



New Baby Basics

A quick reference guide to your Concordia health and disability benefits through pregnancy and the birth of your baby

Congratulations!

Preparing for a new baby is an exciting time! It also requires a lot of work as you plan for a new addition to your family. As a member of the Concordia Health Plan (CHP) and the Concordia Disability and Survivor Plan (CDSP), you can feel confident that you'll have great health and disability benefits throughout your pregnancy.

Healthcare Benefits During Pregnancy

If the mother of the newborn is enrolled in the CHP, all maternity expenses are covered the same as general medical expenses. The CHP covers prenatal and postnatal care performed by a physician and maternity expenses incurred in a hospital. Actual benefits are determined based on the option in which you are enrolled.

Healthcare Benefits For Your Newborn

Most CHP options cover the routine hospital nursery care of newborn children, if enrolled within 60 days after birth. Even if you already have family coverage, you still must enroll your baby! (And if you are enrolled in a Kaiser Permanente Whole Health option, the newborn must be enrolled within 30 days of birth to be considered an eligible dependent.)

Your newborn baby's expenses may be processed separately from the mother's expenses. The baby's hospital room or nursery charges will not be subject to any deductible (excluding high deductible health plan options in the CHP). For members in Kaiser Permanente options, the newborn's charges incurred in the first 30 days are covered and processed along with the mother's.

Covered charges include:

- All hospital expenses incurred after birth, and
- Physician's fees for an initial routine examination of the baby or performance of a circumcision while the baby is still in the hospital following birth, but only if performed within the first seven days.

Maternity Leave: Disability Benefits

You may be eligible for disability benefits due to your pregnancy. The benefit administrator and disability case manager of the CDSP will review your disability claim and make a determination in the same way all disability claims are handled.

Disability Income Benefit Basics

Under normal circumstances, you will continue to work until delivery of your baby. If you stop working prior to delivery due to medically documented restrictions that prevent you from performing the essential duties of your job, your disability benefits may be payable prior to delivery of your baby.

Like all disability claims, there is a seven day waiting period* before disability benefits begin.

Some states provide job protection and/or mandate maternity leave for pregnant workers. While a law may mandate the availability of maternity leave, it has no effect on the payment of disability benefits. Eligibility for CDSP benefits will be governed by the provisions of the CDSP.

Disability Income Benefit Payments

Payments are processed by Lincoln Financial Group, the CDSP disability benefit administrator. After the seven day waiting period* and approval from Lincoln Financial Group, you will be eligible to start receiving disability benefits. Lincoln Financial Group has two different payment schedules depending on the duration of your disability:

- Lincoln Financial Group will issue weekly benefit checks to those on an approved disability of 26 weeks or less.
- Lincoln Financial Group will issue monthly benefit checks to those on an approved disability that exceeds 26 weeks.

Disability Income Benefit Duration

Typically the disability period following the birth of your baby is six weeks for a vaginal delivery and eight weeks for a Caesarean-section. This period includes the seven day waiting period* before disability benefits are payable. In most cases, disability benefits are paid for the five weeks of a six-week maternity leave and for the seven weeks of an eight-week maternity leave. If your maternity leave extends beyond the standard weeks, the CDSP will provide a benefit for the time you are medically considered to be disabled under the terms of the plan, not necessarily for the total length of your absence from work.

* Applicable for disabilities beginning on or after Jan. 1, 2024.

CHP Maternity Programs

Quantum Health High-Risk Maternity Program: BCBS, Cigna (Healthy Me members) and UMR members have access to dedicated, high risk maternity nurses. The nurses will reach out to you at least every 30 days to offer support and guidance:

- Educate about genetic testing and ensure authorizations are in place, if necessary.
- Ensure that future obstetric admission authorizations are on file.
- Assist with finding a local pediatrician.
- Assist with finding an in-network breast pump provider and a lactation consultant.
- Connect you with community resources.
- Assist you with any benefit or claims questions.
- Remind you to add your baby to the health plan.

Cigna HMO plan options offer the “Healthy Pregnancies, Healthy Babies” program to improve the quality of maternity care and reduce pre-term deliveries. You can connect with a coach to answer your questions and develop a care management plan. You must register for the program in the first or second trimester of your pregnancy. As an added incentive to join, you’re eligible to receive a \$150 gift card if you are enrolled by the end of the first trimester and complete the program, or a \$75 gift card if you are enrolled by the end of your second trimester and complete the program. Call 866-302-7578 to enroll.

Kaiser Permanente plan options offer the “Maternity Wellness” program that gives you the tools and resources to walk you through every step of your pregnancy – when you’re trying to conceive, during pregnancy, labor and childbirth, and after your baby is born. You can register for prenatal classes and programs near you. Learn more about Kaiser Permanente’s prenatal care commitment by visiting kp.org/pregnancy.

Important Documents

Disability Claim

You can report your pending maternity leave up to 30 days prior to the first day of disability. You will receive the following forms and should complete and return them as soon as possible to process the claim quickly:

- **Authorizations Relating to Disability Claim Form:** Allows your physician to release medical information to Lincoln Financial Group, as well as explains your rights and responsibilities under the Plan.
- **Employer Statement:** Sent to your employer to complete and return to Concordia Plans.

You can report your pending maternity leave up to 30 days prior to the first day. In order to report your claim, call Concordia Plans at 888-927-7526. You will need to provide:

- Name, address and phone number.
- Social Security number or Member ID number.
- Last day worked.
- First full day you were unable to work.
- Job title.
- Work phone number.
- Employer’s phone number/contact information.
- Doctor’s name and phone number.

Enrolling Your New Baby

It is important that you enroll your new baby in the Concordia Plans because enrollment is not automatic.

To add your new baby, log in to the Member Portal via ConcordiaPlans.org/MemberPortal. Once logged in, click “Enroll or make changes” and then select “Birth/Adoption” from the “Life Events” menu. Follow the prompts to complete the enrollment process.

Questions? Call 888-927-7526 from 7 a.m. to 5 p.m. CT, Monday-Friday.

Beneficiary Designation Form

While enrolling your new baby, you may also want to update your beneficiary information. For the CDSP, you can do this by logging into the Member Portal via ConcordiaPlans.org/MemberPortal. Once logged in, click “Enroll or make changes” and then select “Beneficiary Change” from the menu. Follow the prompts to update your beneficiaries.

For the Concordia Retirement Savings Plan 403(b), you can update your beneficiaries online via the Fidelity website at NetBenefits.com/atwork.

**Questions? Call 888-927-7526 from
7 a.m. to 5 p.m. Central Time Monday-Friday.**

Checklist

- Review your health and disability benefits by reading through this flyer and visiting [ConcordiaPlans.org](https://www.concordiaplans.org). Contact Concordia Plans at 888-927-7526 if you have any questions.
- Enroll in the maternity program offered through your health plan option.
- If you are enrolled as an active worker in the CDSP, call Concordia Plans at 888-927-7526 up to 30 days before your baby's due date to report your disability claim.
- Complete and return the "Authorizations Relating to Disability Claim Form" to Concordia Plans. This form will be included in the packet sent to you after you have submitted your claim.
- Be sure your employer has returned the "Employer Statement" to Concordia Plans. This form will be sent to your employer once you have submitted your claim.
- Enroll your newborn in the Concordia Plans via your Member Portal at [ConcordiaPlans.org/MemberPortal](https://www.concordiaplans.org/MemberPortal). Even if you already have family coverage, you must still enroll your baby within the appropriate amount of time for the CHP option in which you are enrolled.
- Update your beneficiaries via your member portal at [ConcordiaPlans.org/MemberPortal](https://www.concordiaplans.org/MemberPortal). (If you are contributing to the CRSP, you can update your beneficiary designation via the Fidelity website at [NetBenefits.com/atwork](https://www.netbenefits.com/atwork).)
- Once you receive your baby's Social Security number, call Concordia Plans at 888-927-7526.
- Concordia Plans is available to help you along the way. Call 888-927-7526 if you have any questions. They'll be happy to help you prepare for your new baby's arrival!



QUESTIONS?

CALL 888-927-7526 **EMAIL** info@ConcordiaPlans.org

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