Lincoln Financial Group®

Group Benefits

Maternity leave: A guide for working moms

Getting ready for a new baby can be one of the most wonderful (and stressful) times of your life. To help make planning a little easier, we've developed a handy guide to navigating your maternity leave. Read on for all the information you need to prepare for (and return from) leave.



Preparing for maternity leave

Understand your benefits

Wondering which maternity benefits you're eligible to receive? Review your company's leave policy or contact your human resources department to get answers to these important questions:

1. Does your company offer a short-term disability (STD) plan? Are you enrolled in it? If yes:
   - How many weeks are you covered?
   - What is the waiting period?
   - What is the benefit amount?
2. Are you eligible for benefits under the Family and Medical Leave Act (FMLA) and/or a state family leave program? If yes:
   - How much are you entitled to?
   - Is your FMLA leave tracked concurrently with your STD plan?
3. Do you live in a state that mandates disability or maternity benefits?[1]
4. How long do you have post-birth to notify your health insurance carrier of your baby's birth and add coverage for the baby?

[1] If you live in California, Hawaii, New York, New Jersey, Rhode Island or Puerto Rico, you may be eligible for benefits under a state-mandated program. Check with your Human Resources or Benefits department for more information.





Talk to your human resources or benefits department

If you're planning on going out on maternity leave, it's important to talk to your HR or benefits team well before your due date. They can help you understand:

- How your accrued paid sick, vacation, and personal time may be used during your leave
- The process you have to follow to report your maternity leave
- What happens to your benefits—such as health, life, disability insurance, and 401(k) plan—while you're on leave

Transition your work

As you know, babies can come early! During the final weeks of your pregnancy, help ensure a smooth work transition by taking these steps:

1. Explain your duties to your coworkers
2. Provide your supervisor with a written overview of projects you're currently working on
3. Arrange for emails and voicemails to be handled while you're out, including composing out-of-office messages if needed
4. Conclude each work day as if you'll be going out on leave the very next day

Getting back to work after maternity leave

Preparing for your return

The following tips can help make balancing your personal needs, job, and a new baby easier as you transition back to the workplace:

- Begin the process for securing dependable child care as early as possible and create a backup plan for when your caregiver is sick or unavailable
- Consider arranging a transitional daycare period during which you can gradually increase the time your new baby spends at daycare, eventually leading up to a full day
- Think about returning to work in the middle of the week to ease the transition
- If your leave is covered by STD or the FMLA, confirm your return-to-work date with your human resources or benefits department
- If you're breastfeeding, make arrangements with your supervisor to ensure you have the necessary privacy and breaks to use your breast pump

When you're back at work

Returning to work can be an adjustment, but being prepared can make it easier. When you're back in the office:

- Communicate your schedule with your supervisor, including any time off for medical appointments and your daycare drop off/pick up times
- Assess your current life insurance benefit and consider increasing the coverage amount for you and your partner
- Review and update your beneficiaries for life insurance and other coverage
- Evaluate and make updates to your will. If you don't have a will, now's a good time to create one



For more information, please contact your human resources department.

Lincoln Financial Group®

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations. LCN-3494075-031621 PDF 3/21 **Z01 Order code: DIS-LMMAT-FLI001**

This document contains general information which may change. Employees should contact their company's Human Resources/Benefits department for details of their employer's leave policies and procedures.