-4 payroll dependents. (W-4 form is on the CCPS Employee Self Service website)
 - Review and update your life insurance beneficiaries via your profile in Benelogic and 401k beneficiaries via your Lincoln Financial Group online profile.
 - Consider enrolling in or increasing your Dependent Care FSA deduction. (Done through the Benelogic Benefits Enrollment System)
 - Consider enrolling in or increasing your Medical FSA deduction. (Done through the Benelogic Benefits Enrollment System)
- At any time during your leave:
 - Consider increasing your Health Savings Account contributions if you are enrolled in the Company's High Deductible Health Plan via the Benelogic Benefits Enrollment System.
 - Contact Business Health Services (BHS) to learn more about child care options that are available in your area.
 - Check in with your supervisor or principal - preferably 30 days, but no less than 2 weeks prior to your anticipated return date regarding the transition period back to your position.