



## MATERNITY CLAIM GUIDELINES FOR DISABILITY CLAIMS

Maternity claimants are considered disabled when, as a result of their pregnancy, they are unable to perform with reasonable continuity the material duties of their own occupation. Please refer to the group policy for the exact definition of disability.

For claimants with **sedentary** occupations whose pregnancy is normal and uncomplicated, the disability period begins on the cease work date recommended by the claimant's physician (not earlier than two weeks before the expected date of delivery) and ceases six weeks after delivery, both vaginal and C-Section.

For claimants with **light to heavy** occupations whose pregnancy is normal and uncomplicated, the disability period begins on the cease work date recommended by the claimant's physician (not earlier than four weeks before the expected date of delivery) and ceases six weeks after a vaginal delivery or eight weeks after a C-Section.

Unless the claimant's physician indicates otherwise, we will usually rely upon these guidelines when determining the length of disability. If the physician indicates that the claimant's disability will exceed these guidelines, we will request him or her to provide detailed information to support prolonged disability.

Disability benefits are paid only while the claimant is unable to work at her own occupation. ***The actual amount and length of benefits paid is based upon the group policy and reduced by the Benefit Waiting Period.*** No benefits will be paid for period of child-parent bonding, breast feeding or child illness.

Family and medical leave laws are designed to protect the claimant's right for reinstatement after her leave ends and guarantees that she will not lose certain employment rights that accrued prior to the leave. These laws do not effect how and when disability benefits are paid. Disability benefits will be paid in accordance with the terms of the group policy.

If you have any questions, please feel free to contact our Customer Service area at 1-800-368-2859.