

Frequently Asked Questions about pregnancy

When should I notify my employer about my pregnancy?

Ideally, you should notify your manager as soon as you are comfortable sharing the information so that he/she 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. If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits"), you should carefully consider whether to enroll for this coverage. In California, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, and Washington (and Connecticut starting 1/1/22, Oregon starting 1/1/23, and Colorado starting 1/1/24), if eligible, you must apply for State Benefits. Your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

Am I entitled to receive disability for any period of time prior to my expected date of delivery (prepartum)?

In many cases, women are able to work up until their delivery. However, there are times when complications may arise and there is a need take an early maternity leave. Your employer's plan and your medical information will be considered to determine if you are eligible for disability benefits.

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 will 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.

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.

How do I file my disability claim?

MetLife offers claim filing through the internet, via telephone, or paper. Please refer to your employer's plan documents for which particular method(s) may be available to you.

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.

When are benefits payable?

When your benefits begin will depend on your employer's Short Term Disability/salary continuance plan. Many plans have a benefit waiting period after the date of disability before benefits can be paid to eligible employees. See your employer's plan or the Plan Summary description for more information.

What if I do not 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 unpaid time off to bond with your baby.

Am I entitled to receive pregnancy related paid leave benefits from the government?

Some states are providing additional paid leave benefits if you work in their jurisdictions. For example, Paid Family Leaves (PFL) to bond with your child are available in CA, DC, MA, NJ, NY, and WA. If you have health issues due to your pregnancy or due to giving birth, these states also offer wage replacement and in some cases job protection benefits for disability or paid medical leaves to those who work in the state. The states are CA, DC, HI, MA, NJ, NY, PR, WA. Three other states have recently passed laws, but benefits will not be available until future years. (CT – benefits in 2022; OR – benefits in 2023; and CO – benefits in 2024). MetLife will coordinate your employer paid benefits with state provided paid benefits. We recommend that you discuss your leave plan with your employer and your leave administrator.

For more information about your claim, contact MetLife at 1-800-300-4296.

This is not legal advice.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.