

## How Much Will My Insurance Premiums Increase?

The answer to this question depends on what plan you have currently. Before your child is born, you should check with Becky Lewis at ACPS to understand exactly how much your premium will increase. She can be reached at 301-759-2035.

**This brochure is intended to be a primer, not a complete list of information related to the issues that might present themselves to expecting parents. As always, any more detailed questions can be directed to the ACEA office for assistance. If we can't give you an answer, we are more than happy to help you find where you can!**

**We can be reached at 301-729-8280 or via email at:**

[ewest@mseanea.org](mailto:ewest@mseanea.org)

## Who We Are

### About Us

The Allegany County Education Association is a member driven organization of teachers, working hard every day to ensure great public schools for every child.

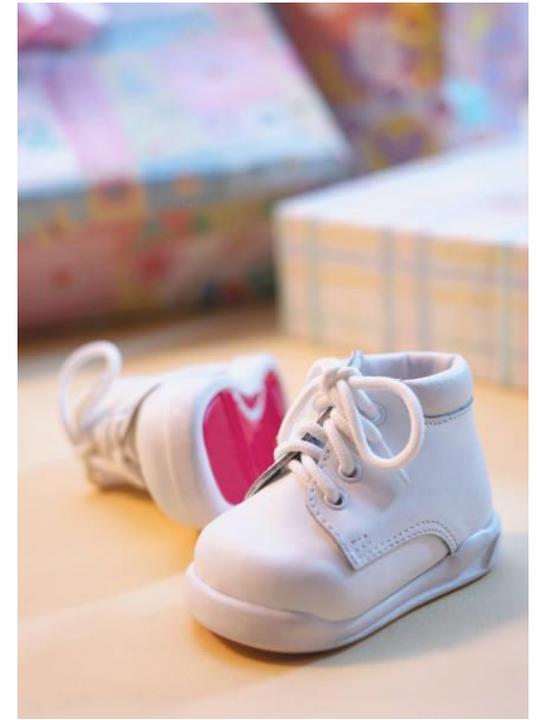
### Contact Us

Our office is at the corner of Winchester Road and Warrior Drive in Cresaptown, Maryland.

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## FAQ FOR EXPECTING PARENTS

*A Primer for ACEA Members*

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## **We're having a baby! What should we do first?**

### **When and how should we notify the Board of Ed?**

First of all- Congratulations! Now that we've had a moment of celebration, we need to get practical. As soon as you know a prospective due date, get out a calendar and start back from there to determine how much time you feel like you might need. Our Negotiated Agreement (contract) allows for a female teacher to take up to one calendar year from the birth of a child in unpaid leave.

You and your family should discuss how much time you'd like to take and how much you can afford to take and plan accordingly. We recommend that about 30 days before the birth of the child, you communicate with the BOE, specifically the Human Resources office, that you're expecting and that you'd like to arrange for leave.

### **When and how can sick days be used?**

Our contract allows for sick leave to be used in the case of disability related to pregnancy. If there are complications before or after the delivery, sick leave may be used for that time. It will be treated as a temporary disability that will conclude when the mother's doctor believes she is ready to return to work.

The BOE will make determinations about other use of sick leave during the maternity period on a case by case basis.

### **What If I Run Out of Sick Leave?**

Once you've exhausted sick leave for maternity purposes, you must take leave without pay.

### **What About leave for Dads?**

New fathers may use 6 days of paid family medical leave after the birth of a child. New fathers may also take 9 additional days of paid sick leave provided the appropriate FMLA forms have been completed and submitted to the Human Resources office. Any additional use of leave under FMLA must be taken without pay.

### **How and When Can FMLA be used?**

The Family Medical Leave Act applies to either parent and can be used by the mother in the event of pregnancy complications where sick leave has been exhausted. It can be used by the father in the event that there are health complications for either the mother or the baby.

All FMLA leave is without pay and should be used in the event that the mother has health complications and has exhausted her sick leave or in the event that the baby has health issues and either the mother or father has exhausted his/her family medical leave and personal business days.

FMLA will allow the BOE to maintain the position of the person using it. The use of FMLA requires submission of the appropriate forms which can be obtained through one's doctor and then submitted to the BOE's Human resources office

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## **What Do We Need to Know About Insurance and Expenses?**

### **When and How Should I Add My Newborn to My ACPS Health Insurance?**

From the date of the birth of your child, you have 30 days to add him/her to your ACPS health insurance provided you are currently covered by ACPS' plan. If you are not currently covered, you must wait until the open enrollment period to add yourself and any other eligible members of your family.

Your initial notification to the BOE is as simple as calling the HR Department and providing the name of the child to be covered. However, as soon as you have a Social Security Number for the newborn, it should be provided in order to verify dependency.

The hospital where your child is delivered should ask you when you complete the required information for a birth certificate whether or not you want to apply for a Social Security card for your child. It's wise to do this at that time. Otherwise, you must wait till you have a valid birth certificate and then apply at your local Social Security office

