

The Expectant Mothers Guide to State Disability

The following information will help you understand the steps you should take to apply for the State Disability Insurance (SDI) program.

Please do NOT submit your claim for pregnancy benefits EARLY.

Your claim cannot be paid until:

- ◆ Your pregnancy becomes disabling, and
- ◆ You suffer a loss of wages, and
- ◆ Your provider certifies you are disabled.

HOW TO APPLY

1. After you receive an “off work” or certificate of disability slip from your provider, obtain a claim form from the Medical Claims Processing office at the San Francisco Medical Center (350 St. Joseph, Room 23, 202-2936, 8:30am – 4:45pm).
2. Fill out and sign the “*Claim Statement of Employee*”. Write or print clearly. Make certain that all information is complete and correct, since errors may delay payment. If you wish to explain an answer more fully, attach a note. **Be sure to put your social security number on your note.**
3. Mail or bring form to Medical Claims Processing Office (see address on back) for completion of the “Doctor’s Certificate”.
4. Payment for a disability claim starts 7 days after the day your provider certifies you are disabled.
5. Your claim will be sent in for you by the Medical Claims processing staff.
6. After your claim is received by the State Disability office, if eligible, you can expect a check within 10-14 days.

Questions and Answers

- Q:** *I feel lousy and I’m tired all the time. My provider says it’s normal for pregnancy. When can I be off work?*
- A:** Common, pregnancy symptoms, symptoms, like fatigue, are not considered medically disabling conditions. In order to qualify for disability benefits prior to delivery you must be suffering from a certifiable medical disability.
- Q:** *How much money can I expect to get?*
- A:** The amount you will receive from the State Office of Disability is determined by going back 1½ years from your disability date, then count forward 12 months. Your benefit amount is based on the highest quarter within that 12 month period. The MAXIMUM you can receive per week is \$490.00. A DISABILITY PROVISIONS booklet will be given to you at the time that you file for STATE DISABILITY INSURANCE.
- Q:** *Why can’t I leave the form with my provider?*
- A:** Kaiser Permanente providers are very much involved with the medical needs of our patients and not involved in the processing of paperwork. The Disability Claims Processing staff is here to assist you. Your medical chart is requested and forms are completed. All your paperwork is processed, mailed out and a copy of your claim is placed in your medical chart.





Questions and Answers

- Q:** *My provider gave me a note for “light duty.” What if that’s not available at my job?*
- A:** If your provider has ordered “modified/light duty” or other recommendations and your employer does not have light duty or cannot accommodate you, you may file for the following: If you are more than 4 weeks from due date and your employer cannot accommodate “light duty” you may discuss it with your employer and may choose to file for Unemployment Insurance. If you are within 4 weeks from your due date, you may file for State Disability Insurance benefits.
- Q:** *When is the earliest I am eligible for Maternity leave?*
- A:** It is OK to work until the day your baby is born, which is the day your maternity disability starts. There is no guaranteed “maternity leave”, however if you want to stop work before your due date, the general disability rule for a “normal pregnancy” is 4 weeks prior to your due date.
- Q:** *My job wants a note stating when my maternity leave will start. Why can’t my provider write this kind of note?*
- A:** Your provider cannot estimate when your disability will start. They can only certify the date when the disabling condition occurs and therefore, cannot write a note for a future date.

If there are medical complications during your pregnancy or you become unable to do your regular work, **your provider may certify that you are disabled.** You are then eligible to apply for disability.

The common payment period for a normal pregnancy may be:

- ◆ Up to **4 weeks** *before* due date
- ◆ Up to **6 weeks** *after* delivery date
- ◆ Up to **8 weeks** *after* Cesarean section

Information we will need to know to expedite the processing of your claim.

Last Date Worked: _____ Due Date: _____

Sick Leave Benefits through Employer? Yes No

Are you being **paid** Sick Leave Benefits from your employer? Yes No

Information you might like to know.

Date Form turned in: _____

**Kaiser Permanente
Medical Claims Processing Office
350 St. Joseph, Room 23
San Francisco, CA 94115
(415) 202-2936
8:30am – 4:45pm**

