

Common Questions About Maternity-related Disability Claims



When should I file a disability claim as a result of pregnancy or childbirth?

You may report a claim for disability benefits up to four weeks prior to a planned disability absence, such as childbirth. To ensure that your benefits request is processed as quickly as possible, we ask that you file your claim no later than the date you stop working due to your pregnancy or childbirth.

How do I file a claim?

You may file a claim over the phone by calling us at 800.522.0406 and selecting option 2. You can also call 800.522.0406 to request a claim packet be sent to you via fax, mail or email. Finally, CTA members can file claims online by logging in at www.CTAMemberBenefits.org/disability.

How long does it normally take for a claim decision?

Once The Standard receives a completed claim application (Employee's Statement, Employer's Statement, and Attending Physician's Statement), it will take approximately one week to make a claim decision. If we have not made a decision within one week, you will be notified with details.

When am I considered disabled as a result of my pregnancy?

You are considered disabled when, as a result of your pregnancy, you are unable to perform with reasonable continuity the main functions of your occupation. The disability period for a normal and uncomplicated pregnancy begins on the cease work date recommended by your physician, but not earlier than four weeks before the expected date of delivery. Please refer to your certificate and summary plan description for a more detailed definition of disability.

Do benefits begin on my first day of disability?

Benefits become payable once you have served the benefit waiting period. The benefit waiting period means the period you must be continuously disabled before disability benefits become payable. No disability benefits are payable for the benefit waiting period. Please refer to your certificate and summary plan description for the length of your benefit waiting period. There is no benefit waiting period for the daily hospital benefit.

How long am I considered disabled following childbirth?

While every case is different, typically you will be considered disabled for six weeks after a vaginal delivery or eight weeks after a caesarean section delivery. You are also considered disabled for eight weeks after any delivery if you deliver twins or triplets. The disability periods noted assume there are no complications following childbirth. The disability period may be extended if complications arise.



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GP 190-LTD/S399/CTA.1
GP 190-LTD/S399/CTA.2

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What happens if I want to take more time off work than my approved disability period after giving birth?

Many women opt to take an extended leave of absence after having a child. If you choose to take additional time off, it's important to understand that, unless your leave of absence is approved under a federal or state-mandated family or medical leave law and you continue to pay premium, your disability coverage will end. When you return to work after an extended leave of absence, you will need to reinstate your disability coverage. Simply contact our dedicated CTA Customer Service Department at 800.522.0406, Monday through Friday from 7:00 a.m. to 6:00 p.m. Pacific time as soon as you know the date you will return to work. We will send you a reinstatement form to complete and return to our office. If we receive your completed form within 120 days of your return to work and you continue to meet all of the eligibility requirements for coverage, your coverage will be reinstated.

What happens if my delivery occurs less than 4 weeks after I first cease work? May I extend my claim by an extra 4 weeks after the birth?

A claim will not be extended solely based on an early delivery date. Once the benefit waiting period has been satisfied, disability benefits are payable only for the period during which you are unable to perform with reasonable continuity the main functions of your occupation.

What happens if my delivery occurs within the benefit waiting period or during a school break? Do I still receive 6 weeks of benefits?

Disability benefits are only paid for regular days of required attendance that are missed due to disability after the benefit waiting period has been satisfied. This means an uncomplicated vaginal delivery that takes place during the benefit waiting period and/or during a time when you are not scheduled to work can result in less than six weeks of benefits being paid.

What should I do if I have complications following my childbirth?

If complications arise following childbirth that will prevent you from recovering during the normal recovery period, you should immediately notify The Standard by calling 800.522.0406 to request an extension of disability benefits. To process this request, we will contact your physician for additional information. Your doctor will need to provide The Standard with written documentation of your specific limitations and restrictions. This documentation may include the completion of an Attending Physician's Statement or Pregnancy Questionnaire, and/or copies of your medical records. Once this information has been received, your claim will be reviewed for a possible extension of disability benefits.

Are disability benefits paid for an adoption?

No. While we understand that some people will take time off to be with their recently adopted child, this time does not qualify for disability benefits since the parent is not unable to work due to his or her own illness or injury.

Are benefits paid for periods of child-parent bonding, breast feeding or child illness?

No benefits are paid for periods of child-parenting bonding, breast feeding, or child illness since the parent is not unable to work due to his or her own illness or injury.

Are there any benefits payable due to my hospitalization?

If you are insured under the plans 501000-M or 503000-L, you are entitled to a daily hospital* benefit if you are hospitalized during your pregnancy. Please let us know as soon as possible once you are hospitalized and we will calculate your benefit. You do not need to serve a benefit waiting period in order to be approved for the daily hospital benefit.

Whom should I call with questions about my claim?

For questions about your claim, please call The Standard's toll-free disability benefits number, 800.522.0406. A knowledgeable Customer Experience Specialist will be happy to assist you.

* Note: The term "hospital" does not refer to extended care facilities, nursing homes or convalescent homes.

The information described in this document is subject to all terms and provisions of the group policies. For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policies may be continued in force, please contact Standard Insurance Company at 800.522.0406.



MATERNITY LEAVE GUIDELINES

If you are expecting a baby, here is some information that will explain the process, medical information needed, and other pertinent information. For additional information, please contact Terri Rodriguez in the Human Resources Department at trodriguez1@fremont.k12.ca.us

1. Provide Terri Rodriguez, in Human Resources, a doctor's note stating your approximate due date and a completed Certificated Maternity Leave form. If for any reason you will need to be out more than five (5) days before your expected due date, you may be eligible for Family Medical Leave Act (FMLA)/Pregnancy Disability Leave (PDL). You must have your physician complete the FMLA forms.
2. The first day of your absence is usually the due date or a date close to the actual due date; this varies from person to person depending on their needs and doctor input. Your sick leave benefits go into effect the first day you are out. After all sick leave is exhausted, you will be placed on differential pay (see below). Please be sure to call Terri at least one week before your scheduled due date so she can put your information in the sub finder system as a prearranged leave. You must coordinate your dates of absence with your requested substitute and let them know their start date. This information should also be given to your site secretary.
3. After the baby is born, you must provide HR with a doctor's note stating the baby's date of birth as well as the approximate return to work date. Based on your return to work date determined by your doctor, the Collective Bargaining Agreement allows for the use of 45 days of Extended Maternity Leave. Extended Maternity Leave commences with the return to work date as determined by the doctor. Once all paid leaves have been exhausted, Extended Maternity Leave is paid at the differential rate. The CA Family Rights Act (CFRA)/Parental Leave allows for you to take up to 12 work weeks within the first year of your child's birth, to be paid at the differential rate. CFRA, Parental Leave and Extended Maternity Leave all run concurrently. If you exhaust your 45 days of Extended Maternity Leave and still have days remaining within your CFRA/Parental Leave, you are permitted to take the additional days of CFRA/Parental Leave to be used during the first year of birth and to be paid at the differential rate upon the exhaustion of all paid leaves. Your written request for Extended Maternity Leave/Parental Leave/CFRA should be sent to Raúl M. Zamora, Ed.D, Assistant Superintendent of Human Resources for approval. Differential pay is the difference between your daily rate of pay, minus the long term substitute rate (\$221.41). If additional time is needed beyond the permitted leaves, you may request an unpaid leave in writing to Dr. Zamora, and if approved, leave will be without pay.

Information regarding CFRA leave may be found [here](#).

*You may be eligible for FUDTA disability insurance offered through **The Standard**. Please contact **The Standard** directly at: **1-800-522-0406** to file a disability claim or for inquiries regarding disability. **Please call no sooner than one month before your due date**



FREMONT UNIFIED SCHOOL DISTRICT

Certificated Maternity Leave Form

Please complete this form and return it to the Human Resources Department, at least, one month prior to the expected due date. Earlier submissions would be appreciated.

Name _____	Employee ID Number _____
Position _____	School _____
Home Phone _____	Cell Phone _____
E-mail Address _____	

Leave Information

- When is the child due to be born?
- What is your anticipated last day of work?
**The length of the leave, including the date on which the leave shall commence and the date on which the unit member shall resume duties, shall be determined by the unit member and the unit member's physician.*
- Do you intend to request an Extended Maternity Leave? Yes No
Once the unit member has been released by her physician for return to duty, the unit member must return to duty unless the unit member has **requested and been granted Extended Maternity Leave or other leave by the Board. (A request **MUST** be submitted.)*
- What is your anticipated return to work date?
**Excerpts from Article 8.11 in the Collective Bargaining Agreement.*

Substitute Information

- Have you made arrangements for a substitute to cover your class while you are on maternity leave? Yes No
- If yes, what is the name of the substitute? _____
- If no, do you need assistance in finding a long-term substitute? Yes No

Maternity Leave will run concurrently with the Family Medical Leave Act (FMLA) and Pregnancy Disability. Extended Maternity Leave will run concurrently with Child Family Rights Act (CFRA) and Parental Leave. CRFA/Parental Leave grants 12 workweeks of leave for the birth of a child and to care for the newborn child within one year of birth.