



Women Gynecology & Childbirth Associates, P.C.

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Disability Coverage

When you receive your disability papers, (you can obtain them from your employer's Human Resources Department or Personnel Office) **please bring them to our office one week before your delivery date or upon becoming disabled.** We cannot complete the form until after your procedure in order to have all the pertinent information available. Please - **DO NOT GIVE THEM TO YOUR DOCTOR. LEAVE THEM FOR THE DISABILITY SECRETARY AT THE RECEPTIONIST DESK.** Please fill out the portion indicated for the patient information. If it is a standard DB450 disability form **it is important that question #7 be answered or your disability claim may be delayed.**

Once you have delivered, you should receive a supplementary form from your insurance company. Please send or bring that form to our office so we can update the information we have already given them (i.e. actual delivery date, type of delivery, and any complications that you may have had.)

In the event your physician determines you need additional time, a letter will be given to you, which you must then forward to your employer. You need to be aware that if your insurance company does not agree with our medical opinion for the extension, you may not be paid for the additional time. Insurance companies have a right to request your patient records to verify any claims made.

Please note, your sick time is not considered to be part of your disability. Physicians **cannot** provide an excuse for sick time extensions.

The insurance company typically covers:

- Six weeks for a vaginal delivery
- In the event you have a cesarean section delivery, check with your disability insurance company regarding coverage as they vary greatly.

If your company employs over 50 full-time employees you may want to inquire as to your rights under the Family Medical Leave Act (FMLA).

We hope this helps to clarify some questions regarding this topic. If you need additional information, please do not hesitate to call our office.

WGCA Physicians and staff

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Oona Lim, M.D., FACOG • Elizabeth Morningstar, M.D., FACOG • Coral Surgeon, M.D., FACOG

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