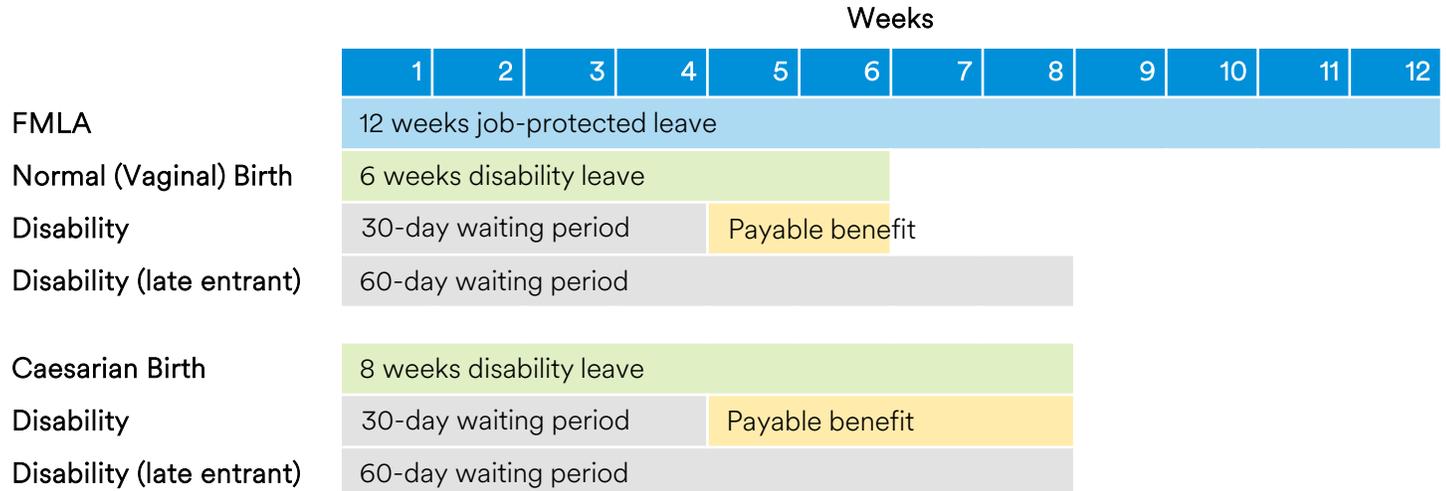


Pregnancy

Leave of absence timeline



** Timeline is only an example. All claims require medical evidence to support disability. Duration and benefits depend on medical evidence received for each specific claim. Each claim is reviewed independently.*

Frequently asked questions

When should I notify my employer about my pregnancy?

Ideally, you should notify your manager as soon as you're comfortable sharing the information so they 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.

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. If you filed a maternity leave claim before your anticipated first day out of work, we'll need your doctor to confirm your delivery date and other important medical information. MetLife can't process your claim until we receive medical evidence that you're disabled from working.

How do I file my disability claim?

MetLife allows you to file your claim online or by telephone. Please call us at 1-866-264-5144 or go to the MyBenefits website at mybenefits.metlife.com/stateofarizona.

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.

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'll 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.

Frequently asked questions continued...

When are benefits payable?

When your benefits begin will depend on your employer's Short Term Disability/salary continuance plan. Your plan has a 30-day waiting period (or 60-day waiting period if you're a late entrant). The benefit waiting period applies after the date of disability and before benefits can be paid to eligible employees. Any sick pay, vacation pay or other salary continuation will reduce your disability benefit. See your employer's plan or the Plan Summary description for more information.

What if I don't 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. This is separate from your Short Term Disability plan.

For more information about your claim, please contact MetLife at 1-866-264-5144.

This is not legal advice.