Maternity Claim Guidelines For The City of Los Angeles’ Disability Claims

Maternity employees are considered disabled when, as a result of their pregnancy, they are unable to perform with reasonable continuity the material duties of their own occupation. Please refer to the group policy for the exact definition of disability.

For employees with **sedentary** occupations whose pregnancy is normal and uncomplicated, the disability period begins on the cease work date recommended by the employee’s physician (not earlier than two weeks before the expected date of delivery) and ceases six weeks after a vaginal delivery or eight weeks after a caesarian section delivery.

For employees with **light to heavy** occupations, whose pregnancy is normal and uncomplicated, the disability period begins on the cease work date recommended by the employee's physician (not earlier than four weeks before the expected date of delivery) and ceases six weeks after a vaginal delivery or eight weeks after a caesarian section delivery.

Unless the employee’s physician indicates otherwise, we will usually rely upon these guidelines when determining the length of disability. If the physician indicates that the employee’s disability will exceed these guidelines, we will request him or her to provide detailed information to support prolonged disability.

Disability benefits are paid only while the employee is unable to work at her own occupation. **The actual amount and length of benefits paid is based upon the group policy.** No benefits will be paid for periods of child-parent bonding, breast feeding or child illness.

Family and medical leave laws are designed to protect the employee’s right for reinstatement after her leave ends and guarantees that she will not lose certain employment rights that accrued prior to the leave. These laws do not effect how and when disability benefits are paid. Disability benefits will be paid in accordance with the terms of the group policy.

If you have any questions, please feel free to contact our office at 1-800-368-2859.