

# The PRINCIPIA

## Maternity Leave Guidelines

Maternity leave is time away from work due to the health and personal needs of pregnancy, childbirth, and bonding with your new baby. This guide provides information on your time away and a checklist for before and after your baby arrives. Once you've registered your leave with our Human Resources team, an individual from HR will support you before, during, and after your time away.

Adding a new child to your family but not giving birth? Find more information on general Parental Leave benefits in our [Employee Handbook](#).

### Getting Paid While on Leave

During maternity leave, you will continue to be paid by Principia payroll—first through Short-Term Disability (STD) at 60% of your salary, followed by Principia's Parental Leave at 100% of your salary. Eligible employees (employed for at least one year and having worked at least 1,250 hours in the previous 12 months) receive 12 weeks of unpaid job protection under the Family and Medical Leave Act (FMLA), which runs concurrently with your STD and Parental Leave, and generally begins the date your baby arrives.

WEEKS OF LEAVE														
ARRIVAL OF CHILD	1	2	3	4	5	6	7	8	9	10	11	12	13	14
	Unpaid Waiting Period (1 week)	Vaginal Delivery: Short-Term Disability (STD) (5 weeks)					Vaginal Delivery: Paid Parental Leave (6 weeks)							
		C-Section Delivery: Short-Term Disability (STD) (7 weeks)							C-Section Delivery: Paid Parental Leave (6 weeks)					
		Family and Medical Leave Act (FMLA): Unpaid Job Protection (12 weeks)											Seek Manager's Approval*	

\*If you have had a C-section, you do not need your manager's approval to complete your last two weeks of paid parental leave, as long as you have notified your manager about how long you plan to be away. This schedule may look different for employees that work an academic calendar (fewer than 12 months per year).

### Short-Term Disability (STD)

Short-term Disability is a benefit that replaces income when an employee is unable to work due to an illness or injury, or in the case of childbirth, provides paid time to rest and recover.

There is a one-week unpaid waiting period before your STD paid benefit begins. Your waiting period begins the day the baby is born (or sooner, with medical documentation validating your inability to work).

After the one-week waiting period is met, your paid STD benefit begins. The duration varies based on your situation (typically five weeks for a vaginal delivery and seven weeks for a C-section delivery). The STD benefit replaces 60% of your base earnings, up to a maximum weekly benefit of \$1,750, while you are unable to work due to an approved disability, including pregnancy. You have the option to supplement your STD benefits to reach 100% pay using your accrued time off (vacation, personal, or health leave) or your parental leave—described in more detail on the next page. Because your STD benefit is not taxed, benefit premiums and 403(b) contributions cannot be made from your STD pay (unless you opt to supplement your benefit). Any unpaid benefit premiums will be collected upon your return.

## Paid Parental Leave

Parental leave provides up to six weeks of leave paid at 100%, giving parents time to bond with their new child, whether by birth or adoption.



After your STD claim is complete, which is typically six or eight weeks from the date of the baby's birth, you are eligible to extend your leave under Principia's Parental Leave benefit. Your parental leave must be taken consecutively and immediately following the completion of your STD period (or used to "top-up" your STD benefit to 100%).

During the FMLA portion of your leave (for the first 12 weeks), you are eligible for Principia-paid holidays that occur during your usual working schedule, and your vacation, health, and personal leave continue to accrue. Should you remain out longer than 12 weeks (except in cases when you're out for 14 weeks after a C-section), you will not be eligible for holidays and your accruals will stop.

It is important to note that Short-Term Disability (STD) income is not taxed and cannot be used to pay pre-tax benefit premiums. If you do not use your Paid Time Off (PTO) to cover your benefit premiums, or have an unpaid portion of your leave, any missed premiums will be collected when you return to work.

## Suggestions Before Your Baby is Born

### ***Your Principia benefits:***

- If you're adding your baby to your Principia health plan or moving from an individual to a family plan, your premiums, deductibles, and out-of-pocket charges may change.
- If you're enrolled in a Principia HSA plan (Silver or Gold), consider increasing your own pre-tax contributions to take advantage of tax savings and use those funds to pay your medical bills. You will receive a \$1,500 contribution to your HSA account within a month of the birth of your child.
- Consider voluntary benefits that may be applicable to you. For example, Hospital Indemnity provides \$1,000 for an overnight hospital stay, plus \$150 for each additional day that you stay. If you're not enrolled now, you can enroll during annual Open Enrollment in November (though that may be too late, depending on your baby's due date).
- UMR offers a free breast pump (may need a prescription from your doctor) to expectant mothers. If you'd like to purchase a breast pump, see the list of providers below:
  - **Edgepark Medical Supplies:** 855.504.2099
  - **Byram HealthCare:** 877.773.1972
  - **Adapthealth:** 844.727.6667

Log into [www.umar.com](http://www.umar.com) or use the UMR app to learn more about all of the above, track your deductibles, view your claims, and access ID cards.

\*If you're working from home in a state that pays a disability or paid family leave benefit (CA, CO, CT, DE, D.C., MA, ME, MN, NY, NJ, OR, RI, WA), Principia's STD and Parental Leave benefits are reduced by any applicable state benefits.

## Checklists

### ***Before your baby arrives...***

- ☐ Talk to your manager about your plans for taking time off work.
- ☐ Review the suggestions in this document to see what may be applicable to you.
- ☐ Let the HR team know your plans for your leave—and how you will use vacation, health, or personal time — no later than one month before your expected due date.
- ☐ If you're taking a longer leave than your STD and Parental Leave benefits provide, your HR team will provide you with information on how to extend your time away, with your manager's approval.
- ☐ Register your Short-Term Disability claim with our provider, SunLife, and complete your STD claim form when you are less than a month from your due date.

### ***Once your baby arrives...***

- ☐ Notify SunLife and the HR team of your baby's arrival.
- ☐ Log into ADP, and . . .
  - ☐ Add your baby as a dependent to ensure you receive Principia-paid dependent life insurance, even if you're not enrolling your baby in other benefits.
  - ☐ Add your baby to your health insurance within 31 days of their arrival.
  - ☐ Review your designated beneficiaries and update them as needed.
  - ☐ Consider increasing or adding Voluntary Life insurance.
- ☐ If you have Hospital Indemnity coverage with SunLife and you had an overnight hospital stay, submit a claim on the [SunLife website](#).
- ☐ If you are enrolled in an HSA plan (Silver or Gold), you will receive a \$1,500 HSA contribution within a month after delivery.

### ***When you are returning to work...***

- ☐ Talk to your manager about options for returning to work (e.g., reduced work schedule, starting mid-week, etc.).
- ☐ Keep your HR representative informed if your expected return to work date changes.
- ☐ Consider the following:
  - ☐ Enroll in a [Dependent Care Flexible Spending Account](#) (or increase your annual election) when daycare starts (up to \$5,000 pre-tax payroll contributions). This is a great way to save on taxes.
  - ☐ Review your initial pay statements to ensure your benefit premiums and any 403(b) contributions are correct.
  - ☐ Ask for help! Returning to work after maternity leave can be difficult, both emotionally and physically. Our [Employee and Family Assistance Program](#) can help with up to five free counseling sessions per issue. Your HR team and your manager are here to help you transition back to work.
  - ☐ If you are not planning to return after maternity leave, please notify us as soon as possible to ensure a smooth transition. This decision will not impact your remaining parental leave benefits.

