

Maternity Leave



*Additional Maternity Pay Through
TABCO/ESPBC When You have a Baby!*

Total Paid to You: Sample of Payouts*

Healthy normal pregnancy and birth:	\$4,000 – \$6,000
Healthy pregnancy and C-Section:	\$2,500 – \$7,500
Complications (based on mother's health):	\$1,000 – \$23,000+

We suggest a combination of the following three plans to maximize your payout for Maternity Leave:

1. Short-Term Disability Plan:

Based on your salary – tax-free payments to you, not doctors and hospitals

- Pays 5 weeks for normal pregnancy; 7 weeks for C-Section (*After 7-day wait*)
- Pays in addition to Sick Leave and Sick Bank; plus during the summer
- Pays for complications (*based on mother's health*)
- Could pay when you are out of work due to Sickness, Surgery, or Accident
(*Off-the-job accident coverage is at no extra cost; On-the-job accidents are at an additional cost*)

2. Hospital Protection Base Plan:

- For Normal Delivery (2-day Hospital Stay) **\$1,400 – \$2,100** Example payout for both Normal and C-Section Delivery*
- For C-Section Delivery (4-day Hospital Stay)

Additional Benefits

Additional cost and you must be approved through underwriting

Extended Benefits Rider

Physician Visits
Lab Test and X-Ray
Diagnostic and Imaging

Hospital Stay and Surgical

Intensive Care Unit
Daily Confinement Benefit
Surgery Benefit

3. NICU — Critical Care Protection:

- Hospital Stay (1–7 days) **\$1,000 per day**
- Hospital Stay (8–15 days) **\$1,300 per day**
- Step Down (16–30 days) **\$500 per day**

See brochure for exact payouts, limitations, exclusions, and policy descriptions.

Surgery Package Programs That Pay Cash Directly to You

Benefits Plus
COULD PAY YOU
\$86.67 a day



ON DAY ONE FOR
AN ACCIDENT OR
ON DAY 8 FOR
AN ILLNESS**

Cash paid to you for Outpatient Procedures, without time off work:

- ⊕ ER or Short Stay (under 23 hours) = **\$100**
- ⊕ Examples of Outpatient Surgery; Pays **\$50–\$1,000**
(hospital or surgical center)
 - Carpal Tunnel
 - Biopsy
 - Ear (tubes)
 - Tonsilectomy
 - D&C
 - Colonoscopy

Examples of cash paid to you, based on hospitalization with time off work:

***Based on 52K salary and 2 day hospital stay. Must have Short-Term Disability and Hospital, with \$1,000 option.*

	Type of Surgery	Time Out of Work	Benefit Payout*
 Accident	Fractured Ankle	3 Weeks	\$ 3,370
	Knee Replacement	4 Weeks	\$ 4,227
 Illness	Hysterectomy	5 Weeks	\$ 4,577
	Back Surgery	8 Weeks	\$ 6,903

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