Maternity Leave and Birth Information for MUSC University Employees

This is a condensed list of items compiled by the Benefits Department for your review. Kindly note that this list may not be exhaustive, and we encourage you to reach out with any additional questions or for further clarification. For more information, feel free to contact the Benefits Department at ***benefits@musc.edu****.*

- **Medi-Call:** Call Medi-Call (**800-925-9724**) if on the MUSC Health Plan when any/all of these scenarios occur: within 1st trimester of pregnancy, if admitted for emergency during pregnancy, within 48 hours of birth, or if the baby has complications at birth. See 2025 Insurance Benefits Guide(IBG) (search maternity)for comprehensive list of services that need to be authorized. There are potential monetary penalties for not obtaining prior authorization.

- **Adding your Newborn to Insurance Benefits:** Employees must complete this within **31 days** of the date of birth. You can then login/register with MyBenefits to add the baby to coverage online. Use the adding member due to birth checklist guide to help you through the process of adding your newborn. *If any of the well-child visits look like they weren't covered, it is likely due to the delay in receiving the birth certificate and adding the baby to your coverage. Once baby is activated, all of the claims will be pushed through.* ***If you do not have the supporting documentation (birth certificate) yet, complete and submit the change within 31 days of date of birth through MyBenefits, DO NOT wait to receive birth certificate to add your newborn to insurance. You can upload the documentation later or email it to Benefits Department at benefits@musc.edu and a member of the Benefits Office will upload the documentation for you.***

- **PEBA Maternal Care:** The State Health Plan offers a range of benefits that supports moms-to-be from pregnancy to postpartum care**.** For additional information, please refer to PEBA's maternal health page

- **Pregnancy cost: Nine months of in-network prenatal care and a hospital delivery**: Please refer to **2025 Summary of Benefits and Coverage** for a breakdown of costs for prenatal care and delivery**. No facility charges for MUSC Health Plan Network Tier A.** It's important to reach out to a financial counselor to get a precise breakdown of the costs for your specific provider and circumstances. They can offer personalized cost estimates for your prenatal care and delivery, as well as any other associated charges.

- **Medical Spending Account:** The MUSC Health Plan works great with a Medical Spending Account (MSA). Use your MSA to pay for eligible medical expenses, including copayments and coinsurance. As you have eligible expenses, you can use a debit card for your account. You can also submit claims for reimbursement. Once you sign up for an MSA and decide how much to contribute, the entire amount is available on January 1 or your effective date of coverage. You do not have to wait for funds to accumulate in your account before being reimbursed for eligible medical expenses. You can use your funds for expenses incurred January 1 to December 31. **MSA is a great resource to help pay for prenatal appointments and delivery costs**. You can enroll or reenroll each year during annual open enrollment or within 31 days of becoming eligible. Otherwise, you might be able to enroll mid-year if you have a qualifying change in status event.

- **MUSC Health Plan: Under the MUSC Health Plan, what are the coverage details regarding pregnancy, prenatal care, and delivery?**

The answer depends on where the baby is delivered. If delivered at a hospital which in is in network for the Standard State health plan other than MUSC, after satisfying the deductible, you would be responsible for 20% of the bill for both the physician's and hospital charges. **If the baby is delivered at MUSC, you will not be required to pay the 20% against the hospital charges - these will be waived**.

- **Coming Attractions:** Medi-Call administers this free program. Coming Attractions supports mothers throughout their pregnancy and postpartum care. It also assists with Neonatal Intensive Care Unit infants or other babies with special needs until they are one year old. You do not have to wait until you have seen your physician to enroll in Coming Attractions. More information on this program and enrollment instructions can be found on PEBA's website, PEBA Perks, under "Maternity Management".

- **Dependent Care Spending Account**: A Dependent Care Spending Account allows you to pay for daycare and other allowed costs for qualifying individuals so you and your spouse, if applicable, can work or look for work. Qualifying individuals are children younger than age 13 or a tax dependent of any age who is mentally or physically incapable of self-care. It cannot be used to pay for dependent medical care. You submit claims for reimbursements as you have eligible expenses. You can use your funds for expenses incurred January 1 to March 15 of the following year. You can enroll or reenroll each year during annual open enrollment or within 31 days of becoming eligible. Otherwise, you might be able to enroll mid-year if you have a qualifying change in status event.

- **Care.com:** Care.com provides you with unlimited access to the world's leading network for finding and booking short- and long-term care for your children, seniors, pets, home, and more. Whether you're looking for a nanny, babysitter, or senior caregivers, it can all be found on Care's expansive network. This benefit will help take some of the stress out of finding great care for you and your loved ones. Go to musc.care.com to register so you can start using your Care.com membership and Backup Dependent Care days, if eligible. Be sure to register using your MUSC email address. You will be eligible to receive a subsidized rate for up to 5 days of **Backup Dependent Care** to be used throughout the calendar year. If you have any questions about the plan or need details, please contact Care.com at **855-781-1303**.

- **Daycare Facilities:** Review daycare facilities ahead of time, waiting lists can be very long. Department of Social Services has a comprehensive list of facilities and any reported violations. It also notes if the centerparticipates in the ABC program.

- **Pediatricians:** Review local pediatricians and facilities ahead of time. List of local pediatricians available on theMUSC network by searching specialty. **Note you will need to log in with your employee NetID and password to access this site.**

- **Well-Child Visits & Covered Immunizations:** MUSC Health Plan subscribers can visit the 2025 Insurance Benefits Guide(IBG) for more information. The Plan pays 100% of the allowed amount for approved exams and immunizations. Coverage is available for the following checkups, and the well child care exam must occur after the child's birthday; however, it does not have to be 365 days from the previous year's visit.
    - Younger than 1 year old (up to six visits);
    - 1 year old (up to three visits);
    - 2 years old (up to two visits); and
    - 3 years old until 19 years old (one visit a year).

- **Free Breast Pump:** Specific models of breast pumps are covered and available at no cost to female subscribers and covered female spouses of subscribers. To use this coverage, you will need to obtain the pump through a BlueCross-contracted provider. While a physician prescription is not required, having a prescription is preferred and will help the order to be processed faster. To learn more, members must enroll in Coming Attractions. More information on this program and enrollment instructions can be found onPEBA website, PEBA Perks, under "Maternity Management". Further information regarding is listed on page 58 of the 2025 Insurance Benefit Guide. Call Medi-Call at 803-699-3337 or 800-925-9724 to talk to a maternity nurse or health coach to complete the maternity health screening.

- **FMLA:** Please visit the FMLA Portal to start FMLA process. Email FMLA inquiries to FMLA-University@musc.edu.

- **Employees eligible for FMLA**: Leave without Pay (LWOP) is only allowed as part of a FMLA protected absence only after all available sick leave and Paid Parental Leave (PPL) has been exhausted and/or is provided as a one-time accommodation following a full interactive disability or pregnancy accommodation process. Click the link to complete the ADA form Online ADA Form - New Item

- **Employees NOT Eligible for FMLA**: Once available sick, annual, and Paid Parental Leave (PPL) leaves are exhausted, a limited amount of additional unpaid time away from work may be available as a pregnancy accommodation under the Pregnant Workers Fairness Act (PWFA) following an interactive accommodation process · Please click the link to complete the Accommodation application Online ADA Form - New Item and contact Employee Relations directly to begin the interactive process at univ-emp-relations@musc.edu, if required.

- **Paid Parental Leave (PPL):** The University's Paid Parental Leave (PPL) is a leave type separate from or in addition to current sick and annual leave which provides new parents, via birth or adoption, paid time off without having to use their own personal leave. To be eligible for PPL, the employee must occupy all or part of a University classified, unclassified non-faculty, faculty, or research/grant position. **Requests to use PPL should be submitted at least 30 days prior to the qualifying event.** Please visit Paid Parental Leave Portal to submit your application.

- **Sick Leave Policy:** Leave to be used while on maternity leave (6 weeks for vaginal delivery/8 weeks for caesarean) for mom and 10 days for a qualified family member. Once sick leave is exhausted or the employee has used their eligible amount, an employee can choose to use annual leave until they return to work.
    - Sick Leave Policy
    - Annual Leave Policy
    - Extended Medical Absences & Leave Coordination Policy

- **Catastrophic Leave Pool:** The Catastrophic leave pool is available for employees in FTE and Research Grant (non-FTE) positions who are or will go into a leave without pay status. **Catastrophic Leave Pool**: Regular Maternity Leave (*a normal delivery "birth canal" or C-section*) is **not** considered a catastrophic or personal emergency event; therefore, does **not** qualify for leave from the catastrophic leave pool account. **Example**: Expectant mother who must be on bed rest, per a physician, for a period of at least 30 workdays **before** delivery could qualify for leave from the leave pool account. However, eligibility would **end** upon the birth of the child unless a catastrophic, debilitating, or life-threatening situation arises for the employee or the child as a result of the birth.

- ALL catastrophic leave hours **are** funded by the employees' departmental budget; therefore, **before** the process can begin, the employee must **First** meet with their departmental manager and/or department head who **will** determine whether the department can **fund** and **support** the employees request for additional leave from the catastrophic leave pool. IF the department does **not** approve the employee's request, the employee **cannot** apply for the program.
    - Please direct any leave or leave pool inquiries to Monique Robinson, University Leave Administrator, via email at robinsmo@musc.edu.

- **Short Term Disability (STD):**
    1. **Aflac**- If enrolled with Aflac, please visit the Aflac MUSC website to download a claim form to have physician fill out after birth (if enrolled in Aflac STD). You can also contact Josh Murchison | 518-420-6792 | joshua_murchison@us.aflac.com. Email initial Disability Claim Form-Employer's Statement to benefits@musc.edu for completion.
    2. **American Fidelity**- If you are enrolled in short term disability with American Fidelity, please submit your claim online, go to https://americanfidelity.com/claims. An employee can mail or fax the form to the following: Benefits Department, P.O. Box 25160, Oklahoma City, OK 73125-0160 and fax number is 1-800-818-3463. Employee can email American Fidelity at muscemployees@americanfidelity.com with questions. Email initial Disability Claim Form-Employer's Statement or American Fidelity Employer's Report of Claim Form to benefits@musc.edu for completion.

- **Long Term Disability Maternity guidelines:** Please review The Standard's maternity guidelines when filing a long term disability claim FAQs.

- **Benefits Eligibility:** Employees remain eligible for benefits at 50% FTE or 20 hrs per week (75% FTE or 30 hours per week for temporary employees).

- **Leave Without Pay:** If employees enter leave without pay status, they can contact University Payroll to make arrangements for payment of insurance premiums. Please also review the LOA Checklist.

- **Social Security Card/Birth Certificate:** Hospital will register your childbirth with DHEC however the parent is responsible for requesting the birth certificate. MUSC Shawn Jenkins Children Hospital will register your child's birth with DHEC and submit application for the social security card. Please note that each hospital may have a different administration process and it is important to follow up and ask questions . Forms to apply for social security card and birth certificate are usually provided by the hospital. Parents can request a birth certificate online, by phone or receive one in person at the Office of Vital Records. **The Charleston Vital Records Office location is located at 3685 Rivers Avenue, North Charleston, SC 29405. The telephone number is 843-953-0032.** Visit the Office of Vital Records website for further information on fees and required forms**.** PEBA Insurance requires the long form birth certificate to add the baby on to the insurance.

- **Lactation Support:** Lactation Support for Breastfeeding Mothers, login with your NetID and password to locate rooms on-campus you can use to express breastmilk. Please refer to University policy on Lactation Support.

- **Breastfeeding Services**: Please refer to Breastfeeding services for additional information.

- **COBRA Notice:** You will receive a COBRA letter from our office, per federal guidelines. There is nothing additional thatyou need to do.

- **Insurance Cards:** You will not receive a new insurance card in the mail with baby's name on it- as all services are billed under the subscriber.

- **Length of Hospital Stay:** By federal law, group health plans generally cannot restrict benefits for the length of any hospital stay in connection with childbirth for the mother or the newborn to fewer than 48hours after a vaginal delivery or fewer than 96 hours after a caesarean section. The plan may pay for a shorter stay, however, if the attending physician, after consultation with the mother, discharges the mother or newborn earlier. Also by federal law, group health plans may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay. In addition, a plan may not require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). A member may be required to obtain precertification to use certain providers or facilities or to reduce out-of-pocket costs.

- **Midwife Services:** The State Health Plan recognizes only certified nurse midwives as providers of midwife covered services. A certified nurse midwife is an advance practice registered nurse who is licensed by the State Board of Nursing, or by a sister state having substantially- equivalent license standards, as a midwife. Services from an active practice registered nurse are covered even if these services are not performed under the immediate direction of a doctor. The services of lay midwives and midwives licensed by the South Carolina Department of Health and Environmental Control are not reimbursed.

- **Pregnancy and Pediatric Care:** Maternity benefits are provided to subscribers and their covered spouses. Covered children do not have maternity benefits. Maternity benefits include necessary prenatal and postpartum care, including childbirth, miscarriage and complications related to pregnancy. When you become pregnant, you are encouraged to enroll in the Coming Attractions maternity management program. More information on this program and enrollment instructions can be found onPEBA website, PEBA Perks, under "Maternity Management".