



Renaissance[®]
DENTAL • VISION • LIFE • DISABILITY

GUIDE FOR EXPECTING PARENTS

How to Prepare for a Healthy Pregnancy and Maternity Leave

» Congratulations on your journey to parenthood! This guide is designed to equip you with essential knowledge and tips for a healthy pregnancy and recovery. From incorporating healthy habits to navigating medical expenses and preparing financially for family leave, here's what you need to know.





The Importance of Prenatal Care

Healthy Habits

The foundation of a healthy pregnancy starts with the choices you make every day. Here are a few key practices:

- » **Nourishing foods:** Fill your plate with fruits, vegetables, whole grains and lean proteins. A balanced diet supports your baby's development and boosts your energy.
- » **Staying active:** Regular physical activity—like walking, swimming or prenatal yoga—can improve your mood and help manage pregnancy discomfort.
- » **Prenatal vitamins:** Don't forget your prenatal vitamins. Folic acid is especially important as it helps prevent birth defects in your baby's brain and spine.¹

Regular Healthcare Visits

Regular check-ups with your healthcare provider before, during and after your pregnancy are crucial. These visits help monitor your baby's growth, assess your health and address any concerns. They also help you prepare for a healthy labor, delivery and recovery.

Oral Health Matters

Pregnant women are more prone to oral health problems, including gingivitis and tooth decay. Maintaining good oral health is also linked to a lower risk of preterm birth and low birth weight.² That's why regular visits to the dentist are especially important during pregnancy.

Mental Health

One in five women in the U.S. experience mental health or substance use disorders during pregnancy or the year following childbirth.³ Don't hesitate to seek support if you're feeling overwhelmed; your emotional well-being is key to a healthy pregnancy.





Covering Health and Well-being Expenses



Health and Dental Insurance

Having health and dental insurance is crucial for managing expenses during pregnancy, as it helps cover routine visits, tests and any unexpected medical needs. Make sure you understand your plan and what it includes. Keep in mind that many traditional health insurance plans don't cover dental care, so consider enrolling in a separate dental plan to ensure you're fully protected.



Mental Health Coverage

Taking care of your mental health is just as vital as your physical health. Check if your health insurance plan covers mental health services, such as counseling or therapy. Look for local support groups or online communities to connect with others who share your experiences. If you're feeling overwhelmed, reach out to a healthcare provider for guidance and support.

Preparing for Family Leave

As you prepare for family leave after pregnancy, you will likely have some questions about how this time off will impact your job and income. Here's what to consider:

» **Paid Time Off:** How much paid time off an employee may be eligible for depends on many factors, from their individual situation to the organization they work for and the state they live in.

» **Unpaid Leave Under FMLA:** The federal Family and Medical Leave Act (FMLA) protects an employee's job while they take leave, but not their income. Most employees can take up to 12 weeks of unpaid leave.

» **Paid Family Leave (PFL):** Employers can provide PFL benefits for pregnancy and childbirth if they choose, and some states require it. However, only 27 percent of U.S. workers in 2023 had access to paid family leave benefits.⁴



Disability Insurance



Disability insurance isn't just for accidents or illnesses—it can also provide coverage for pregnancy and maternity leave, allowing new parents to focus on their families without the stress of lost income. Even if you have some paid family leave, short-term disability benefits can help bridge the gap between the end of paid leave and your return to work.

Knowing a few key terms can help you make informed decisions and maximize your coverage:

- » **Elimination period:** This is the waiting time before benefits begin. Shorter periods mean you'll receive financial assistance sooner.
- » **Benefit period:** This is the duration for which you will receive benefits. Most short-term disability policies provide benefits for a specific number of weeks or months, so make sure the benefit period covers your anticipated recovery time.
- » **Benefit amount:** This is the percentage of your income that insurance will replace, typically ranging from 50% to 70%. Review your budget to determine if this amount will adequately support you and your family.

Remember, disability insurance does not cover medical expenses, so it is important to have health insurance for comprehensive coverage. Always review your specific policy details and consult with your HR department.





Resources to Support a Healthy Start for Families

Ensuring a healthy birth outcome should be a priority for all expectant parents. Fortunately, a wealth of resources is available to support you every step of the way—from expert prenatal advice to community resources that can help alleviate some of the financial burdens.



Healthy Birth Day, Inc.
healthybirthday.org



American Pregnancy Association
americanpregnancy.org



Count the Kicks
countthekicks.org



March of Dimes
marchofdimes.org

Financial Help and Programs for Low-Income Families or Parents with Disabilities



- » **Medicaid** is available to individuals with disabilities who need medical care in many states.
medicaid.gov
- » **Women, Infants, and Children (WIC)** offers nutritious food for low-income pregnant, postpartum or breastfeeding women.
fns.usda.gov/wic
- » **Supplemental Nutrition Assistance Program (SNAP)** provides food for families with low incomes.
fns.usda.gov/snap
- » **Children's Health Insurance Program (CHIP)** offers low-cost health and dental coverage and can provide help with labor and delivery costs in some cases.
insurekidsnow.gov
- » **Temporary Assistance for Needy Families (TANF)** helps families get financial assistance to care for their children in their own homes.
acf.hhs.gov/ofa/programs/tanf/about
- » **Lifeline** helps low-income people stay connected to the internet, a mobile phone or a landline.
lifelinesupport.org

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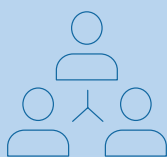


Conclusion

Navigating pregnancy can feel overwhelming, but by embracing healthy habits, understanding your medical coverage and preparing for family leave, you can set yourself up for success. Remember, you're not alone on this journey, so don't hesitate to seek help from healthcare providers, financial advisors and support networks. With the right resources and support, you can embrace this exciting chapter with confidence and peace of mind.

About Renaissance

Renaissance provides a variety of dental, vision, life and disability insurance plans alongside exceptional customer service nationwide. At Renaissance, the goal is to provide customers with flexible plans that meet their needs, develop and maintain lasting relationships, and ensure customers receive strong value.



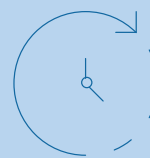
Strong Networks

450,000+ participating dental provider access points nationwide;⁵
120,000+ vision access points through VSP⁶



Outstanding Service

Our responsive team anticipates needs and helps facilitate timely enrollments



Phenomenal Claims Processing

99% of dental claims processed within 10 days⁵

¹ American Pregnancy Association. "Healthy Pregnancy." americanpregnancy.org/healthy-pregnancy/. Accessed Sept. 2024.

² Puertas A, Magan-Fernandez A, Blanc V, Revelles L, O'Valle F, Pozo E, León R, Mesa F. "Association of periodontitis with preterm birth and low birth weight: a comprehensive review." *J Matern Fetal Neonatal Med*, March 2018. pubmed.ncbi.nlm.nih.gov/28282773/. Accessed Sept. 2024.

³ Weiner, Stacy. "The toll of maternal mental illness in America." Association of American Medical Colleges, Dec. 2023. aamc.org/news/toll-maternal-mental-illness-america. Accessed Sept. 2024.

⁴ U.S. Bureau of Labor Statistics. "Family Leave Benefits Factsheet," March 2023. bls.gov/ebs/factsheets/family-leave-benefits-fact-sheet.htm. Accessed Sept. 2024.

⁵ Renaissance Internal Data.

⁶ VSP Internal Data.

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