

SHORT-TERM DISABILITY

Short-Term Disability (STD) insurance and your maternity leave

Short-term disability insurance provides you with a weekly cash benefit to help pay for everyday expenses (such as mortgage/rent, utilities, childcare, or groceries) if you are unable to work for a short time due to a covered disability (e.g., maternity leave).

Maternity leave is treated like any other medical condition that prevents you from doing your job. Benefits are paid for the length of time it will take you to recover from your delivery. Depending on the type of delivery this can be between six to eight weeks. However, each situation is unique, so it is important to understand how benefits are paid.

Here are answers to some frequently asked questions to help you understand how short-term disability insurance can help protect your paycheck while you are on maternity leave.



Frequently asked questions

How do I receive short-term disability benefits after my delivery?

To start the process, you need to submit a short-term disability claim form before your delivery. To submit a claim, please see your employer for instructions.

What happens if I live in a state with Statutory Disability or Paid Family and Medical Leave benefits?

Only a few states have these state benefits that can be combined with short-term disability to provide financial protection during your recovery. These states are NY, NJ, HI, CA, RI, MA, and WA. Speak to your employer for details on how to access any state benefits you might be eligible for.

How do I file a claim?

To file your claim, we need to receive a completed short-term disability claim submission, which includes information from you, and your employer. The way we receive this information varies depending on how you choose to file your claim. You can speak to your benefits administrator about how to open a claim or follow the directions on the claim forms. Make sure all forms are completed and signed by the appropriate individuals, as missing information or signatures can delay your claim.

Will I receive short-term disability benefits if I stop working before my due date?

We acknowledge disability up to one week prior to your expected or actual date of delivery. If you have medical complications that prevent you from doing your job, your doctor should submit the appropriate medical records, and we may provide benefits prior to that date.

How long do I receive my benefits?

Short-term disability benefits typically end six weeks after your delivery date.

Benefit payments may extend beyond six weeks if there are medical complications. Your doctor must provide certification that the covered disability will last more than the initial six weeks. This certification would include a note from your doctor explaining the extension of your leave as well as copies of your medical records. We will then review your medical records against the physical requirements of your job and determine if we will extend your benefits.

For a C-section, we may extend disability benefits up to an additional two weeks, for a total of up to eight weeks beyond your delivery date. Please note that the Elimination Period will still apply.

What if I am able to return to work before six weeks?

Simply call Sun Life and tell us you are returning to work earlier than expected.

When do my benefits begin?

Typically, your covered disability begins on the day you deliver. However, you may have to wait for a short period of time (called an Elimination Period) before you begin receiving your short-term disability benefit checks. Ask your employer or refer to your short-term disability booklet to determine the length of your Elimination Period.

Will I receive disability benefits for each week of my maternity leave? I was told I was eligible for six weeks of disability benefits, but why did I receive only five checks?

The payments you receive may vary. The number of weeks for which you receive disability benefit payments is based on the approved weeks of disability minus the Elimination Period. For example, if you deliver on January 15 and have a seven-day Elimination Period (the period of time between your disability start date and your first benefit payment date), your benefit payments would begin on January 22 and would end six weeks after the date you delivered, on February 25. In this scenario, you would receive five weeks of disability benefits due to the seven-day Elimination Period.

Isn't everyone eligible for 12 weeks of leave?

Employees eligible under the federal Family and Medical Leave Act (FMLA) can take up to twelve

weeks of leave for certain family or medical emergencies. The law also provides that, in most cases, you will have a job with your employer when you return from leave. In addition to the federal FMLA, some states have laws which address leave for certain qualifying conditions. State leave laws differ, so you should refer to specific requirements in your state where applicable. Although it is possible to receive disability benefits while on an FMLA leave, FMLA is separate from the short-term disability coverage provided by the Sun Life. Please contact your employer's Human Resources representative for more information about FMLA.

Does my coverage continue if I take leave under the Family and Medical Leave Act (FMLA)?

Benefits are payable only during a period of medical disability. Your coverage may continue provided that other policy provisions are met.

For more information

For more information about short-term disability insurance and maternity leave, consult your benefits administrator or review your short-term disability insurance plan. After the effective date of your coverage, you can contact our Customer Service representatives at 800-247-6875, 8:00 a.m. to 8:00 p.m. ET, Monday through Friday, to find out more about your coverage.



Not for use in New Mexico.

This policy contains limitations and exclusions that may affect benefits. Please see the Certificate or ask your benefits administrator for information on Elimination Periods, Waiting Periods, and Pre-Existing Conditions limitations.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 15-GP-01, 12-DI-C-01, 12-GPPort-P-01, 12-STDPort-C-01, 16-DI-C-01, TDBPOLICY-2006, and TDI-POLICY. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01, 13-GP-LH-01, 13-LTD-C-01, 13-STD-C-01, 06P-NY-DBL, 12-GPPort-01, and 12-STDPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations. The group insurance policies described in this advertisement provide disability income insurance only. They do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

© 2021 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. Sun Life and the globe symbol are trademarks of Sun Life Assurance Company of Canada. Visit us at www.sunlife.com/us.

GSTDHO-EE-227-u

SLPC 25361 03/21 (exp. 03/23)