



## Freyja Medical Clinic

570 Price Av., Suite 100, Redwood City, CA  
Tel (650) 701.1882 Fax (650) 701.1886  
www.Freyjaclinic.com

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### **What is Pregnancy Disability/Family leave?**

The state, federal government and often your employer have various insurance programs to compensate you for the salary you will be losing due to your pregnancy and postpartum period.

#### **What are the different types of pregnancy related disabilities and family leaves?**

The state will usually provide **State Disability** to pregnant women starting 4 wks prior to your due date and ending 6 wks after the delivery date. If you have a cesarean delivery, your disability will end 8 wks after the delivery date. You unfortunately **cannot** add any of the 4 wks pre-birth disability to your postpartum disability.

In addition to State Disability, you can often also receive state-mandated paid family leave insurance for an additional 6 weeks. This paid leave is known as the **California Family Rights Act - (CFRA)**.

Finally, for employees at a company with more than 50 employees, you might be entitled to receive an additional 12 wks of federal mandated unpaid family leave. This unpaid leave is known as **Federal Mandated Family leave Act - (FMLA)**.

#### **How do I find out more about these programs and how do I obtain the necessary forms?**

##### **State disability**

Information by phone: 1-800-480-3287 (or 1-866-658-8846 En Español)

Information on the web [www.edd.ca.gov/direp/diindtx.htm](http://www.edd.ca.gov/direp/diindtx.htm)

Downloadable forms (DE 2501): [www.edd.ca.gov/direp/de2501.pdf](http://www.edd.ca.gov/direp/de2501.pdf)

information about how to fill out the form: [www.edd.ca.gov/direp/diadv2501tx.htm](http://www.edd.ca.gov/direp/diadv2501tx.htm)

##### **FMLA (Federal) (12 week unpaid family leave)**

Information by phone : 1-866-4-USWAGE (1-866-487-9243)

Information on the web [www.dol.gov/esa/regs/compliance/whd/printpage.asp?REF=whdfs28.htm](http://www.dol.gov/esa/regs/compliance/whd/printpage.asp?REF=whdfs28.htm)

Information on the web in Spanish: [www.dol.gov/esa/regs/compliance/posters/pdf/fmlasp.pdf](http://www.dol.gov/esa/regs/compliance/posters/pdf/fmlasp.pdf)

Downloadable FMLA form (WH-380): [www.dol.gov/esa/regs/compliance/whd/fmla/wh380.pdf](http://www.dol.gov/esa/regs/compliance/whd/fmla/wh380.pdf)

##### **CFRA (State) (6 week paid family leave)**

Information by phone: 1-800-884-1684

Information on the web: [www.edd.ca.gov/direp/pflfaq1tx.htm](http://www.edd.ca.gov/direp/pflfaq1tx.htm)

Note: to request for a form DE 2501F to be sent to you, call 1-877-BE-. It cannot be downloaded from the Internet due to its design.

#### **If I am employed, am I entitled to additional private disability insurance from my company?**

In addition to the above State and Federal sponsored disabilities and leaves, if you are employed, many companies will provide additional private disability. The length and monetary amount of this disability varies significantly from company to company. Contact your HR department for information and the forms needed.

#### **After I have obtained the forms, how do I fill them out?**

The forms will have a patient information part that we ask you to fill out and a physician part, which we will fill out. Please fill out the patient information part **BEFORE** giving the form to us.

After we receive your form(s), we will fill out our part and send/fax it to the state/your employer's insurance company. **Please give us 3-5 day to complete our part of the forms**



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### **When should these forms be sent in?**

For the state and federal insurances/leaves, the forms should be sent in no sooner than 8 days **AFTER** you disability starts. **If your form is received before that time, you will be penalized monetarily.**

For the Private insurances, it is the opposite; the forms can usually be sent in **BEFORE** your disability starts.

### **When does my disability begin?**

For state disability, it will start 4 weeks prior to your due date. For the private disability it varies but is usually 2-4 wks prior to your due date. If your physician has medical reasons to take you out prior to that time, your disability will start earlier. Unfortunately, the state and private disability is quite strict and only true medical reasons can be used for taking you off work. Pregnancy related fatigue, discomfort, back pain are usually not enough for us to take you off work earlier as long as you are able to work.

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

To calculate how much you will receive for the State Disability and CFRA please go to: [www.edd.ca.gov/direp/de2588.pdf](http://www.edd.ca.gov/direp/de2588.pdf) . For the private insurance, please contact your HR department.