

Understanding your maternity leave

Having a baby can be exciting — and maybe even a little scary. But one thing you shouldn't have to worry about while you're out on maternity leave is your short-term disability coverage. This benefit helps protect you and your family from income loss due to pregnancy. Maternity benefits from Principal® are paid in a lump sum while you're on short-term disability leave.



Frequently asked questions

Q | When does my disability begin?

The day you deliver is standard. However, benefits are based on certification from your doctor.

Q | What is an elimination period?

It's the amount of time before benefits are payable. This means you won't receive benefits during this time. Typical elimination periods are 8, 15 or 30 days. Consult your benefit booklet or human resources department for the elimination period on your policy.

Q | When do my benefits end?

Six weeks after your delivery date is standard. If you experience complications, your doctor needs to provide certification so we can consider an extension of your benefits.

Q | What if I stop working before the baby is born?

If you experience complications related to pregnancy before delivery, your doctor needs to provide certification. You may be eligible for benefits prior to that date.

Q | Will I receive benefits if my doctor recommends I stay home more than 6 weeks?

Not necessarily. Benefits may be extended if there are medical complications your doctor certifies. We review your medical records and the physical requirements of your job when making a decision to extend your benefits or not.

Q | What if I'm able and want to return to work before 6 weeks?

Call and notify us when you're returning to work.

Q | How does a cesarean (C-section) delivery affect my benefits?

If you deliver via C-section and your doctor provides certification for 8 weeks of recovery, we extend benefits up to 8 weeks beyond your delivery date.

Q | What is the Family and Medical Leave Act (FMLA)? How does it affect my short-term disability coverage?

FMLA states that employers with 50 or more employees must provide qualified employees with an unpaid leave of absence of up to 12 weeks per year for several conditions, including the birth of a child.

Although it's possible to receive disability benefits while on FMLA leave, FMLA is separate from your short-term disability coverage. Contact your human resources department for more information about FMLA in your company.

Q | If I'm approved for short-term disability, do I receive my full paycheck?

No, your benefits are calculated using the benefit percentage and maximum weekly benefit defined in your policy. Typical benefit percentage options are 50%, 60% or 66⅔%. Typical maximum weekly benefits are \$250, \$500, \$1,000 or \$1,500.

Q | If I have further questions about my claim, who can I contact?

Email us at SBDClaims@principal.com.

Let's look at an example

Jodi receives short-term disability coverage through her employer. Her yearly salary is \$52,000 (\$1,000/week). The policy contains:

Elimination period = 8 days **Benefit percentage** = 60% **Maximum weekly benefit** = \$1,000

Jodi gives birth to her baby through a vaginal delivery and doesn't experience any complications from the birth. She doesn't receive disability benefits from Principal during the elimination period. Jodi should check with her employer about pay, as her employer may take vacation/sick leave into account.

During the **benefit receipt period**, Jodi receives a lump sum benefit of **\$3,000**.
 $\$600^* \text{ weekly benefit} \times 5\text{-week benefit payment period} = \mathbf{\$3,000}$ lump sum
 (\$1,000 weekly salary x 60% benefit percentage = \$600 weekly benefit)

*If your employer pays for the coverage pre-tax, taxes are withheld.



For illustrative purposes only and not a guarantee of claim payment.

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Disability insurance from Principal® is issued by Principal Life Insurance Company, 711 High Street, Des Moines, IA 50392.

This is an overview of the benefits disability insurance provides, but there are limitations and exclusions. For additional details, contact your employer. If your disability benefits are self-funded, your employer assumes financial responsibility for paying claims, and Principal® is contracted to administer the coverage on your employer's behalf.
 OR GC 4000-2 (0415) and GC 4100 OR (0116)

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