



Children's
of Alabama®

Thinking about

Having a baby?



As you consider starting or expanding your family you may have questions regarding employment matters such as how to apply for a leave of absence, types of pay available during a leave, and continuing your benefits. This document is intended to serve as a guide during your journey through this exciting period of your life!



Planning Your Maternity/Paternity Leave of Absence

What do I need to do first?

Let your manager and The Hartford know that you are expecting a child so you can start the leave of absence process. You should contact The Hartford at least 30 days before your leave begins to start the process. Contact them again on the date you begin the leave (typically the date of birth). A family member can contact them for you on the date of delivery.

How do I contact The Hartford?

You can call The Hartford, Monday through Friday, 8 am until 8 pm, at 1.877.568.2357.

Does adoption qualify for maternity/paternity leave?

Yes, it does. COA also offers financial assistance of up to \$5,000 per adoption or up to \$7,000 for adoption of a child, up to age 18, with special needs. To qualify, you must be benefits eligible and have completed 6 months of employment. Qualifying expenses, up to the limit, will be reimbursed after the child is placed in the home.

How long can I be off for maternity/paternity leave? The amount of leave depends on which leave you qualify for:

Family Medical Leave – You must have been employed for 12 months and worked 1,250 hours before the start of your leave.

- ◆ Duration of leave: 12 weeks of leave for maternity and paternity. If both parents are COA employees, they both qualify for the full 12 weeks.
- ◆ Job protected leave.

Medical Leave of Absence – You must have been employed for 6 months before you start your leave.

- ◆ Duration of leave: 6 weeks for both maternity and paternity.
- ◆ Non-job protected leave.

How am I paid during my maternity/paternity leave of absence?

Extended Illness Benefit (EIB) – EIB provides you with a safety net for pay continuation if you are in a benefits eligible position, have been employed for at least 6 months and meet the usage criteria below. Staff pediatricians and executives are not eligible for EIB.

- ◆ You are eligible for EIB immediately upon the birth of your child. If bed rest is required before the delivery, you must first use 1 week of PTO.
- ◆ If on Family Medical Leave – Maternity qualifies for up to 12 weeks of EIB payments, if available. Paternity qualifies for up to 6 weeks of EIB, if available.
- ◆ If on Medical Leave of Absence – Both maternity and paternity are limited to 6 weeks of EIB payments, if available.

Paid Time Off (PTO)

- ◆ Use one week of PTO, if you need to be off prior to the delivery.
- ◆ Use PTO after exhaustion of EIB.
- ◆ Use PTO to supplement STD payments, not to exceed 100% of your pay.

How am I paid during my maternity/paternity leave of absence(continued)?

Short Term Disability (STD) – Only the medical portion of the mother's leave qualifies as a disability under The Hartford Voluntary STD which pays 60% of salary during the payment period defined below:

- ◆ The benefit payment period will not exceed 4 weeks, regardless of delivery method unless it is extended due to medical complications before or after delivery.
- ◆ Although the standard disability period is 6 weeks, your policy has an Elimination Period of either 15 or 30 days during which time you do not receive benefit payments.
- ◆ EIB must be exhausted before STD payments begin. To determine your benefit payment period, you must reduce the medical disability period by the greater of your Elimination Period OR your EIB balance.

How do I know if I am enrolled in Short Term Disability (STD)?

You will see the deduction code VST1 (15 days Elimination Period) or VST3 (30 days Elimination Period) on your paycheck detail. You can also view your current benefits on Infor My Service Center.

I do not have Short Term Disability; can I enroll now that I am pregnant?

Yes, you may enroll if you are actively at work. STD is effective on the first of the month following 30 days after you enroll. For example, if you enroll on March 15th the policy will not be effective until May 1st.

In order to receive any benefit from the STD policy your leave of absence must begin AFTER your effective date of coverage. To enroll, contact a COA Benefit Communication Specialist at benefits@childrensal.org or leave a message at 205.638.2980 and a Specialist will call you back.

Hospital Stay Benefits

The Hartford Hospital Indemnity insurance provides a cash benefit in the event of a hospital stay for a covered illness or injury. This ranges from unexpected events such as a heart attack or injury sustained in an accident to an expected event such as childbirth. You can use the payment in any way you choose, from medical expenses to everyday costs like housekeeping or childcare.

- ◆ First Day Hospital Confinement (admission) pays \$1500
- ◆ Daily Hospital Confinement (day 2+) pays \$100/day
- ◆ Daily ICU Confinement (day 2+) pays \$200/day

To qualify you must:

- ◆ Be an inpatient confined in a qualifying medical facility for at least 20 consecutive hours (complications from pregnancy may also be covered)
- ◆ The delivery/hospitalization must occur AFTER the effective date of your policy
- ◆ Have been actively at work at least one day after the effective date of your policy and prior to the childbirth.

Note: You must remain continuously enrolled for a minimum of 12 months.

Newborn Benefits

A newborn child's initial confinement in a hospital following birth for routine medical and nursing care is not eligible for a separate benefit. In the event the newborn(s) is admitted to the NICU they are covered under the subscriber's policy for the first 31 days. Admission to the NICU is treated as a separate claim from the mother and the admission + daily ICE confinement benefit is payable separately for each child. Subsequent dependent hospitalizations, after the first 31 days, will not be covered unless you enroll the child in the plan. The billing effective date of the dependent policy will be the first of the month following that 31 days.

Refer to the benefit booklet for more details and exclusions.



Adoption Assistance

Children's supports employees who pursue adoption through financial reimbursement. To help defray the costs of adoption, Children's will reimburse employees up to \$5,000 per adoption or up to \$7,000 per adoption for the costs associated in adopting a child with special needs.

- ◆ Must be benefits eligible and have completed six months of employment
- ◆ Maximum of two adoptions (under the age of 18 and not a relative or stepchild).
- ◆ Qualifying documented expenses, up to the limit, will be reimbursed after the child is placed in the home.

Email benefits@childrensal.org to apply.



Children's of Alabama Benefits

How do I add my new baby to my insurance?

You have 31 days after the birth to add your baby to your benefits. You will need to complete the Benefit Status Change form which can be found on the Blue River. You can also email benefits@childrensal.org to get the form. We will need the completed form and a copy of the baby's birth certificate and social security card in order to add him/her to your benefits. You can either fax (205.638.5005) or email (benefits@childrensal.org) the completed form and supporting documents.

What are some things I need to remember when updating my benefits?

This is a good time to review your beneficiary designations for your benefits! It's easy! You can log into your My Service Center and click on My Beneficiaries. You will be sent to the Hartford Beneficiary Designation Service and will be able to make any adjustments to your beneficiaries.

Don't forget to look at some of the benefits that are now applicable to you and your new baby. These benefits may include:

- ◆ FSA for Dependent Care Reimbursement.
 - ◆ Using pre-tax money to pay for eligible day care expenses.
- ◆ Dependent life insurance coverage of \$10,000 for all eligible dependent children up to age 26 for a minimal cost of \$0.30/pay period.

If you would like to know more about these benefits, please email benefits@childrensal.org.

How can I make sure I still receive benefits from COA if I run out of PTO or EIB?

You can consider spreading out your PTO/EIB payments so that your benefit deductions continue for a longer period. For example, if you are a full time employee taking a 12 week (480 hours) maternity leave but you have only 8 weeks (320 hours) of PTO/EIB accumulated, you could work with your time editor to payout only 27 hours of PTO/EIB per week rather than 40 hours. This would allow you to continue receiving a reduced paycheck for the full 12 weeks.

To take advantage of this opportunity to receive a reduced paycheck during your leave, work with your time editor to:

- ◆ Make sure your schedule in the system is accurate up to your pre-leave FTE
- ◆ Submit your time off requests for the days you want covered by EIB or PTO
- ◆ Submit a request for any unpaid days to be coded as FMLA.

If you run out of PTO/EIB before the end of your leave you have 3 options to pay for your benefits:

- ◆ **Catch up** – Make up any missed premiums through payroll deduction upon your return to work. This is the preferred method if you anticipate missing deductions for 3 or fewer pay periods.
- ◆ **Pre-pay** – Plan to have additional premiums withheld BEFORE you go on leave. This method is available only for certain pre-tax deductions and is not suggested unless you are certain of how many premiums you will miss.
- ◆ **Pay-as-you-go** – You can send in payments by check to cover your missed deductions. Make checks payable to Children’s of Alabama and send to:
Children’s of Alabama
Attention Benefits – Human Resources
1600 7th Avenue South
Birmingham, AL 35233

Please contact Benefits at benefits@childrensal.org to determine which method would be best for your situation.

Is there anything else I need to do while I am on my maternity/paternity leave?

You can contact security at 205.638.4444 and stop parking deductions since you will not be on campus. You will need to contact them when you are back on campus so you can park in the parking decks. You may also want to adjust your tax withholding status. Contact payroll@childrensal.org for more information.

Who to Contact?

Your Manager – Always keep your manager aware of your leave status and return to work date

Your Time Editor (or manager) – Work with your time editor to schedule your EIB, PTO and unpaid time.

The Hartford, Monday through Friday 8 am – 8 pm at 1.877.568.2357. To start your leave, to ask questions about the status, duration, Short Term Disability and documentation for the leave.

LOA@childrensal.org – Questions about your EIB eligibility.

Benefits@childrensal.org – Questions about your benefits.

Maternity Tips and Resources

Is there a maternity program available to employees?

If you are covered under BCBS of Alabama, there is the Baby Yourself program. Call 1.800.222.4379 to enroll in the program.

When should I start learning about and looking for childcare options?

It’s best to start learning about local childcare facilities and researching them a couple of months before you need childcare. Make sure that you ask if there is a waiting list for their facility and how long the wait is.

Once you have a timeframe on when you will need childcare, contact your childcare facility with an estimated start date. If you would like to utilize the Near and Dear center for transitional care for new parents of infants ages six weeks to three months, you can contact them at 205.638.5983 for more information and availability. You will need to contact them as soon as the baby is born, and you have a tentative return to work date so you can be put on the list.

When should I start looking for a pediatrician for the baby?

It’s best to start learning and researching pediatricians a couple of months before you will need a pediatrician. Remember to make sure they are accepting new patients and accept your insurance.

