

Los Alamos National Security

Pregnancy And Newborn Child Factsheet

Welcoming a new child into the family is both exciting and worrisome. At home you're preparing for your new arrival by gathering baby supplies and preparing the nursery. At work you also must make preparations. This factsheet can help you prepare for the time you will be off work for pregnancy and childbirth and ensure that your newborn is properly enrolled in benefits.

This factsheet is for expectant mothers and fathers who are LANS employees and accrue sick leave. It:

- explains how the disability plans replace wages you lose while unable to work because of pregnancy and childbirth
- outlines which LANS-sponsored benefits you may be able to continue while on leave for pregnancy and childbirth
- points out things you should do before you leave work and actions you may want to consider after your child is born
- answers some commonly asked questions.

Pregnancy and Newborn Child Guidelines

• **See your physician.** Prenatal health care is very important to you and your child. Your health plan may also offer special prenatal classes.

• **Talk to your supervisor.** With your supervisor, you need to make plans to cover your work during your absence. Allow as much time as possible to make arrangements and, if necessary, to adjust your current duties or schedule to accommodate your pregnancy.

• **Talk the Benefits Office.** The Benefits Office can advise you about your eligibility for leave, help you apply for disability benefits, and provide you with information about other LANS-sponsored benefits.

• **Call your LANS-sponsored medical plan.** As part of your prenatal care, it is

a good idea to review pregnancy procedures with a medical plan representative.

• **For a normal delivery, you will generally begin pregnancy disability for Short-Term and Supplemental Plan disability benefits two weeks before your expected date of delivery.** Before your leave begins, you should contact the Benefits Office to arrange for the LANS-sponsored benefits you wish to continue and to be sure you have signed all of the necessary forms.

• **After your pregnancy disability ends, you may be able to continue leave under other provisions.** Talk to your Benefits office about your options.

• **IMPORTANT: Be sure to enroll your newborn child in LANS-sponsored plans within 31 days after he or she is born.** For most LANS-sponsored insurance plans, including medical insurance, your newborn child is not automatically enrolled. You must enroll your child within 31 days of the child's date of birth or he/she will not

be covered. See "Enrolling Your Newborn Child" on page 6.

• **Upon returning to work, talk to the Benefits Office and check back through Occupational Medicine.** When you return to work, records must be updated, benefits must be activated, and forms must be processed.

Questions and Answers

1. How much time off can I have to be with my new baby?

Both mothers and fathers are eligible for time off to be with new children. How much time depends on a number of factors, including how long you've worked for LANS.

• **Pregnancy Disability**—Pregnancy disability is the period of time that a woman is medically disabled due to pregnancy and childbirth. It may consist of leave without pay and/or paid leave—including accrued sick leave, and vacation. When medically necessary, you may be able to take pregnancy disability on a reduced work schedule or on an intermittent basis.

• **LANS Family and Medical Leave (FML)**—FML is provided in accordance with State and Federal laws and allows you to take up to 12 weeks off for your own disability or to bond with your new baby. FML is taken as unpaid leave; however, you may use accrued vacation and sick leave subject to applicable personnel policies and departmental approval. Leave granted for bonding purposes must be taken within 12 months following the child's birth. To be eligible, you must have at least 12 cumulative months of LANS service and have worked at least 1,250 hours during the 12 months immediately preceding the

date your FML begins. If you are on an approved FML, you continue receiving the LANS contributions for medical, dental, and vision coverage for a period of up to 12 workweeks in a 12-month period.

2. How much will I get paid and for how long?

The answer depends on a number of factors including how much sick leave and vacation time you have accrued and whether you are enrolled in LANS Supplemental Disability insurance plan. For most pregnancies, the disability period for disability insurance begins two weeks before birth and ends six weeks after birth (eight weeks for caesarian section). See the timeline on page 8 to understand how the disability plans work to replace lost wages.

3. What happens to my other LANS-sponsored benefits while I am unable to work?

All LANS-sponsored benefits continue if you are on paid leave. LANS contributions for your medical coverage only will continue when you are receiving Short-Term Disability benefits. LANS contributions for your health coverage (medical, dental, vision) will continue during an approved FML. Be sure to talk with your supervisor and the Disability Office for complete details.

For more information on your LANS sponsored benefits, see the chart on page 5.

4. If I leave work two weeks before my expected due date and my baby is late, what happens to my disability benefit?

If medical necessity (documented by your physician) indicates that your pregnancy disability requires more than the normal two weeks because of a late delivery, the Short-Term and Supplemental Disability plans would allow for a longer prepartum period. Benefits from the Plan would be payable once you have used your accumulated sick leave (up to 22 working days) and completed your chosen waiting period. The LANS sponsored disability plans would still allow benefits for up to six weeks postpartum for a normal delivery and up to eight weeks for a caesarian section.

5. Must I take all of my FMLA at one time or can I take FMLA before my pregnancy disability period?

You may use FMLA for prenatal care or if you are disabled by pregnancy. To preserve your LANS-sponsored disability benefits, see the next question. You may also use your FML to bond with your baby, but it must be concluded within 12 months of the birth of your baby. If your supervisor agrees, you may use FML to bond with your baby intermittently or through a reduced work schedule.

6. If I work on a modified schedule before I go on disability leave, will this affect the length of time I can receive disability benefits?

A modified work schedule does not reduce the length of LANS-sponsored disability plan benefits as long as you continue to satisfy the following eligibility requirement:

- Your average paid time is at least 20 hours per week

If you fail to meet the continuing eligibility requirements while you are on a modified work schedule, your coverage may stop before your actual date of disability. If your earnings will be reduced in the months before your disability begins, see the Disability Office about the impact on your disability benefit amount.

7. Can I work at home so I don't have to take a disability leave of absence?

Whether or not you can work at home will depend upon your job and the practices in your group. You should discuss this option with your supervisor.

8. I have a 90-day waiting period for Supplemental Disability and the standard pregnancy disability is only six weeks. Will I receive disability benefits for a normal pregnancy and delivery?

No. The 90-day waiting period you have chosen applies to any type of disability, including pregnancy. Assuming you have a normal pregnancy and delivery without complications, no benefits would be payable for this pregnancy because your period of disability would end before you had completed your 90-day waiting period.

9. If I am pregnant, can I change my disability waiting period?

You may change to a longer waiting period at any time. If you want to shorten your waiting period, however, and you are outside of a period of initial eligibility (PIE), you must reapply for coverage by submitting an application and a statement of health to the insurance carrier. The insurance carrier has the right to decline your request based on your current medical status, including your pregnancy.

10. Must I take the maximum leave allowed under LANS policy for pregnancy and baby bonding?

No. You may take the amount of leave that works best for you and your family.

11. If I forget to enroll my child during the PIE that immediately follows my child's date of birth, what can I do?

To ensure that your child is covered by LANS-sponsored plans from your child's day of birth, you need to enroll your child during the PIE immediately following birth. If you forget, you can only enroll your child in LANS-sponsored plans during Open Enrollment (usually held each November). You can enroll your child in your LANS-sponsored medical plan only at any time; however, there will be a 90-day waiting period before your child receives benefits.

12. What happens when I am ready to come back to work?

See pages 9 and 10 for information about returning to work.

13. What happens if I decide not to return to work?

Contact the Benefits Office if you end LANS employment while on pregnancy disability. Ask the Benefits Office for information about continuing group health coverage.

If your pregnancy disability period has ended and you are on an approved Family and Medical Leave and do not return to work, you may be liable for the health plan premiums (medical, dental, vision) paid by LANS during any unpaid portion of your family and medical leave. LANS may recover its share of health plan premiums to the extent permitted by law, from your unpaid wages or vacation pay (if any), or other pay due you, or by initiating legal action.

You will not be liable for premiums, however, if your failure to return to work is due to continuation of your own serious health condition or other reasons beyond your control. You will be considered to have returned to work if you work for at least 30 calendar days beginning with your scheduled return date.

While on Pregnancy Disability

Benefit Plan	Benefits Options
Health and Welfare Plans	
Medical Dental Vision	LANS contributions for your medical coverage (not dental or vision) will continue while you are receiving Short-Term Disability benefits. LANS contributions will continue for your medical, dental, and vision coverage if you are on an approved FMLA leave. LANS contributions stop once your Short-Term disability benefits and/or your FMLA leave ends. If you remain on approved leave, you may continue coverage for up to two years (including any periods of disability and FMLA leave) provided you remain employed; however, you must pay both the LANS premium and your premium. Also see “Moving Out of a Plan Service Area” on page 7 and “Additional Continuation Options” on page 7.
Legal	You may continue coverage for up to two years as long as you remain employed.
Basic Life Core Life	Your coverage continues (at no cost to you) for up to four months after the month your approved disability begins. See “Additional Insurance Continuation Options” on page 7.
Accidental Death & Dismemberment (AD&D)	You may continue coverage for up to two years as long as you remain employed.
Supplemental Life	<p>You may continue coverage for up to two years as long as you remain employed.</p> <p>Premium Waiver Benefit: If you become totally disabled while enrolled in Supplemental Life, you may qualify to continue your coverage without paying the premium.</p> <p>If You Leave LANS Employment: You may continue Supplemental Life coverage at group rates for up to six months if you have an application pending for a premium of waiver.</p>
Basic Dependent Life Expanded Dependent Life	If you are enrolled in Basic Life only, you may continue Basic Dependent Life for up to four months. If you are enrolled in and continue Supplemental Life, you may continue Basic Dependent Life or Expanded Dependent Life for up to two years provided you remain employed.
Short-Term Disability Supplemental Disability	Coverage (for other disabilities) stops on your last day actively at work before your disability begins.
Business Travel Workers’ Compensation	Coverage stops on your last day actively at work before your disability begins.

Benefit Plan	Benefits Options
Health and Welfare Plans	
Vacation Leave Sick Leave	You do not accrue vacation or sick leave during your disability leave if you are off pay status. For details, see the personnel policy that applies to you.
Dependent Care Reimbursement Account (DepCare)	Contributions stop when you go off pay status. Eligible expenses incurred through the end of the pay period in which you made the last contribution are eligible for reimbursement. SHPS, Inc. must receive your claims by the filing deadline of the following year; you forfeit funds left in your account after that date.
Health Care Reimbursement Account (HCRA)	Contributions stop when you go off pay status unless you are on an approved FMLA leave. Only eligible expenses incurred through the end of the pay period in which you made the last contribution are eligible for reimbursement, unless you continue participation under COBRA. See “Additional Insurance Continuation Options,” on page 7. SHPS, Inc. must receive your claims by the filing deadline of the following year; you forfeit funds left in your account after that date.
Tax Savings on Insurance Premiums (TIP)	TIP contributions stop when you go off pay status. Monthly health premium payments to continue coverage during your leave are made on an after-tax basis.

Enrolling Your Newborn Child

For most LANS-sponsored plans, coverage for your newborn child is not automatic; you must enroll your infant as a newly eligible family member within the 31-day PIE that begins with his or her date of birth. If enrolled during the new PIE, insurance coverage for your child starts on the child's date of birth. For some medical plans, your child's primary care physician (PCP) for the first 31 days is the mother's PCP. Contact your medical plan to determine when you may select a new PCP for your child. Please note that you may enroll eligible family members in LANS-sponsored plans only through LANS. Your child cannot be enrolled in LANS-sponsored plans through a hospital, a doctor, or a medical plan. Contact the Benefits Office.

Period of Initial Eligibility (PIE)

This is the time during which you or your eligible family members may enroll in LANS-sponsored plans. The PIE starts on the first day of eligibility (for example, the day your child is born or the day you return to work or pay status). It ends 31 days later or on the last working day of the 31-day period, whichever comes first. LANS defines a working day as a normal business day—Monday through Friday, excluding holidays—for the Benefits or Payroll Office.

Life Insurance and AD&D

The addition of a newly eligible family member gives you a new 31-day PIE in which to enroll or increase your coverage in Supplemental Life. See the Benefits Office for details. If you are enrolled in Basic or Expanded Dependent Life (Child Only or Spouse and Child coverage), your infant will be covered automatically 24 hours after birth. If the infant is your first eligible family member, you may apply to enroll in one of these plans within 31 days of your child's date of birth. If you are enrolled in Accidental Death and Dismemberment (AD&D) insurance with Family or Modified Family coverage, your infant will be covered automatically at birth. If not, you may enroll in AD&D or change coverage at any time by submitting an enrollment or change form to the Benefits Office.

Dependent Care and Health Care Reimbursement Accounts

With the addition of a child to your family, you may want to consider participating in the Dependent Care

Reimbursement Account (DepCare) and/or Health Care Reimbursement Account (HCRA). DepCare allows you to pay for certain dependent care expenses and HCRA allows you to pay for certain health care expenses on a pretax, salary reduction basis. This reduces your taxable salary and, therefore, the amount of taxes you pay. Your savings will depend on your particular tax situation. If eligible, you may enroll in DepCare and/or HCRA during your new 31-day PIE. See the *DepCare Summary Plan Description* and/or the *Health Care Reimbursement Account Summary Plan Description* for more information.

Beneficiary Designations

At this time, you may wish to review the person(s) you have named to receive benefits from your LANS sponsored plans in the event of your death. You may name or change beneficiaries at any time. Contact your benefits office to update your beneficiaries.

Other Considerations

Moving Out of a Plan Service Area

If you continue LANS-sponsored medical or dental coverage and you move out of your plan's service area for more than two months during your pregnancy disability, LANS regulations allow you to transfer to a LANS-sponsored plan that provides service in your new location. You must transfer within 31 days of the date you leave the service area. Contact the Benefits Office. You and/or your eligible family members may also need to select a new primary care physician(s). Contact your medical carrier.

Health Care Reimbursement Account

If you are on an approved Family and Medical Leave (FML) and enrolled in HCRA, you may choose to continue participation during your leave. In this case, eligible expenses incurred during your leave would be reimbursable. Before your FML begins, you must

complete the *DepCare/HCRA/TIP Salary Reduction Agreement* (UPAY 919). If you choose not to continue HCRA participation, only eligible expenses incurred through the end of the pay period in which you made the last contribution are eligible for reimbursement, unless continued under COBRA (see page 7 and 8).

Address Changes

While on pregnancy disability or FML, please keep LANS advised of your correct permanent address. Changes in your permanent address may affect your eligibility for health plans that have a service area. In addition, LANS needs a correct, current address to keep you informed about your benefits. You can change your address by notifying the Benefits Office.

Additional Insurance Continuation Options

Once LANS continuation ends, there are additional options for continuing coverage. Note that these options are generally more costly. Conversion policies may also provide fewer benefits than continuing coverage through LANS.

COBRA Continuation: Instead of continuing LANS-sponsored medical, dental, and/or vision coverage through the Benefits or Payroll Office, or if you do not return to LANS employment, you and/or your eligible family members may be eligible to continue LANS-sponsored group health coverage under COBRA continuation (the Consolidated Omnibus Budget Reconciliation Act of 1985). You have 60 days from the date you lose

coverage by reason of a qualifying event, or 60 days from the date you receive notice of your continuation rights (whichever is later), to apply for COBRA continuation. Your COBRA continuation period runs concurrently with, and is not in addition to, any continuation provisions under LANS's Group Insurance Regulations, except for FMLA. If you are enrolled in HCRA and you leave LANS employment during the plan year, SHPS, Inc., the plan administrator, will send you a "Qualifying Event Notice" explaining the procedure for continuing your participation under COBRA. With COBRA, you can continue your participation through the end of the current plan year (December

31) by making direct, after-tax payments to your account.

Conversion: Within 31 days after LANS-sponsored coverage ends (if your participation has been continuous), you may be able to convert your group insurance coverage to individual policies for these plans: Legal, Basic Life, Supplemental Life, Basic Dependent

Life, Expanded Dependent Life, and AD&D. For medical coverage, you have 31 days after your UC-sponsored or COBRA continuation coverage ends to apply for conversion, if available. For details about COBRA continuation and conversion for LANS-sponsored health coverage, see the Benefits Office.

Pregnancy Timeline

Timeline Example

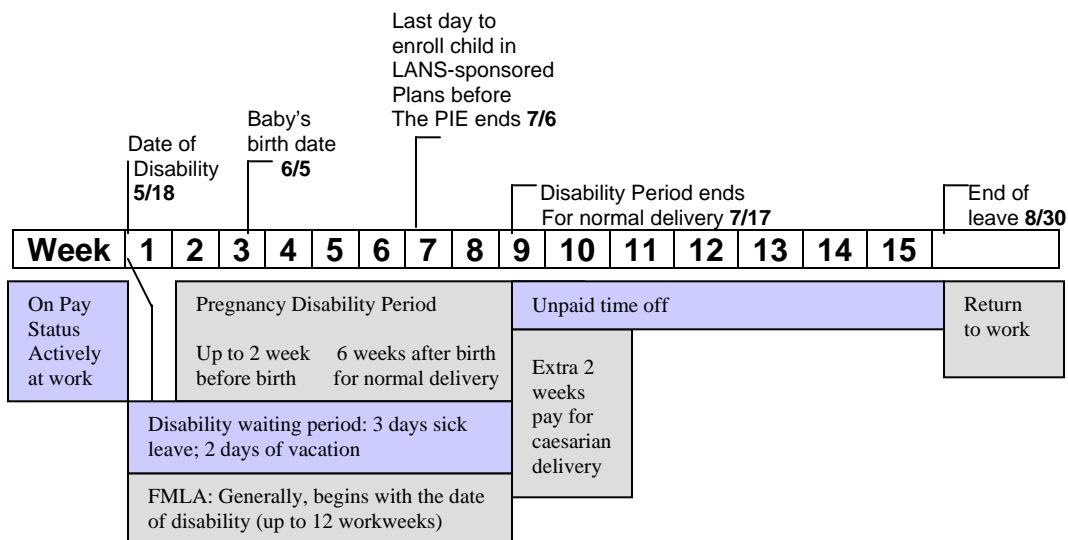
Here is an example of how the pregnancy timeline options could be applied during pregnancy. Please keep in mind that this employee could have selected other options.

An Uncomplicated Pregnancy and Delivery

Sally Smith's expected delivery date is June 1. She decides she wants to work as long as possible before her baby is born and return to work three months after her baby is born. She is enrolled in Supplemental Disability with a seven-day waiting period. At the time of her disability, Sally has three days of accumulated sick leave and ten days of vacation, and she wishes to use five days of accrued leave during her disability waiting period. She did not use any FMLA before her date of disability. Sally had a normal delivery on June 5. Following is the timeline for Sally's pregnancy.

Your Pregnancy Timeline

Each pregnancy is different and your pregnancy timeline is based on whether you are enrolled in Supplemental Disability and the length of your chosen waiting period, how much sick leave and vacation you have accrued, and other variables. For these reasons, be sure you discuss your options with the Disability Office. In addition, changing circumstances during your pregnancy could alter your leave and disability options.



When You Return to Work

Your reinstatement rights are governed by the LANS policy covering the leave from which you are returning. When you return from pregnancy disability, you have the right to be reinstated to the same position. When you return from FML, you have the right to return to the same or an equivalent position. Discuss your options with your supervisor. When you return to work, records must be updated, benefits must be activated, and forms must be processed. You must also check back through Occupational Medicine before you return back to work. If you continued coverage during your leave coverage continues automatically. **It is very important that you review your benefits with the Benefits Office soon after you return to work.** The chart on page 10 explains your benefits options when you return to work at LANS with an eligible appointment. For some plans, you have a new period of initial eligibility (PIE) in which to enroll, re-enroll, or make changes. If you miss the PIE, some plans allow you to enroll during Open Enrollment, usually held in November. Other plans may require you to submit a statement of health to the insurance company; doing so, however, is no guarantee that you will be accepted. To be sure you get the coverage you want, sign up or make changes during your PIE. In addition, you must meet all eligibility requirements when you return to work. If

your appointment changes when you return to work, your new appointment will determine the benefits in which you may enroll. If you have family members eligible for coverage, contact the Benefits Office to enroll them within your new 31-day PIE.

Returning to a Plan Service Area:

If you are returning to your previous location, you may transfer back to your previous plan within 31 days of your return to the plan's service area. If you are enrolled in the Options PPO, UHC will return you to the appropriate version of the plan (New Mexico, National, Out-of-Area) when they receive your new address from LANS. You and/or your eligible family members may also need to select a primary care physician(s). Contact the Benefits Office to transfer plans and your medical carrier to change providers.

Benefits Transactions and Deadlines:

When making benefits changes, it is your responsibility to complete your transactions within LANS deadlines. Although LANS makes every effort to ensure your enrollment transactions are completed accurately, you should review your paycheck stub or direct deposit statement carefully to be sure it matches your benefits choices. *It is your responsibility to promptly notify the Benefits Office or Payroll Office of any errors.*

When You Return to Work

Benefit Plan New PIE Benefits Options

Health and Welfare Plans

Medical* Dental* Vision* Legal Supplemental Life Basic Dependent Life Expanded Dependent Life	YES	If you continued coverage during your disability: Your coverage continues. If you did not continue coverage: If you are on disability and/or leave for <i>less than 120 days</i> , you may re-enroll in the same plans (with the same level of coverage) you were enrolled in before you left. If you are on leave for <i>120 days or more</i> , you are treated as a newly eligible employee and you may enroll in the LANS-sponsored plans for which you are eligible. Upon request, you will need to provide documentation to verify the relationship of your enrolled family members.
Basic Life	N/A	Your coverage, based on your appointment, resumes automatically when you return to pay status.
Accidental Death & Dismemberment (AD&D)	N/A	If you continued coverage during your disability: Your coverage continues. If you did not continue coverage or if you were not previously enrolled: You may enroll at any time.
Supplemental Disability	YES	You may re-enroll during your new 31-day PIE. If you are on disability and/or leave for <i>less than 120 days</i> , you may re-enroll with the same waiting period you had before your leave. If you are on leave for <i>120 days or more</i> , you may select any of the waiting periods.
Short-Term Disability	N/A	Coverage resumes automatically on the day after your first full day actively at work.
Business Travel Accident Workers' Compensation	N/A	Coverage resumes automatically on your first day actively at work.

Other Benefits

Vacation Leave Sick Leave	N/A	When you return to pay status, you start accruing vacation and sick leave, if eligible. For details, see the personnel policy that applies to you.
Dependent Care Reimbursement Account (DepCare) Health Care Reimbursement Account (HCRA)	YES	You may re-enroll during your new PIE. If you are on leave less than 120 days: You may re-enroll for the remainder of the plan year; your contribution must be the same as before you were on leave. If you are on leave for 120 days or more: You may enroll during your 31-day PIE and choose a new annual contribution.
Tax Savings on Insurance Premiums (TIP)	YES	TIP contributions resume automatically when you return to pay status. You may opt out of TIP during your new PIE. See the TIP Summary Plan Description for details.

For More Information

General information, LANS publications and forms, detailed plan booklets, as well as answers to frequently asked questions, are available on LANL's HR/Benefits website at <http://int.lanl.gov/worklife/benefits/>.

You can also get answers to your questions, detailed plan booklets, forms, and LANS publications from the Disability Office.