

Maternity Disability Claims

Our process makes it easy to file claims and receive benefits

We understand that filing a claim may be an intimidating process for your employees. That's why we designed a simple and efficient maternity disability claims management process, consisting of a team of dedicated disability professionals and streamlined turnaround times.

An employee doesn't need to wait until delivery to file a claim. She can file it in advance and we'll call the employee or physician to see if the baby has been delivered.

OneAmerica® pays for disability benefits due and associated with uncomplicated pregnancy in a lump sum. We can even process a claim without an Attending Physician's Statement when specific criteria are met. This is good news for your employees, as they won't have to go through the hassle of waiting to receive weekly payments or for doctors to provide information to get their claims processed.

Contact a claims representative toll-free at **1-855-517-6365** to learn more about the OneAmerica maternity disability claims management process.

Benefits owed for a pregnancy-related disability can be paid in a lump sum when OneAmerica receives the following:

- Employee's insurance and claim information from the policyholder
- Employee's occupation
- Authorization to Release Information (HIPAA Compliant) form signed by employee
- All attending physicians' names, addresses and telephone numbers
- Date of the employee's last menstrual period
- Delivery date; and the following criteria are met:
 - All eligibility and other requirements of the policy are satisfied
 - The pregnancy is free of medical complications
 - A pre-existing claim investigation is not applicable.

When those conditions are met, an Attending Physician's Statement (APS) may not be required.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not available in all states or may vary by state.

Maternity disability benefits for uncomplicated pregnancies

	Expected disability duration	Elimination period
Normal delivery	Six weeks postpartum if no complications	Is included in the six weeks and reduces the number of weeks benefits are paid (i.e. If there is a 14-day elimination period, four weeks of benefits will be paid).
Cesarean delivery	Six to eight weeks postpartum if no complications. (Some physicians may only approve six weeks postpartum. We will manage the disability based on the doctor's recommendation.)	Is included in the six or eight weeks and reduces the number of weeks benefits are paid (i.e. If there is a 14-day elimination period, four or six weeks of benefits will be paid).

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