

KNOW WHAT TO EXPECT FROM YOUR MATERNITY BENEFITS.

CONGRATULATIONS! Bringing home a new baby is a big and exciting milestone for you and your loved ones. But with that excitement comes questions about your time away from work. The Hartford is here to help you understand your benefits under your Educator Disability plan, what we call Educator Income Protection Benefits. We hope these FAQs will help provide you with peace of mind during this busy time.

> WHAT BENEFITS WILL I RECEIVE UNDER MY PLAN?

Educator Income Protection Benefits pay you a portion of your earnings if you can't work due to a pregnancy. Your employer will provide you with materials that explain your benefits in detail. Your plan may have a benefit waiting period, called an Elimination Period, which is the time that you must be disabled before benefits will be payable. In this case, childbirth counts as a disabling event.

> HOW ARE PREGNANCY CLAIMS HANDLED? HOW LONG WILL I RECEIVE BENEFITS?

- Pregnancy is treated the same as a "sickness" under the coverage, subject to all plan provisions. We'll evaluate all claims based on your specific condition and the plan provisions of your policy.
- Maternity claims are commonly approved for six weeks after delivery, based on the medically standard recovery time.
- In some cases, medical complications can cause longer periods of disability. We're able to continue to pay benefits beyond six weeks if your physician provides information demonstrating the need for additional recovery time, subject to the terms of the policy.

ADVANTAGES OF EDUCATOR INCOME PROTECTION BENEFITS

You can have:

- **Ease of filing a claim.** Claims are initiated by a simple phone call.
- **A portion of your income** while you're out of work.
- **A way to help pay the bills** without relying on loans or financial support from loved ones.
- The **support you may need** to help you get back to work safely.

MAKING SENSE OF EDUCATOR INCOME PROTECTION BENEFITS

Generally, maternity claims are treated the same as any other disability under this coverage. Still, it's important to understand the details of your plan and which benefits are available to you. Your employer will share the policy with you that explains essential coverage features. You can refer to it for plan specific details.

➤ **ARE THERE CIRCUMSTANCES WHEN I WOULD RECEIVE MORE TIME THAN THE NORMAL DURATION, SUCH AS A CESAREAN SECTION (C-SECTION) OR IF I HAVE COMPLICATIONS?**

- The standard guidelines for recovery from a cesarean section are the same as for non-cesarean deliveries: six weeks following delivery.
- C-section deliveries are normally approved for six weeks, however, postpartum periods up to eight weeks will be granted following C-section deliveries if your doctor confirms the need for an additional recovery period.
- Since all claims are unique and evaluated independently, we'll review your claim and supporting information to determine whether additional time is appropriate. If your medical circumstances require additional time for other reasons, either before the delivery (e.g., bed rest) or after the standard postpartum recovery period (e.g., complications from delivery), we can evaluate those requests.

➤ **THE FAMILY AND MEDICAL LEAVE ACT (FMLA) COVERS 12 WEEKS FOR NEW PARENTS. WHY DON'T I RECEIVE BENEFITS FOR THAT LONG?**

- Your Educator Income Protection Benefits pay to replace a portion of lost income that is the result of a disabling event, such as childbirth. Benefits are payable only when a disability is the reason for the time away from work.
- For employees that qualify, FMLA and similar state laws may provide unpaid, job-protected leave time for disability and some non-disability scenarios, including bonding with your baby. Your FMLA will run concurrent with your Educator Income Protection Benefits. However, if additional FMLA time is available beyond the length of time for your Educator Income Protection Benefits, it can be used for bonding with your baby. Consult with your employer about programs that may be available to you.

➤ **THERE'S A MAXIMUM DURATION OF BENEFITS UNDER MY PLAN. WHEN WOULD I BE ELIGIBLE FOR THE MAXIMUM BENEFIT DURATION?**

The maximum duration of benefits is the limit for the longest time you can collect payments under the plan. Benefits are payable only if you're disabled, so you're only eligible for the maximum benefit payout if you're still disabled at the end of the plan duration. You may also be eligible for additional benefits under your coverage if your disability lasts the full length of the plan. Please ask your employer for more details.

➤ **MATERNITY BENEFITS IN ACTION**

Below are scenarios* to show how Educator Income Protection Benefits could work in different situations.

| SCENARIO #1 | SCENARIO #2 |
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| <ul style="list-style-type: none"> • Pam is expecting her first child on June 1. | <ul style="list-style-type: none"> • Megan is expecting her first child on July 14. |
| <ul style="list-style-type: none"> • Eight weeks prior to her due date, Pam's doctor prescribes bed rest. Pam's maternity leave will now start on April 1. | <ul style="list-style-type: none"> • Megan's employer offers Educator Income Protection Benefits through The Hartford and she has chosen a 30-day benefit waiting period. This means her disability benefits would kick in after 30 days from the start of her maternity leave. |
| <ul style="list-style-type: none"> • Pam's employer offers Educator Income Protection Benefits through The Hartford and she has chosen a 30-day benefit waiting period. | <ul style="list-style-type: none"> • Megan is able to work and does so until she's admitted to the hospital. |
| <ul style="list-style-type: none"> • This means that Pam's benefits will kick in after 30 days of being on maternity leave. She will receive income protection while on bed rest until the birth of her baby, and six weeks of income protection once the baby is born. | <ul style="list-style-type: none"> • In this scenario, Megan would not have to wait 30 days for the benefits to begin; since she elected a 30-day waiting period she's eligible for the First Day Hospital benefit and her benefits will begin the day she's admitted to the hospital to have her baby. |

*These case illustrations are fictitious and for illustrative purposes only.

LEARN MORE.

Talk with your benefits administrator or review your policy plan to learn more about your Educator Disability maternity benefits.

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THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

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