

## > Short-Term Disability Insurance

### MATERNITY LEAVE FAQs

In accordance with federal regulations, maternity is treated like any other medical condition that prevents you from doing your job. After a normal delivery, benefits may be paid for up to six weeks. However, each situation is unique, so it is important to understand what your benefits are and how benefits are paid.

### How Do I File a Claim?

There are three options available to file a claim.

#### FAX

1. Go to [mutualofomaha.com/forms](http://mutualofomaha.com/forms) and select the “Short-term Disability Claim Form Mutual and United.”
2. Complete your section and have your employer and physician complete their sections, sign.
3. Fax ALL pages to Mutual of Omaha at 402-997-1865 or scan and email the complete form to [newdisabilityclaim@mutualofomaha.com](mailto:newdisabilityclaim@mutualofomaha.com).

#### ONLINE

1. Go to [mutualofomaha.com/forms](http://mutualofomaha.com/forms) and select the “Online Short-term Disability Claim Form – Employee Statement.”
2. Complete the online form by providing all requested information. We only accept Section 1 (Employee Statement) online.
3. Provide your physician’s contact information (phone, fax, address) in the required field.
4. Print “Authorization to Disclose Personal and Health Information” form.
5. Complete, sign and fax to 402-997-1865 or scan and email the complete form to [newdisabilityclaim@mutualofomaha.com](mailto:newdisabilityclaim@mutualofomaha.com).



#### PHONE

1. Call 800-877-5176 and a customer service representative will complete Section 1 (Employee Statement) with you.
2. Following the call, print the “Authorization to Disclose Personal and Health Information” form.
3. Complete, sign and fax to 402-997-1865 or scan and email the complete form to [newdisabilityclaim@mutualofomaha.com](mailto:newdisabilityclaim@mutualofomaha.com) or mail to: Mutual of Omaha Insurance Company, Attn: Group Insurance Claims, 3300 Mutual of Omaha Plaza, Omaha, NE 68175-0001.

### WHEN DO MY BENEFITS BEGIN?

Your disability usually begins on the date of your delivery. However, there may be a short period of time, called an **Elimination Period**, before benefit payments actually begin. Ask your employer or review your certificate booklet to determine the length of your Elimination Period.

### WHEN DO MY BENEFITS END?

The approval period typically ends six weeks after your delivery date. If you experience a medical complication that prevents you from performing your job, we will review the medical records provided by your physician and may extend your benefits beyond this time frame.

### WILL I RECEIVE BENEFITS IF I STOP WORKING BEFORE MY DUE DATE?

If you experience medical complications that prevent you from performing your job, we will review medical records provided by your physician and may provide benefits prior to your expected delivery date.

### WILL I CONTINUE TO RECEIVE BENEFITS, IF MY PHYSICIAN SAYS I SHOULD STAY HOME BEYOND THE SIX WEEKS?

Benefits will only extend beyond six weeks if there are medical complications. Your physician will be required to provide certification that the disability will last more than the initial six weeks. Mutual of Omaha will review your medical records and the physical requirements of your job and determine if we will extend your benefits.

*For a Cesarean section, if your physician provides certification, we will extend benefits up to an additional two weeks, for a total of up to eight weeks from your delivery due date.*

### WHAT IF I AM ABLE TO RETURN TO WORK BEFORE SIX WEEKS?

Contact Mutual of Omaha at 1-800-877-5176.

### I WAS TOLD I WAS ELIGIBLE FOR SIX WEEKS OF BENEFITS, BUT WHY DID I ONLY RECEIVE FIVE WEEKS OF BENEFITS?

You may not receive benefits for all six weeks of your leave. Actual benefits may vary, depending on the date you deliver and your **Elimination Period**. *For example, if you deliver on January 15 and have a seven-day Elimination Period (the period of time after you deliver, but before benefits start), your benefits would begin on January 22 and would end six weeks after the date you delivered, on February 25. In this scenario, you would receive only five weeks of disability benefits.*

### ISN'T EVERYONE ELIGIBLE FOR 12 WEEKS OF LEAVE?

Under the federal Family and Medical Leave Act (FMLA), certain employees can take up to 12 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. FMLA does not, however, require your employer to provide you with insurance coverage or a paycheck during the leave. Although it is possible to receive disability benefits while on an FMLA leave, FMLA is separate from the disability coverage provided by Mutual of Omaha. Please contact your employer's Human Resources Representative for more information about FMLA.

### WILL BENEFITS BE EXTENDED IF I NEED TIME TO BOND WITH MY BABY?

Benefits for covered individuals are paid only to employees with disabling medical conditions that prevent them from performing their job.

### CAN MY SPOUSE QUALIFY FOR PATERNITY BENEFITS?

No. Benefits are available when a covered individual is unable to perform their job due to their own sickness or injury.

### I AM OR MAY BE ELIGIBLE TO RECEIVE BENEFITS THROUGH A STATE DISABILITY PLAN. HOW WILL THIS IMPACT MY BENEFITS WITH MUTUAL OF OMAHA?

Other benefits that you receive or are eligible to receive due to your disability may reduce the benefit payable by Mutual of Omaha. If you are eligible to receive benefits through a state disability plan, you will need to complete the appropriate filing process to receive these benefits. Please refer to your Short-term Disability policy to determine if these benefits are an offset.