

## Pregnancy Disability - Frequently Asked Questions

### 1. Who is Lincoln Financial Group?

Lincoln Financial Group is the third party claims administrator selected by University of California to administer Basic Short-Term Disability (STD), Voluntary Short-Term Disability (VSTD), and Voluntary Long-Term Disability (VLTD) monetary benefits.

### 2. How do I report a pregnancy disability claim to Lincoln Financial Group?

You can file a claim in one of the following:

- Online at: [mylincolnportal.com](http://mylincolnportal.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 of 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”

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

Yes, as soon as you are aware of your need for disability, speak with your Department HR Contact. Your HR Contact will update your status in UCPath to assure continuity of a source of income and can also explain your rights and responsibilities as it relates to the Family Medical Leave Act (FMLA), Pregnancy Disability Leave (PDL), or other possible leave options.

### 4. When will my disability benefits start?

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

<b>Voluntary Long-Term Disability (VLTD)</b>	▪ 6 months	▪ 6 months after the date of disability*
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**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.

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

**7. What happens to my benefits while I am on disability?**

An Unpaid Leave of Absence entry by your department into UCPath will trigger a notification to you with detailed information regarding your benefits continuation, premiums, and any amounts you may be required to pay. For questions regarding insurance premiums, please submit an inquiry to the Ask UCPath Center.

**8. 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.

	<b>Max Benefit Period (UC Portion Paid)</b>	<b>Employee Responsible for Full Premium</b>
<b><u>Pregnancy Disability Leave</u></b> <b>*Medical, Dental, Vision</b>	Up to 4 months	Consult with Employee Relations Specialist
<b>Basic STD or VSTD</b> <b>*Medical Coverage</b>	24 weeks	At week 25
<b>Basic STD or VSTD</b> <b>*Vision &amp; Dental</b> <b>**FML Eligible</b>	12 weeks	At week 13
<b>Basic STD or VSTD</b> <b>*Vision &amp; Dental</b> <b>**Not FML Eligible</b>	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.*

**9. Can I change my benefit elections while on a leave of absence?**

UCPath will send notification for employees on an unpaid leave longer than 120 days. Employees are only eligible for a new PIE (Period of Initial Eligibility) if their leave without pay is longer than 120 days, and they voluntarily waived one or more of their benefits. The changes you make will be effective from your leave return date forward.

**10. 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 re-enroll in benefits by using the Enroll in Benefits link in UCPath or complete the Benefits Reinstatement Form available on UCPath.

**11. 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

<b>PRIOR TO CHILDBIRTH</b>	
<input type="checkbox"/>	Notify your supervisor and HR contact of your anticipated need for leave.
<input type="checkbox"/>	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.
<input type="checkbox"/>	Review the Pregnancy, Newborn Child and Adopted Child Factsheet: <a href="http://ucnet.universityofcalifornia.edu/forms/pdf/pregnancy-newborn-child-and-adopted-child.pdf">http://ucnet.universityofcalifornia.edu/forms/pdf/pregnancy-newborn-child-and-adopted-child.pdf</a>
<input type="checkbox"/>	Consider attending the Pregnancy Disability and Related Benefits and Leaves Workshop. Register for the workshop through UC Learning: <a href="https://uclearning.ucsd.edu">https://uclearning.ucsd.edu</a>
<input type="checkbox"/>	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.
<input type="checkbox"/>	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.
<input type="checkbox"/>	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, <a href="mailto:hrdcc@ucsd.edu">hrdcc@ucsd.edu</a> for information.

<b>WHILE ON MATERNITY LEAVE</b>	
<input type="checkbox"/>	Notify Lincoln Financial of delivery date and type of delivery.
<input type="checkbox"/>	Notify HR Contact of delivery date.
<input type="checkbox"/>	If applicable, add your new dependent to your health and welfare benefits plans within 31 days of birth through UCPATH.
<input type="checkbox"/>	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.

<b>RETURNING FROM MATERNITY LEAVE</b>	
<input type="checkbox"/>	If you have medical limitations and need workplace accommodations in order to return-to-work, contact DisAbility Counseling & Consulting 858-534-6744, <a href="mailto:hrdcc@ucsd.edu">hrdcc@ucsd.edu</a> for information.
<input type="checkbox"/>	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.
<input type="checkbox"/>	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 through UCPATH.
<input type="checkbox"/>	Re-activate any other payroll deductions you previously cancelled or suspended during your disability leave.
<input type="checkbox"/>	For Lactation Accommodation facilities and services visit: <a href="http://blink.ucsd.edu/HR/services/support/family/expectant/lactation/index.html">http://blink.ucsd.edu/HR/services/support/family/expectant/lactation/index.html</a>