



Maternity Leave & Short-Term Disability

Employee Eligibility

All Active Full Time Employees working at least 40 hours each week. However, if you do not have regular work hours you will be an Eligible Employee if you have worked at least an average of 40 hours a week during the preceding 12 calendar months (or during your period of employment if less than 12 months).

Short-Term Disability

- 1) Short Term disability reimbursement becomes available after 15 days. The 15-day elimination period begins the first day out of the office and includes weekends.
- 2) Short Term disability lasts up to 90 days. (this includes the 15-day elimination period)
- 3) Short Term disability will only cover the amount of recovery/rest prescribed by your physician on the claim form you submit to MetLife. (example: If the doctor prescribes 45 days recovery and you have already used up all your PTO, the insurance will begin covering you after the 15 day elimination period. You will collect 30 days of short-term disability.)

Health Insurance

- 1) You have 30 days after a qualifying life event (birth or adoption of child) to make a change to your insurance (adding a dependent, changing plans, enrolling into a new benefit, etc.)
- 2) Insurance payments can either be made in advance of maternity leave or upon return to work.

Flexible Spending Account Payments

- 1) Flexible Health Care payments can either be made in advance, from your last paycheck, or upon your return to work. This should not effect your planning since you can collect the entire year's reimbursement at the beginning of the year, regardless of the amount you have contributed.
- 2) Flexible Dependent Care payments can either be made in advance, from your last paycheck, or upon your return to work.
- 3) You have 30 days after the birth to make any changes to your accounts, if desired.