

# **Pregnancy Benefit Plan**

Provided through Sun Life | Group #1000018

# 1. Purpose

The Pregnancy Benefit Plan provides partial wage reimbursement to eligible employees during medically approved leave following the birth of a child.

# 2. Eligibility

All full-time female employees are eligible to participate. Coverage begins the first day of the month following the employee's start date.

#### 3. Benefit Overview

#### a. Benefit Amount and Duration

- 60% of basic pay (excluding overtime, bonuses, or other extra compensation)
- Begins after a 14-day unpaid waiting period
- 6 weeks for vaginal delivery
- 8 weeks for cesarean section (C-section)
- PTO may be used during the waiting period if the employee is on FMLA or otherwise eligible

## b. Pregnancy Certification

Employees must be under the care of a licensed physician. Human Resources may require proof of pregnancy.

# c. Pre-Existing Condition

Pregnancies conceived before employment are not eligible for benefits under this plan.

## d. Coordination with Other Benefits

- No accrual of sick leave, vacation, or holiday benefits during the benefit period
- Pregnancy benefits and long-term disability benefits cannot be collected at the same time
- Benefits run concurrently with FMLA, if applicable
- If eligible, the 14-day waiting period will be coded as FMLA and PTO will be applied if available

## e. Union Representation

Employees covered by a collective bargaining agreement may have different provisions. Contact your union steward for details.



# 4. Payment Termination

Benefit payments will end upon the earliest of the following:

- The date the employee returns to work
- The date the employee is no longer under a physician's care
- The date required documentation is not provided
- After a maximum of 10 weeks of benefits in a 12-month period

#### 5. Claim Procedure

Employees must notify Human Resources within 10 days after completing the 14-day waiting period. HR will provide the necessary claim forms. Proof of pregnancy must be submitted within 15 days of receiving the forms. Late submissions may be accepted with reasonable cause.

## 6. Review Procedure

If a claim is denied, Human Resources will provide written notice explaining:

- The reason for the denial
- Relevant plan provisions
- Any additional information needed
- The process to request a review

## 7. Plan Funding

The Board of Public Utilities fully funds this plan. No employee contributions are required. Benefits are paid from BPU's general assets upon approval of a valid claim.