

# Pregnancy Disability Questions and Answers

<http://www.edd.ca.gov/direp/diind.htm>

## **How do I apply for disability?**

You need to check with your Human Resources Department to determine if you are eligible for private short-term disability insurance or State Disability Insurance. If you are eligible for State Disability Insurance then you can order the forms from the EDD office at (408) 277-9581 or visit their website at <http://www.edd.ca.gov/direp/diind.htm>. Please complete the entire patient portion of the form before bringing it to Los Olivos. The form will then be completed and mailed directly to the Employment Development Department. If you are eligible for Private Short-Term Disability then you will need to get the forms from your Human Resources Department. Please complete the entire patient portion of the forms before bringing it to Los Olivos. The form will then be completed and faxed or mailed to the insurance company.

## **When do I begin my maternity leave?**

The State of California allows maternity leave to begin 4 weeks prior to your Estimated Due Date for State Disability. Most private insurance companies allow 2 weeks prior to your due date. You may continue to work up until your due date if you are healthy and have no medical reason for stopping work.

## **I feel sore and tired all the time. Can I stop working?**

Fatigue, low back pain, nausea and swelling are common symptoms of pregnancy. Although annoying or uncomfortable, these symptoms are not considered disabling conditions for most occupations. In order to be eligible for disability, your physician must confirm you are disabled from doing your customary work due to a complication of pregnancy.

## **Can I save the 4 weeks prior to my due date until after the baby is born?**

No, you cannot add the four weeks prior to delivery disability to the post-partum disability period.

## **When does my disability end?**

The state allows 6 weeks after a vaginal delivery and 8 weeks for a C-Section. If you have a complication, you may qualify for an extended disability.

## **When and where should I bring my forms once I complete the patient section?**

The State Disability Office will not accept the forms until you have stopped working, so please do not bring them to the office until one week prior to your disability date. Private Insurance companies may want the forms earlier. Please return the form when you have decided on your last day of work. Bring a stamped, addressed envelope with the completed form and leave it with your physician's nurse.

## **What is the difference between maternity leave and family leave?**

Maternity leave is usually a period of paid time off work allowed by your employer for pregnancy. Family leave is unpaid leave that is offered by companies with at least 50 employees. Check with your HR department to determine if you qualify for this type of leave. The US Family and Medical Leave Act website at [HTUhttp://www.dol.gov/esa/whd/fmla/UTH](http://www.dol.gov/esa/whd/fmla/UTH).

## **How much does disability pay?**

For State Disability you can visit their website which has the calculation method based on your quarterly pay periods. You will need to check with your HR department for the percentage that Private Insurance companies pay for short-term disability.

