



To start the process, you need to submit a short-term disability claim form before your delivery. To submit a claim, please see your employer for instructions.

What happens if I live in a state with

Statutory Disability or Pto open a claim or follow the directions on the claim forms. Make sure all forms are completed and signed by the appropriate individuals, as missing information or signatures can delay your claim.

Will I receive short-term disability benefits if I stop working before my due date?

We acknowledge disability up to one week prior to your expected or actual date of delivery.

If you have medical complications that prevent you from doing your job, your doctor should submit the appropriate medical records, and we may provide benefits prior to that date.

How long do I receive my benefits?

Short-term disability benefits typically end six weeks after your delivery date.

Benefit payments may extend beyond six weeks if there are medical complications. Your doctor must provide certification that the covered disability will last more than the initial six weeks. This certification would include a note from your doctor explaining the extension of your leave as well as copies of your medical records. We will then review your medical records against the physical requirements of your job and determine if we will extend your benefits.

For a C-section, we may extend disability benefits up to an additional two weeks, for a total of up to eight weeks beyond your delivery date. Please note that the Elimination Period will still apply.

What if I am able to return to work before six weeks?

Simply call Sun Life and tell us you are returning to work earlier than expected.

When do my benefits begin?

Typically, your covered disability begins on the day you deliver. However, you may have to wait for a short period of time (called an Elimination Period) before you begin receiving your short-term disability benefit checks. Ask your employer or refer to your short-term disability booklet to determine the length of your Elimination Period.

Will I receive disability benefits for each week of my maternity leave? I was told I was eligible for six weeks of disability benefits, but why did I receive only five checks?

The payments you receive may vary. The number of weeks for which you receive disability benefit payments is based on the approved weeks of disability minus the Elimination Period. For example, if you deliver on January 15 and have a seven-day Elimination Period (the period of time between your disability start date and your first benefit payment date), your benefit payments would begin on January 22 and would end six weeks after the date you delivered, on February 25. In this scenario, you would receive five weeks of disability benefits due to the seven-day Elimination Period.

Isn't everyone eligible for 12 weeks of leave?

Employees eligible under the federal Family and Medical Leave Act (FMLA) can take up to twelve **+7 day**

