

Disability benefits can help protect your financial security

Pregnancy can bring many surprises — both wonderful and challenging.

While it is hard to plan for the unexpected, having disability benefits can help you approach delivery with peace of mind.

Preparing for maternity leave in 3 steps

- 1** Contact your HR or Benefits team (HR/Benefits) to learn about your disability benefits and the Family and Medical Leave Act (FMLA).
- 2** File a short-term disability claim one to two months before going on leave, online <https://app.standard.com/benefits/employee/soc/> or by phone 844-404-2111. Your claim will be set up in a suspended status until you go out on leave.*
- 3** When you stop working, a short-term disability case manager will reach out to you and HR/Benefits to share next steps. Short-term disability benefits usually cover at least six weeks for a vaginal delivery and eight weeks for a C-section.



Using Resource Advisor

This member assistance program is part of your disability benefits. It provides resources and services to new and expecting mothers. Please visit [Carelonwellbeing.com/resourceadvisor](https://www.carelonwellbeing.com/resourceadvisor) With Resource Advisor, you and your household members can:

- Access counseling services in person, by phone, or through online video chat.
- Have up to three, **no-cost** counselor visits per issue or concern.
- Search for advice on parenting, finding child care, and budgeting.



Returning to work

- Leaves vary by state. Be sure to work with your HR Benefits team and your absence/disability case manager to ensure you understand all leaves available to you.
- HR/Benefits can help you complete paperwork and transition back into the workplace.



Securing your finances

- Disability benefits can help replace part of your income while you are unable to work.
- If you do not have life insurance, it may be a good time to consider it to protect your family. You have **up to 30 days** after your baby's delivery to add dependent life insurance.

We want you and your newborn(s) to have the best possible start. If you experience pregnancy-related complications or need more time to heal after childbirth, we are here to support you.

*You will need documented health reasons to file a short-term disability claim or take an extended leave.

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