

## Preparing for and returning from maternity leave can feel overwhelming.

Lincoln Financial Group has designed a guide to help make this special time in your life a little less stressful.

# Maternity leave: A guide for working moms

## Preparing for maternity leave

### Know your benefits

Review your company's leave policy and get answers to the following questions to determine your benefits:

- Does your company offer a Short-term Disability (STD) plan? Are you enrolled in it?  
If yes:
  - How many weeks are you covered?
  - What is the waiting period?
  - What is the benefit amount?
- Are you eligible for benefits under the Family and Medical Leave Act (FMLA) and/or a state family leave program? If yes:
  - How much are you entitled to?
  - Is your FMLA leave tracked concurrently with your STD plan?
- Do you live in a state that mandates disability or maternity benefits?<sup>1</sup>
- How long do you have post-birth to notify your health insurance carrier of your baby's birth and add coverage for him or her?

### Meet with your human resources/benefits department

Discuss the specifics of your leave well in advance of your due date. This includes:

- Knowing how your accrued paid sick, vacation and personal time may be used during your leave
- Understanding the necessary processes required for reporting your leave
- Asking what happens to your benefits — such as health, life, disability insurance and 401(k) — while you're on leave

### Transition your work

Babies can come early! During the final weeks of your pregnancy, help ensure a smooth work transition with these steps:

- Conclude each work day as if you'll be going out on leave the very next day.
- Discuss with your supervisor suggestions for coworkers who can cover for you while you're gone.
- Familiarize coworkers with your duties.
- Provide a written overview of projects you're currently working on.
- Arrange for emails and voicemails to be handled while you're out.

<sup>1</sup>If you live in California, Hawaii, New York, New Jersey, Rhode Island or Puerto Rico, you may be eligible for benefits under a state-mandated program. Check with your Human Resources or Benefits department for more information.



# Getting back to work after maternity leave

## Preparing for your return

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The following tips can help make balancing your personal needs, job and a new baby easier as you transition back to the workplace:

- Begin the process for securing dependable child care as early as possible and create a backup plan for when your caregiver is sick or unavailable.
- Consider arranging a transitional daycare period during which you can gradually increase the time your new baby spends at daycare, eventually leading up to a full day.
- Consider returning to work in the middle of the week. If your schedule isn't working out as planned, you'll only need to manage for a couple of days and can use the weekend to make changes.
- If your leave is covered by STD or the FMLA, confirm your return-to-work date with your Human Resources or Benefits department.
- If you're breastfeeding, make arrangements with your supervisor to ensure you have the necessary privacy and breaks to use your breast pump.

## When you're back at work

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Returning to work can be an adjustment. When you're back in the office:

- Communicate your schedule with your supervisor. This includes taking time off for medical appointments and picking up/dropping off your child from daycare at a set time each day.
- Review your current life insurance and consider increasing the coverage amount for you and your partner.
- Review and update your beneficiaries for life insurance and other coverage.
- Review and make updates to your will. If you don't have a will, now's a good time to create one.

**For more information, please contact your human resources department.**



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This document contains general information which may change. Employees should contact their company's Human Resources/ Benefits department for details of their employer's leave policies and procedures.

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