

## KNOW WHAT TO EXPECT FROM YOUR MATERNITY BENEFITS.



### ADVANTAGES OF SHORT-TERM DISABILITY INSURANCE

You can have:

- A portion of your income every week while disabled
- A way to help pay the bills – without relying on loans or financial support from friends and family
- The support you may need to help you get back to work safely

### MAKING SENSE OF STD INSURANCE

Maternity claims are treated the same as any other disability under the STD plan. It's important to know what benefits are available. Your employer will share the policy with you that explains essential coverage features. Please refer to it for specifics of your plan.

Congratulations! Having a baby is a very exciting time for you and your family. Along with that excitement, you may have questions about your maternity leave. The Hartford is here to help you understand your Short-term Disability (STD) benefits. We hope these FAQs will help provide you with peace of mind during this busy time.

### WHAT BENEFITS WILL I RECEIVE UNDER MY STD PLAN?

Your employer will provide a policy explaining the benefits available to you. Short-term Disability benefits are a portion of your income, payable if you're unable to work (or are working part-time) due to a sickness, injury or pregnancy. Your plan may have a benefit waiting period (called a Benefit Commencement Period), which is the period of time that you're disabled before benefits will be payable. Benefits are usually paid in a lump sum for maternity; however, can be paid weekly if requested.

### HOW ARE PREGNANCY CLAIMS SPECIFICALLY HANDLED? HOW LONG WILL I RECEIVE BENEFITS?

Pregnancy is treated the same as a "sickness" under the policy, subject to all plan provisions.

- We'll evaluate all claims based on your specific condition and the plan provisions of your policy.
- Maternity claims are commonly approved for six weeks following delivery, based on the medically standard duration of recovery. The number of weeks during which your benefit is paid may be reduced by the Benefit Commencement Period, if applicable, as described in your plan. For example, a plan with an eighth-day benefit commencement can be approved for five weeks of payments (One week for the benefit commencement period + five weeks of payment = six week recovery period).
- In some cases, medical complications arise that result in longer periods of disability. We're able to continue to pay benefits beyond six weeks – if your physician provides supporting information that substantiates the need for additional time for recovery, subject to the terms of the policy.

## ARE THERE CIRCUMSTANCES WHEN I WOULD RECEIVE MORE TIME THAN THE NORMAL DURATION, SUCH AS A CESAREAN SECTION (C-SECTION) OR IF I HAVE COMPLICATIONS?

- The standard guidelines for recovery from a cesarean section are the same as for non-cesarean deliveries: six weeks following delivery. Therefore, C-section deliveries are standardly approved for that same duration.
- However, postpartum periods up to eight weeks will be granted following C-section deliveries when your doctor confirms the recovery period.
- As all claims are unique and evaluated independently, we'll assess your claim and supporting information to determine whether additional time is appropriate. If your medical circumstances require additional time for other reasons, either before the delivery (e.g., bed rest) or after the standard postpartum recovery period (e.g., complications from delivery), we're able to evaluate those requests.
- All claims will be reviewed based on your medical condition and the provisions in your policy.

## THE FAMILY AND MEDICAL LEAVE ACT (FMLA) COVERS 12 WEEKS FOR NEW MOTHERS. WHY DON'T I RECEIVE BENEFITS FOR THAT LONG?

- Your STD plan only pays to replace a portion of lost income that is the result of a disability. Benefits are payable when a disability is the reason for the absence from work.
- FMLA and similar laws are designed to cover both disability and non-disability related scenarios, including bonding with your baby. For employees that qualify, the FMLA and similar state laws provide unpaid job protected leave time for both disability and some non-disability scenarios. Your FMLA will run concurrent with your Disability Period. However, if additional FMLA time is available beyond your Disability Period it can be used for bonding with your baby. Consult with your employer about programs that may be available to you.

## THERE'S A MAXIMUM DURATION OF BENEFITS UNDER MY PLAN. WHY DON'T I RECEIVE BENEFITS FOR THAT LONG?

The maximum duration of benefits provides the limit for the longest duration that would be payable under the plan, if you're still disabled at the end of the duration. Benefits are payable only if you're disabled. If you're still disabled at the end of the maximum duration of benefits, whether from pregnancy or other causes, you may be eligible for benefits under another plan, for example a Long-term Disability plan. Please ask your employer for more details.

## ARE THERE ANY ADDITIONAL SERVICES I CAN TAKE ADVANTAGE OF DURING THIS TIME?

Additional services may be available to you at no additional cost. In addition, pregnancy is often covered under other programs that may be provided by your employer or available to individuals in your state. Your employer should have more details about what additional services may be available.

### FOR ADDITIONAL INFORMATION

Talk with your benefits administrator or review your policy plan to learn more about your Short-term Disability maternity benefits.



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Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.