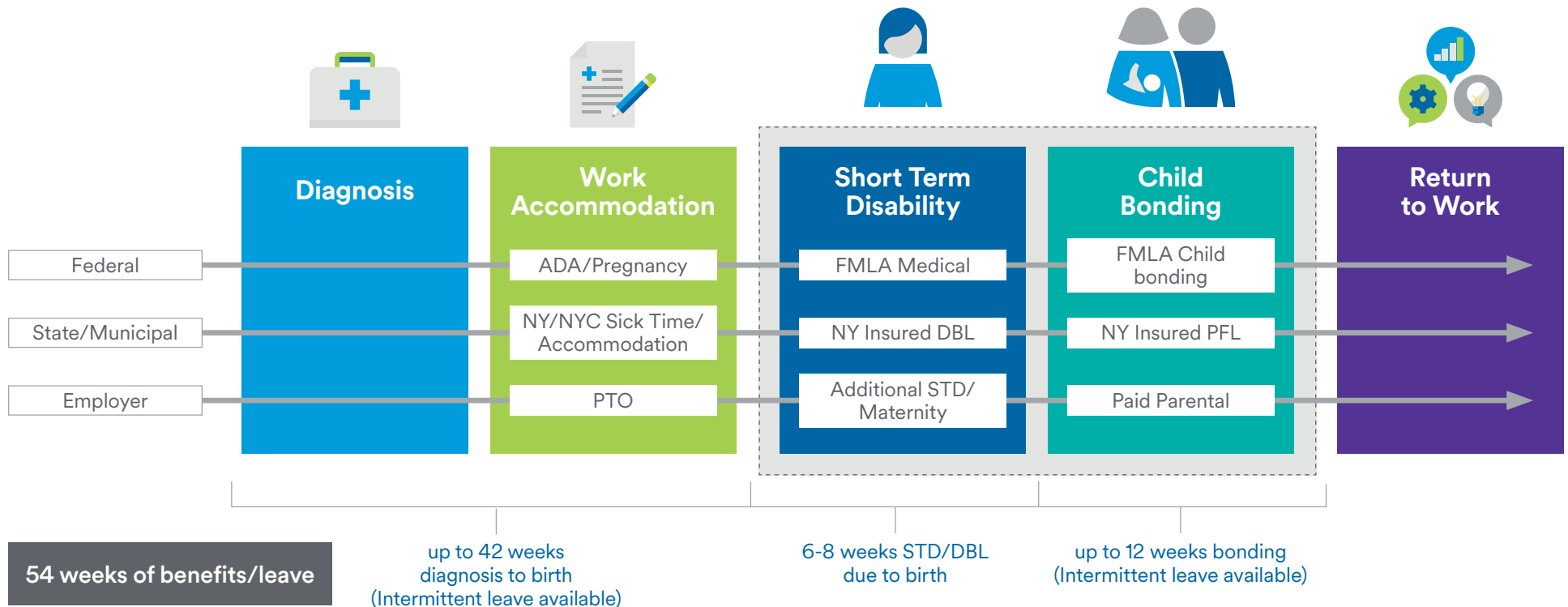


# Rose's Journey: Having a baby in New York City

Statutory benefits can harmonize with an employer's sponsored benefit and leave program

**It starts at intake — integrated holistic intake simplifies claims filing for employees.**

Experts help employees, like Rose, understand their options and determine what type of claim(s) are needed. Based on the type of leave and the reasons for it, we'll identify the disability, statutory benefits and absence policies that apply.



Leave management may be overwhelming for both the employer and claimant. In Rose's scenario, having a baby in New York City qualifies her for about 10 different paid and unpaid benefits.

- Most people are not benefit experts so they need help identifying the benefits they could take based on their specific situation and their work location.
- Pregnancy, for example, does not mean the individual is unable to work. However, it is possible that a serious health condition may arise that requires coordination of benefits up to 42 weeks; a) through a state or local paid leave program [i.e. sick leave or paid disability benefits]; b) work accommodations at the federal, state, and local level; or c) paid leave from an employer.
- After the baby is born, the individual may qualify for federal, state paid and/or job protected medical leave or disability benefits for the mother and separate bonding benefits, and company sponsored maternity and/or paid parental child bonding benefits. According to the US Department of Labor report in 2018, 42% of workers have access to a disability plan through their employer.<sup>1</sup> The Statutory laws were put in place for the 58% of workers who do not have access to a disability plan through their employer.
- And, Rose's employer has carved out child bonding from maternity leave so that both parents can have equal opportunity to bond with the new child for up to 12 weeks any time before the child's first birthday. Bonding can also be taken for adoption or foster placement of a new child and can be taken any time in the first year of placement.



We're here to help employers and employees like Rose navigate confidently to access all of the leave programs available.

Learn more at [www.metlife.com/pfml](http://www.metlife.com/pfml)

1. 2018 US Department of Labor report, <https://www.bls.gov/opub/ted/2018/employee-access-to-disability-insurance-plans.htm>