

# Frequently Asked Questions About Pregnancy

The MetLife logo is displayed in white text on a blue rectangular background.

## **WHEN SHOULD I NOTIFY MY EMPLOYER ABOUT MY PREGNANCY?**

Ideally, you should notify your manager as soon as you are comfortable sharing the information so that he/she can begin to make plans to balance the workload during your leave.

## **FOR WHAT PERIOD OF TIME WILL I BE ENTITLED TO RECEIVE DISABILITY BENEFITS RELATED TO MY PREGNANCY?**

The amount of time will depend on your employer's plan. Generally, for an uncomplicated pregnancy and normal delivery, most plans allow you to take 6 weeks from the date of delivery.

## **AM I ENTITLED TO RECEIVE DISABILITY FOR ANY PERIOD OF TIME PRIOR TO MY EXPECTED DATE OF DELIVERY (PREPARTUM)?**

In many cases, women are able to work up until their delivery. However, there are times when complications may arise and there is a need to take an early maternity leave. Your employer's plan and your medical information will be considered to determine if you are eligible for disability benefits.

## **WHAT IF I HAVE COMPLICATIONS WITH MY PREGNANCY AND NEED TO BE OUT OF WORK EARLIER THAN EXPECTED?**

You should initiate a claim for disability. We will notify your physician and request medical information to evaluate your disability. Once the medical information is received and evaluated, MetLife will make a claim decision.

## **WHEN SHOULD I FILE MY DISABILITY CLAIM?**

Typically, you should file your claim on the last day worked. However, you should refer to your employer's plan for more specific information.

## **HOW DO I FILE MY DISABILITY CLAIM?**

MetLife offers claim filing through the internet, via telephone, or paper. Please refer to your employer's plan documents for which particular method(s) may be available to you.

## **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 PHYSICIAN NEED TO PROVIDE TO METLIFE FOR MY DISABILITY?**

Your physician will need to validate your pregnancy, provide dates (due/delivery date) and advise if there are any additional circumstances that the case manager should be aware of to assist with the handling of your disability claim.

### **IS THERE A DIFFERENCE IN THE AMOUNT OF DISABILITY TIME ALLOWED FOR A CESAREAN DELIVERY VERSUS A NORMAL DELIVERY?**

Generally, a claimant is allowed an 8-week recovery period for a cesarean delivery or 6 weeks for a normal delivery. This is contingent upon the medical information provided by your physician and your employer's disability plan.

### **WHEN ARE BENEFITS PAYABLE?**

When your benefits begin will depend on your employer's Short Term Disability/salary continuance plan. Many plans have a benefit waiting period after the date of disability before benefits can be paid to eligible employees. See your employer's plan or the Plan Summary description for more information.

### **WHAT IF I DO NOT PLAN TO RETURN TO WORK AFTER MY DISABILITY LEAVE AND PLAN TO TAKE ADVANTAGE OF THE FML BONDING LEAVE WITH MY NEW BABY?**

Under the Family Medical Leave Act, or similar state leave laws, you may be eligible to take additional time off to bond with your baby. Make sure you communicate with your employer or leave administrator if you plan to take additional time off to bond with your baby.

**For more information about your claim, contact MetLife at 1-800-300-4296.**

**MetLife**

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