

Pregnancy and your short-term disability benefits

Leave of absence timeline (weeks): normal vs. cesarean delivery

Normal delivery with no pre or post time disabled, 30-day elimination period, and six weeks of paid parental leave available:

1	2	3	4	5	6
Disability period					
Elimination period				Benefit period	
Paid parental leave					

Payable benefit period
(0 weeks)

Cesarean delivery with no pre or post time disabled, 30-day elimination period, six weeks of paid parental leave and one week of accrued leave available:

1	2	3	4	5	6	7	8
Disability period							
Elimination period				Benefit period			
Paid parental leave						Accrued leave	

Payable benefit period

Disability period minus elimination period = benefit period

Benefit period minus accrued paid leave after elimination period = payable benefit period

Even with a shorter elimination period of 14 days in the **“Normal delivery”** example above, the payable benefit period is also zero weeks due to the amount of paid parental leave. Similarly, changing to a 14-day elimination period in the **“Cesarean delivery”** example above, the payable benefit period would remain at one week.

Each pregnancy is different, and your disability period may vary from these examples. These examples illustrate the basic anticipated benefit for normal pregnancy. If you have considerable accrued sick or annual leave, such as paid parental leave, this short-term disability policy may not provide significant value for a normal delivery, but it may provide significant value in the event of unforeseen circumstances. Contact MetLife directly to discuss your specific situation.

Frequently asked questions

Is there a difference in the amount of disability time allowed for a cesarean delivery versus a normal delivery?

Generally:

- Normal vaginal delivery disability period is six weeks from date of delivery; and
- Cesarean delivery disability period is eight weeks from date of delivery

Can I receive disability benefits for any period of time prior to my expected date of delivery?

In many cases, women are able to work up until their delivery. However, there are times when problems may arise and there is a need to take leave before the child is born. Time before delivery of up to two weeks is allowed without medical documentation. However, if your first day absent is more than two weeks before delivery, then medical documentation must be sent to MetLife.

What if I have problems with my pregnancy and need to be out of work earlier or longer than expected?

You should start a claim for disability. MetLife will notify your doctor and request medical information to evaluate your disability. MetLife will use the medical information to make a claim decision.

When are benefits payable?

The benefit period will begin the day after you satisfy the elimination period of either 14 or 30 calendar days. However, benefits are only payable after all accrued leave (which includes annual leave, sick leave and compensatory leave) and any other employer paid leave programs, such as paid parental leave, have been exhausted.

When should I file my disability claim?

Typically, you should file your claim on the last day worked. However, you should check your [plan's certificate of coverage](#) and the [FAQs](#) on the MetLife Disability website for more information: metlife.com/StateofTN.

Frequently asked questions continued...

How do I file my disability claim?

MetLife offers claim filing through the internet, via telephone, or paper. However, you should check your employer's plan documents and the FAQs on the MetLife Disability website for more information: metlife.com/StateofTN.

How will I know when a decision about my claim has been made?

A MetLife case manager will call you and provide a letter outlining the claim decision.

What information does my doctor need to provide to MetLife for my disability?

Your doctor will need to confirm your pregnancy and provide dates (due/delivery date). The doctor will also need to advise if there is anything else that the case manager should be aware of to assist with the handling of your disability claim.

If I receive other income, will it reduce my disability benefits?

Benefits payable during the payable benefit period may be reduced by other sources of income, such as, worker's compensation, unemployment insurance and sick leave bank. See the [certificate of coverage](#) for a comprehensive list of other sources of income which may reduce the STD benefit.

What type of benefit does MetLife manage for employees who are pregnant?

MetLife manages short-term disability insurance benefits for employees enrolled in the short-term disability insurance program. This includes employees who are unable to perform their job due to child-delivery or pregnancy complications.



We're here to help

For more information about your claim or benefits, please contact MetLife at **1-855-700-8001**. We're available Monday through Friday, from 7 a.m. to 10 p.m. CT.

Like most disability income insurance policies, MetLife's policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative about costs and complete details. All policies and riders may not be available in all states, at all issue ages and to all occupational classes. Ask your representative for complete details. Eligibility is subject to underwriting approval. These policies provide disability income insurance only. For policies issued in New York, they do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.