

Four ways employers can support new mothers, beyond disability coverage

Maternity leave is one of the most frequent disability claims made by women in the workplace. According to The Mom Project, more than one million American women will become parents this year, and for many women pregnancy may be their first encounter with disability insurance.¹

Even in scenarios where employers provide generous paid maternity leave, utilizing short-term disability insurance is a crucial option for many women as they recover from labor and delivery. And while employer disability plans can provide for lost wages, there are still real, hard dollar costs that most employees face as they welcome a child.

Depending upon their medical plan design, costs can include deductibles, copays and coinsurance, and despite even the most generous baby shower or hand-me-downs, there are always more things to buy.

And, quite frankly, the financial challenges are just one piece of a complicated puzzle.

So, beyond medical and disability coverage, how can employers help?

1

Offer supplemental medical coverages

Supplemental medical coverage can be a big help to expecting and new parents. Hospital indemnity insurance can pay a flat dollar amount for each day of hospitalization and typically pays a higher dollar amount for the first day. Of course, plans vary by insurance carrier and employer, but the average payment for maternity coverage is just under \$1,600, according to coverage underwritten by Securian Life Insurance Company.²

These dollars are paid directly to the employee and can be used for any purpose – from offsetting deductibles and coinsurance, to supplementing disability payments. From diapers and cute socks to setting up a 529 to pay for future college costs. Or even flying a family member in for support during key weeks or months.

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Hospital indemnity insurance is increasingly offered by employers expanding coverage options to their employees. According to LIMRA, about 30 percent of employers offer hospital indemnity insurance coverage – and that figure increases to 61 percent for employers with over 1,000 lives.⁵

And, because most hospital indemnity plans do not include a pre-existing condition provision (due to employer preferences), employees can plan for an upcoming pregnancy or other surgery that would require hospitalization.

2

Concierge and advocacy benefits make a big difference

The need for maternal mental health resources, family benefit education and leave advocacy is high, but many workplace offerings leave mental health in the background and treat benefit issues as simply transactional. This means employers are not able to maximize the impact of benefit programs for expanding families and employees are left to navigate an incomplete or confusing patchwork of programs on their own.

43 percent of highly skilled women leave the workforce after becoming mothers, according to The Mom Project.¹ While there are no doubt many factors behind this statistic, one focus is the discord between what working parents are asking for and the benefits employers provide.

Employees are looking for help navigating benefits and resources, solving for underlying stressors, and for someone to help them with return-to-work support.

One example providing this type of support is BenefitBump*, which helps parents address all paths to parenthood while also achieving a successful return to work.

3

Reconceive the return-to-work experience

To help new mothers feel comfortable coming back to work, employers can consider offering phased returns. Phased returns offer “check-in days” during leave and a gradual return that ramps up from three days a week to four, and then to five.

Remember, assumptions about new parents’ career and family priorities may be off base. Some employees may need or request changes to their work schedule; others may not.

Additionally, employers can consider setting up mentoring programs for returning employees, where high performers who are more experienced caregivers are matched with high performers who are new parents.

Help with child care

Finally, employers can find ways to help new mothers with child care. Child care costs are at an all-time high, and some women feel the pressure to leave their job when the costs outweigh the benefits of working.

Another avenue employers can consider to make it more comfortable for new parents returning to work is providing onsite child care facilities, subsidized rates or backup care.

Disability insurance alone may no longer be enough

Helping to create a comfortable experience – financially and emotionally – for employees as they navigate becoming a parent is in all employers’ best interest. Many employers have a good start in place with traditional resources, but there is more they can do. Making more solutions available shows employees that they’re valued during a pivotal moment in their life and career.

1. The Mom Project, June 10, 2022, <https://themomproject.com/about>.

2. According to 2022 Securian Financial book of business data.

3. 2022 BEAT Study: Benefits and Employee Attitude Tracker, July 19, 2022.

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