

# Understanding your pregnancy leave

Having a baby can be exciting—and maybe even a little overwhelming. So, while you're out on pregnancy leave, we don't want you to worry about your short-term disability benefits. The answers to these frequently asked questions can help put your mind at ease.

## Frequently asked questions

**Q | When does my disability begin?**

The day you deliver.

**Q | What is an elimination period?**

It's the unpaid waiting period before benefits are payable. This means you won't receive benefits during this time. Take a look at your benefit booklet or touch base with your human resources department for the elimination period on your coverage.

**Q | How long will I get short-term disability benefits?**

Typical recovery time from your delivery date is 6 weeks for a natural delivery and 8 weeks for a C-section.

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

If you have complications or restrictions related to pregnancy before delivery, you may be eligible for benefits. Your doctor will need to provide the medical information to support that you're unable to work before you deliver.

**Q | Will I receive benefits if my doctor recommends I stay home more than 6 to 8 weeks after I deliver?**

Disability benefits may be extended if you have a medical reason that supports the additional recovery time. We'll review your medical information and your job requirements when determining if your benefits will be extended.

**Q | When will I get my short-term disability payment?**

After delivery and claim approval, short-term disability benefits are issued in a lump-sum payment.

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

Give us a call and let us know when you're returning to work so we can make sure your short-term disability benefits aren't overpaid.

**Q | I was approved for 12 weeks of FMLA (Family and Medical Leave Act). Will I also receive 12 weeks of short-term disability benefits?**

Although it's possible to receive disability benefits while on FMLA leave, FMLA is separate from your short-term disability benefits. The length of short-term disability benefits is based on your own medical condition. FMLA is for employers with 50 or more employees, and 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. Contact your human resources department for more information about FMLA benefits in your company.

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

Short-term disability benefits are calculated using the benefit percentage and maximum weekly amount found in your benefit booklet.

**Q | Can I take PTO, sick pay, or vacation pay during the elimination period?**

Check with your human resources department about options for taking other pay during the elimination period to ensure it won't affect your benefits.

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

Talk with an expert in disability claims by calling 800-245-1522, or email us at [www.principal.com/contact-us](http://www.principal.com/contact-us).

Let’s look at an example

Alex earns \$1,000 per week and has short-term disability coverage through work. The employer’s short-term disability benefits are:

**Elimination period** = 8 days (7 days unpaid, benefits payable on the 8th day)

**Benefit percentage** = 60%

**Maximum weekly benefit** = \$1,000

**Primary weekly benefit:** \$600 (\$1,000 weekly earnings x 60% benefit percentage)

Alex has a natural delivery with no complications. Short-term disability benefits are approved through 6 weeks from the delivery date.

\$600\* weekly benefit x 5-week benefit payment period = **\$3,000** lump sum  
Alex will receive one lump-sum payment for the **benefit payment period of \$3,000.**

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

Week 1	July 1 Delivery date: This is day 1 of the disability.	2	3	4	5	6	7
		← Elimination period → No short-term disability benefits are paid during this period.					
Week 2	8 Benefits begin on the 8th day.	9	10	11	12	13	14
Week 3	15	16	17	18	19	20	21
Week 4	22	23	24	25	26	27	28
Week 5	29	30	31	August 1	2	3	4
Week 6	5	6	7	8	9	10	11 End of 6-week recovery period and short-term disability benefits.

\* For illustrative purposes only and not a guarantee of claim payment. Benefits vary based on policy provisions.

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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. This flyer is not intended for pre-sale use. OR GC 4000-2 (0415)

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