



Preparing for maternity leave

What you should know before your leave begins

Having a baby can be both exciting and overwhelming. To help better prepare for your upcoming maternity leave, we've created a checklist to ensure you are set up for success.

Your maternity leave checklist

Review your company's policies for short-term disability and leave of absence to determine if you are eligible, how much time you are entitled to and what benefit amount you may receive.

If you work in one of the states listed below with a statutory disability insurance or paid family and medical leave program, research whether you're eligible for benefits, how much time you're entitled to and what benefit amount you may receive. Be sure to notify your HR or benefits team of your upcoming leave with at least 30 days of notice.

If applicable, have your spouse or partner review their company's leave of absence policies to see if they're eligible to take leave (either paid or unpaid) to bond with your child after birth.

If you and your spouse or partner are covered under different health insurance plans, do a comparison to help you decide which plan to add your newborn to and confirm how long you have after the baby is born to add coverage for them.

Meet with your HR or benefits team to discuss:

- How your accrued sick, vacation and personal time can be used during your leave.
- What happens to your benefits while you're on leave and how premiums should be paid while not receiving a paycheck.
- Accommodations for breastfeeding or pumping upon returning to work.

If you're eligible for statutory disability insurance or paid family and medical leave benefits, you may need to report a separate claim to the state. Your Symetra case manager can provide guidance on this. If you do need to file a separate claim, please note that most states don't allow you to submit your claim early and you'll need to wait until your leave has begun.

Report your upcoming maternity leave to us up to 60 days prior to your expected first day out. We offer three simple ways to do so:

- Call us at [1-877-377-6773](tel:1-877-377-6773).
- Fax your completed claim form to [1-877-737-3650](tel:1-877-737-3650).
- Visit www.symetra.com/MyGO.

Hold onto your Symetra case manager's name and phone number. You'll need to keep them informed of any changes to your leave dates and notify them of your baby's delivery date and type of delivery after the baby is born. Learn more about our **Swift Maternity** claims process.

Consider whether you intend to take bonding leave following your recovery from childbirth. Check to see whether intermittent bonding is allowed under your company's Family and Medical Leave Act (FMLA) policy and/or your state's paid family and medical leave program, or if you need to take all of your bonding time in one continuous block.

Discuss your leave plans with your supervisor, including coverage while you're out of the office and your anticipated return-to-work date.

Consider creating or updating your will or other estate planning documents.

State disability insurance and paid family and medical leave programs generally run concurrently with FMLA and any employer-provided paid leave, including company short-term disability or paid leave programs.



Between doctor visits, getting your home ready for your baby, and wrapping up your to-do list at work before starting your leave, taking time to understand your leave options can be overlooked.

Let's break down what leaves you may be eligible for:

Paid family and medical leave

- Some states provide eligible workers a portion of their pay when they're unable to work due to non-occupational illness or injury, pregnancy, childbirth, caring for a sick or injured family member, bonding with a new child, and/or certain military-related events. States that offer paid family and medical leave benefits, as of the date of this publication, include:

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|--|---|
| - California* | - Massachusetts |
| - Colorado
(payable beginning Jan. 1, 2024) | - Minnesota
(payable beginning Jan. 1, 2026) |
| - Connecticut | - New Hampshire** |
| - Delaware
(payable beginning Jan. 1, 2026) | - New Jersey* |
| - District of Columbia | - New York* |
| - Maine
(payable beginning May 1, 2026) | - Oregon |
| - Maryland
(payable beginning Jan. 1, 2026) | - Rhode Island* |
| | - Vermont**** |
| | - Washington |

*CA, NY, NJ and RI all have separate programs for disability and family or caregiver leave.

**All aspects of the program are effective January 1, 2023. The program will provide paid benefits to state employees, and will allow for private employers and individual employees to opt in.

***Program is completely voluntary and offered in three phases, beginning on Jul. 1, 2023. For more details, [click this link](#).

- Each state's paid family and medical leave program is different, so if you work in any of the above states, you'll want to research your state's specific program. Links to these programs can be found in the "learn more" section below.

Short-term disability

- Income replacement.
- Based on meeting the definition of disability, this typically means up to 6–8 weeks to recover from childbirth, depending upon the type of delivery you have.
- May also cover pre- or post-partum complications with pregnancy if you're unable to perform the material and substantial duties of your job. To be considered for additional pre- or post-partum benefits, medical documentation from your physician may be required.

The Family and Medical Leave Act (FMLA)

- Job protection.
- Unpaid, but your employer may either allow you, or require you, to use your accrued paid time off.
- Generally runs concurrently with short-term disability, but may continue after your short-term disability claim ends if you choose to take additional leave to bond with your newborn.
- May also cover intermittent leave taken for routine prenatal appointments.
- Maximum duration of up to 12 weeks in a 12-month period.
- You must have at least 12 months of service with your employer and have worked at least 1,250 hours in the 12 months immediately preceding your leave begin date.

Statutory disability insurance

- Mandated short-term disability insurance for workers in certain states that is generally administered by the state directly or by an insurance carrier. This is separate from any employer-provided short-term disability benefits but is usually considered an offset from any short-term disability benefits your employer may provide. States that offer statutory disability insurance include:

- | | |
|--------------|----------------|
| - California | - New York |
| - Hawaii | - Puerto Rico |
| - New Jersey | - Rhode Island |

- Each state's statutory disability insurance program is different, so if you work in any of the above states, you'll want to research your state's specific program.

For more information regarding your upcoming maternity leave, contact your HR or benefits representative.



Learn more about the leave options available in your state by clicking the links below:

California

[Paid Family Leave](#)

Maine

[Paid Family and Medical Leave](#)

New York

[State Disability Benefits Law](#)
[Paid Family Leave](#)

Colorado

[Family and Medical Leave Insurance](#)

Maryland

State website not yet available.

Oregon

[Paid Family and Medical Leave](#)

Connecticut

[Paid Family and Medical Leave](#)

Massachusetts

[Paid Family and Medical Leave](#)

Puerto Rico

[Seguro por Incapacidad No Ocupacional Temporal](#)

Delaware

[Paid Family and Medical Leave](#)

Minnesota

[Paid Family and Medical Leave](#)

Rhode Island

[Temporary Disability Insurance](#)
[Temporary Caregiver Insurance](#)

District of Columbia

[Paid Family and Medical Leave](#)

New Hampshire

[Paid Family and Medical Leave](#)

Vermont

[Governor's Press Release](#)
[Parental Leave and Family Leave](#)

Hawaii

[Temporary Disability Insurance](#)

New Jersey

[Temporary Disability Insurance](#)
[Family Care Leave Insurance](#)

Washington

[Paid Family and Medical Leave](#)

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