

Pregnancy Disability - Frequently Asked Questions

1. How do I report a pregnancy disability claim to Lincoln Financial Group (formerly Liberty Mutual)?

You can file a claim in one of the following:

- Online at: mylibertyconnection.com (if registering for the first time, use code: **UNIVERSITY**);
- Contact Lincoln Financial Group at (800) 838-4461; or
- Fax the Lincoln Financial Disability Claim Form to (877) 664-7264

** The Lincoln Financial Disability Claim Form can be found in both English and Spanish on the blink page: <http://blink.ucsd.edu/HR/benefits/disability/#The-disability-benefits-applica>

- Completing a Lincoln Financial Disability Claim Form for pregnancy:
 - "Date Injury" use estimated due date
 - "Date First Treated" use first doctor appointment
 - "Date Last Worked" use estimated last day of work
 - "Date Returned to Work" use estimated date or date range of 6-8 weeks from estimated delivery date
 - For "Wages, Salary or Separation Pay" select Yes (and make note that this is for the 22 mandatory sick days); can leave "Amount" blank
 - "Date Began" should be start of sick leave, "Date Ceased" should be end of sick leave, can leave "Date Income Applied for" blank
 - For "voluntary federal/state income tax" section, leave this blank as they will work with UC HR
 - Sign and date form even if there are parts that are incomplete because it is just a start to get the claim going and will be completed and updated later
 - Sign and Date release forms, leave "Claim No." blank, for "Return to" use Lincoln Financial since a case worker hasn't been assigned yet
 - Complete and submit "Attending Physicians Statement"

2. Do I need to report my need for disability to my HR Contact as well?

Yes, as soon as you're aware of your need for disability, speak with your Department HR Contact. Your HR Contact will update your status in the Payroll Personnel System (PPS) to assure continuity of a source of income and can explain your rights and responsibilities as related to the Family Medical Leave Act (FMLA) or other possible leave options.

3. When will my disability benefits start?

	Waiting Period	Benefit Start date
Basic Short-Term Disability (STD); Voluntary Short-Term Disability (VSTD)	<ul style="list-style-type: none"> ▪ 14 days 	<ul style="list-style-type: none"> ▪ In general, benefits will start on the 15th calendar day (if you have 80 hours or less of accrued sick time) ▪ If you have between 81 - 175 hours of accrued sick time, benefits will begin when you exhaust your accrued sick time balance ▪ If you have more than 176 hours of accrued sick time (30 calendar days), benefits will start on the 23rd business day (when no pay status begins)
Voluntary Long-Term Disability (VLTD)	<ul style="list-style-type: none"> ▪ 6 months 	<ul style="list-style-type: none"> ▪ 6 months after the date of disability*

4. What happens to my payroll deductions while I am on disability?

The PPS update to reflect your *Unpaid Leave of Absence (LOA) Status* triggers Payroll to send you a letter titled: DIRECT PAYMENT OF INSURANCE PREMIUMS WHILE ON APPROVED LEAVE. This letter will provide detailed information regarding your benefits, premiums, and any amounts you may be required to pay. For specific questions regarding insurance premiums, please contact the Payroll team at (858) 534-2270.

5. Will I receive a disability check from Lincoln Financial for the full duration of baby bonding time?

No, in general Lincoln Financial defines the period of disability as 6-8 weeks from birth, based on the type of delivery. You may be eligible to receive a check from Lincoln Financial during this timeframe; however, you would need to use any accrued sick or vacation time for additional leave. If your accrued time balance is exhausted, your leave is unpaid.

6. If I need to medically extend my pregnancy leave past the standard maternity leave periods, will I earn my full wage while on disability? How long will I be eligible for disability?

While on disability you are eligible for a portion of your typical earnings for a finite period of time. Please reference the table for an estimate.

	Benefits Paid	Max Benefit Period
Basic Short-Term Disability	<ul style="list-style-type: none"> ▪ 55% ▪ \$800/month max benefit 	24 Weeks
Voluntary Short-Term Disability (VSTD)	<ul style="list-style-type: none"> ▪ 60% ▪ \$15,000/month max benefit 	24 weeks

7. Will I continue to have health coverage while on disability?

Yes, health coverage will continue with UC paying its portion of the premium for a finite period of time; however, if your leave extends beyond the outlined timeframe(s) you may be responsible for paying the full premium (both your and UC's portion) to have continued coverage.

	Max Benefit Period (UC Portion Paid)	Employee Responsible for Full Premium
<u>Pregnancy Disability Leave</u> *Medical, Dental, Vision	Up to 4 months	Consult with Employee Relations Specialist
Basic STD or VSTD *Medical Coverage	24 weeks	At week 25
Basic STD or VSTD *Vision & Dental **FML Eligible	12 weeks	At week 13
Basic STD or VSTD *Vision & Dental **Not FML Eligible	Only when receiving a check from UC	When no longer receiving a check from UC

***If you exhaust your accrued time balances and have not yet met your waiting period, meaning you are not receiving a check from UC or Lincoln Financial, you are responsible for paying both your portion and UC's portion of your premiums for health, dental, and vision coverage. Once your waiting period is met and Lincoln Financial starts paying a disability benefit, you will have medical coverage for up to 26 weeks during which UC will contribute the employer portion of the premium.*

8. Upon return to work, do I need to re-elect health and welfare benefits?

Yes, within 31 days of returning from a leave of absence you must complete the [UPAY 850](#) form to re-enroll in benefits that were cancelled or discontinued during your leave. The completed UPAY 850 form must be submitted to the Benefits office.

9. As the non-birthing parent:

a. How much leave can I take for the birth of my child?

If you are FMLA eligible, you may take up to 12 weeks of unpaid leave for baby bonding. If you are not FMLA eligible, the amount of unpaid leave is approved at the discretion of your department.

b. Since leave for baby bonding is unpaid, what are my options for income?

If you are not represented by a collective bargaining agreement, you may use up to 30 days of accrued sick time, or any of your accrued vacation or comp time. If you are represented by a collective bargaining agreement, please refer to the language in your respective agreement. Collective bargaining agreement language can be found at <http://blink.ucsd.edu/go/cbu>.

Important Numbers to Know

Benefits: (858) 534-2816

DisAbility Counseling & Consulting: (858) 534-6744

Employee Relations: (858) 534-4115

Faculty and Staff Assistance Program: (858) 534-5509

Lincoln Financial Group: (800) 838-4461

Payroll: (858) 534-3247

Women's Center: (858) 822-0074

Useful Blink Pages:

Resources for Expectant Parents: <http://blink.ucsd.edu/HR/services/support/family/expectant/index.html>

Your Disability Benefits: <http://blink.ucsd.edu/HR/benefits/disability/>

Pregnancy Disability Information Sheet

PRIOR TO CHILDBIRTH

- Notify your supervisor and HR contact of your anticipated need for leave.
- Review with your HR contact eligibility for and amount of time you can take under Family Medical Leave (FML), California Family Rights Act (CFRA), and Pregnancy Disability Leave (PDL). Complete and return appropriate forms to HR contact.
- Review the Pregnancy, Newborn Child and Adopted Child Factsheet: <http://ucnet.universityofcalifornia.edu/forms/pdf/pregnancy-newborn-child-and-adopted-child.pdf>
- Consider attending the Pregnancy Disability and Related Benefits and Leaves Workshop. Register for the workshop through UC Learning: <https://uclearning.ucsd.edu>
- Review your accrued paid sick, vacation and comp time and determine how much time you can reasonably afford to take based on your financial situation.
- Lincoln Financial will pay disability benefits for a portion of your maternity leave. File a disability claim 4-6 weeks prior to expected delivery date. Lincoln Financial will recognize a disability period beginning up to two weeks before your estimated due date and ending six weeks following delivery or eight weeks after a C-section. Longer periods of disability may be covered if the baby is late or if there are medical complications.
- If you have medical limitations and need workplace accommodations in order to stay-at-work before taking leave, contact DisAbility Counseling & Consulting 858-534-6744, hrdcc@ucsd.edu for information.

WHILE ON MATERNITY LEAVE

- Notify Lincoln Financial of delivery date and type of delivery.
- Notify HR Contact of delivery date.
- If applicable, add your new dependent to your health and welfare benefits plans by completing the UPAY 850 Form within 31 days of birth. <http://ucnet.universityofcalifornia.edu/forms/pdf/upay-850.pdf>
- If you need to medically extend your pregnancy leave submit a written note from your treating healthcare provider stating the duration of the extension to your HR Contact, and Lincoln Financial and communicate extension to your supervisor.

RETURNING FROM MATERNITY LEAVE

- If you have medical limitations and need workplace accommodations in order to return-to-work, contact DisAbility Counseling & Consulting 858-534-6744, hrdcc@ucsd.edu for information.
- Communicate with your supervisor and HR Contact regarding your return to work date and provide return-to-work certification if instructed by your HR Contact.
- Re-enroll in any benefits that were cancelled or discontinued during your disability leave. This must be completed within 31 days of your return-to-work using the UPAY 850 Form.** <http://ucnet.universityofcalifornia.edu/forms/pdf/upay-850.pdf>
- Re-activate any other payroll deductions you previously cancelled or suspended during your disability leave.
- If you plan to breastfeed, review the Lactation Accommodation page for facilities and services: <http://blink.ucsd.edu/HR/services/support/family/expectant/lactation/index.html>