

Group life and disability

Preparing for maternity leave

What you should know before your leave begins



Having a baby can be both exciting and overwhelming. To help you better prepare for your upcoming maternity leave, we've created a checklist to ensure you're set up for success.

Your maternity leave checklist

Review company policies.

- ☐ Check your company's policies for short-term disability and leave of absence to determine eligibility, duration and benefit amount.
- ☐ If you work in a state with statutory disability insurance or paid family and medical leave, research your eligibility, duration and benefit amount.

Notify HR or benefits team.

- ☐ Inform your HR or benefits team of your upcoming leave with at least 30 days' notice.
- ☐ If applicable, have your spouse or partner review their company's leave policies to see if they're eligible for leave to bond with your child.

Determine a coverage plan for your newborn.

- ☐ Compare health insurance plans if you and your spouse or partner are covered under different plans. Decide to which plan you will add your newborn.
- ☐ Confirm the timeframe for adding your newborn to the coverage.

Meet with HR or benefits team.

- ☐ Discuss how accrued sick, vacation and personal time can be used during your leave.
- ☐ Understand what happens to your benefits while on leave and how premiums should be paid.
- ☐ Discuss accommodations for breastfeeding or pumping upon returning to work.

My Symetra case manager

Name: [Case manager's name]

Phone: [(###) ###-####]

Discuss your leave plans with your supervisor.

- ☐ Review your coverage while you're out of the office and your anticipated return-to-work date.

Determine if separate claims need to be filed.

- ☐ If you qualify for state disability or paid family leave, you might need to file a separate claim. Your Symetra case manager can help. As a reminder—most states won't let you file until your leave actually starts.

Report your upcoming maternity leave.

- ☐ Please notify us up to 60 days prior to your expected first day out. We offer three simple ways to do so:
 - Call us at [1-877-377-6773](tel:1-877-377-6773).
 - Fax your completed claim form to [1-877-737-3650](tel:1-877-737-3650).
 - Visit [\[symetra.com/MyGOI\]](https://symetra.com/MyGOI).
- ☐ Keep your Symetra case manager's name and number handy. Be sure to update them if your leave dates change, and let them know your baby's delivery date and type once your baby arrives.

Consider bonding leave.

- ☐ Decide if you intend to take bonding leave following your recovery from childbirth.
- ☐ Check if intermittent bonding is allowed under your company's Family and Medical Leave Act (FMLA) policy or state's paid family and medical leave program.

Consider estate planning.

- ☐ Create or update your will.
- ☐ Review other estate planning documents.

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Making the most of your benefits

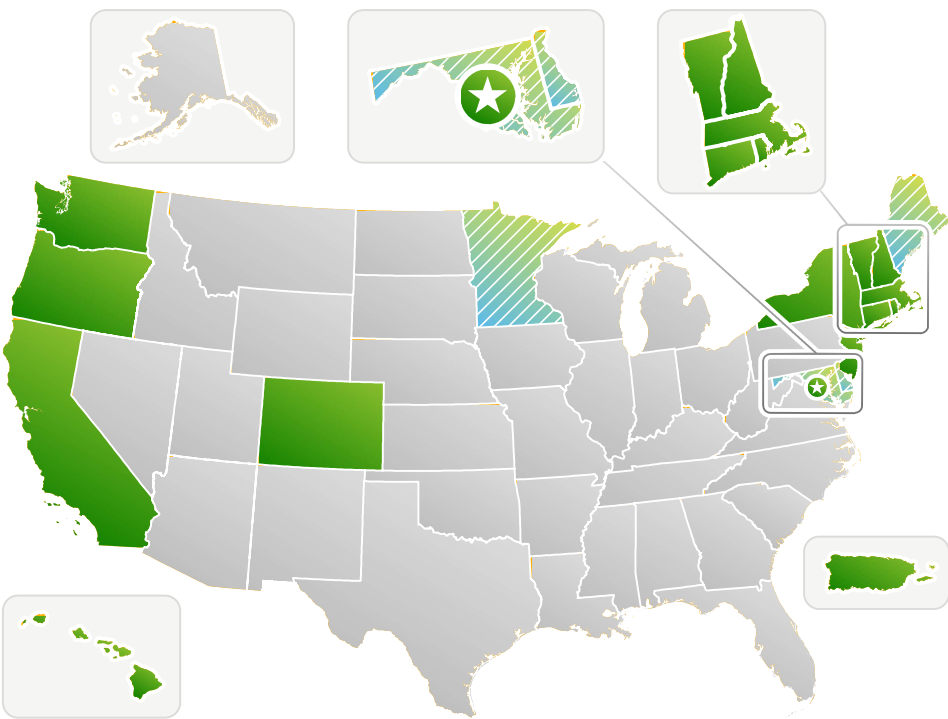
With so much to juggle—doctor visits, prepping for baby and work—it’s easy to overlook your leave options. But understanding them now can save stress later. [Let’s break down what leaves you may be eligible for.](#)



Paid family and medical leave

Some states provide eligible workers a portion of their pay when they’re unable to work due to a nonoccupational illness or injury, pregnancy, childbirth, caring for a sick or injured family member, bonding with a new child, and/or certain military-related events.

Each paid family and medical leave program is different, so if you work in any of the states any of the states listed here, you’ll want to research your area’s specific program. Website for these programs can be found in the “learn more” section on the last page.



Availability of state paid family and medical leave (PFML) benefits

PFML benefits available Benefits not yet payable No state PFML programs

Places that offer paid family and medical leave benefits, as of the date of this publication, include:

- California*
- Colorado
- Connecticut
- Delaware (payable beginning Jan. 1, 2026)
- District of Columbia
- Maine (payable beginning May 1, 2026)
- Maryland (payable beginning Jan. 1, 2028)
- Massachusetts
- Minnesota (payable beginning Jan. 1, 2026)
- New Hampshire**
- New Jersey*
- New York*
- Oregon
- Rhode Island*
- Vermont**
- Washington

*CA, NY, NJ and RI all have separate programs for disability and family or caregiver leave.

**The program provides paid benefits to state employees, and allows for private employers and individual employees to opt in.



The Family and Medical Leave Act (FMLA)

You must have at least 12 months of service with your employer and have worked at least 1,250 hours in the 12 months immediately preceding your leave begin date.

- **Job protection.**
- **Unpaid**, but your employer may either allow you, or require you, to use your accrued paid time off.
- **Generally runs concurrently** with short-term disability.
- **May continue** after your short-term disability claim ends if you choose to take additional leave to bond with your newborn.
- **May also cover intermittent leave** taken for routine prenatal appointments.
- **Maximum duration** of up to 12 weeks in a 12-month period.



Statutory disability insurance

Each statutory disability insurance program is different, so if you work in any of the above places, you'll want to research your area's specific program.

- **Mandated short-term disability insurance** for workers in certain jurisdictions.
- **Generally administered by the state** directly or by an insurance carrier.
- **Separate** from any employer-provided short-term disability benefits.
- **Usually considered an offset** from any short-term disability benefits your employer may provide.

Places that offer statutory disability insurance include:

- California
- Hawaii
- New Jersey
- New York
- Puerto Rico
- Rhode Island



State disability insurance and paid family and medical leave programs generally run concurrently with FMLA and any employer-provided paid leave, including company short-term disability or paid leave programs.

[Continued >](#)



**Learn more about the leave options available
in your area by visiting the websites below:**

California

Paid Family Leave
edd.ca.gov/en/disability/paid-family-leave

Colorado

Family and Medical Leave Insurance
famli.colorado.gov

Connecticut

Paid Family and Medical Leave
ctpaidleave.org

Delaware

Paid Family and Medical Leave
labor.delaware.gov/delaware-paid-leave-is-coming

District of Columbia

Paid Family and Medical Leave
does.dc.gov/page/dc-paid-family-leave

Hawaii

Temporary Disability Insurance
labor.hawaii.gov/dcd/home/about-tdi

Maine

Paid Family and Medical Leave
maine.gov/paidleave

Maryland

Paid Family and Medical Leave
paidleave.maryland.gov

Massachusetts

Paid Family and Medical Leave
mass.gov/orgs/departments-of-family-and-medical-leave

Minnesota

Paid Family and Medical Leave
mn.gov/deed/paidleave

New Hampshire

Paid Family and Medical Leave
paidfamilymedicalleave.nh.gov

New Jersey

**Temporary Disability Insurance
and Family Care Leave Insurance**
nj.gov/labor/myleavebenefits

New York

Paid Family Leave
paidfamilyleave.ny.gov

State Disability Benefits Law
wcb.ny.gov/content/main/DisabilityBenefits/employee-disability-benefits.jsp

Oregon

Paid Family and Medical Leave
paidleave.oregon.gov

Puerto Rico

**Seguro por Incapacidad
No Ocupacional Temporal**
trabajo.pr.gov/sinot.asp

Rhode Island

**Temporary Disability
and Caregiver Insurance**
dlt.ri.gov/individuals/temporary-disability-caregiver-insurance

Vermont

Family and Medical Leave
humanresources.vermont.gov/benefits-wellness/leave/family-medical-leave

Washington

Paid Family and Medical Leave
paidleave.wa.gov

**For more information regarding your upcoming maternity leave,
contact your HR or benefits representative.**



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