Parental Leave Overview | SMTO-eligible

For birthing and non-birthing parents (including adoption and surrogacy)

When you welcome a new addition to your family, your leave can be covered by a combination of the below. It is important to understand that <u>how</u> your leave is administered is different than <u>how</u> <u>you are paid</u> on leave. You have continuation of health insurance benefits coverage under each type.*

How your leave is administered

| | Family Medical Leave/FMLA | OR | Company Medical Leave | AND/ OR | Parental Leave |
|-------------|---|----|---|------------|--|
| Coverage | May provide eligible employees unpaid, job- protected leave for qualified medical or family reasons, including bonding | | May provide eligible employees that are not FMLA-eligible time off for their own medical reasons (does not cover bonding) | | May provide employees time off to bond with their child |
| Eligibility | Employed for at least 12 months Worked at least 1,250 hours during the 12 months prior to the start of the leave | | No waiting period— employees are eligible upon hire Full or part-time employees Not eligible for FMLA | | No waiting period— employees are eligible upon hire You must be enrolled in short-term disability to receive parental leave |
| Length | Up to 12 weeks | | Up to 180 days | | 3 weeks |

How you are paid

| | | | • | | |
|-------------|--|-----|---|------------|--|
| | Short-term Disability (STD) | AND | Parental Leave ¹ | AND /OR | SMTO |
| Coverage | Applies to any female employee who initiates a continuous leave after giving birth to a child. Time off prior to delivery may be approved under the disability plan if medically necessary. | | Applies to birthing parent and non-birthing parent (male or female). Situations could include: Birth of biological child Birth of child via surrogacy Legal adoption of child (not biologically related to either parent) under 18 | | Supplements your STD or, if not enrolled in STD, would be applied to your leave until it is exhausted. |
| Eligibility | You must be enrolled in STI STD or parental leave. If yo be eligible for a leave of ab used and exhausted for th leave would be unpaid. No initial eligibility, a preexisting | | Directors and above See policy for complete eligibility and exclusions. | | |

¹ Parental leave may be taken at any point within the first twelve (12) months of the child's birth/adoption.

²Pre-existing condition provision: If you've been diagnosed, treated or received medical advice for a condition within three months of your effective date on the plan, that condition will be excluded for a period of 12 months. If you are currently enrolled in the plan or are a new hire or newly benefit eligible, you are not subject to the provision.



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How it works

| Week of leave | | | | | | | | | | | |
|---------------|---|---|---|---|---|---|---|---|----|----|----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |

Maternity | Childbirth

Elimination Period for 1 week 100% Sick¹

Short Term Disability for 5 weeks 60% STD / 40% Sick1 = 100% Paid

Parental Leave for 3 weeks

Additional Bonding² for up to 3 weeks SMTO

Maternity | Childbirth by C-section

Elimination Period for 1 week 100% Sick¹

Short Term Disability for 7 weeks 60% STD / 40% Sick¹ = 100% Paid

Parental Leave for 3 weeks

Additiona Bonding² for up to 1 week SMTO

Non-birthing parent (includes adoption and surrogacy)

Parental Leave for 3 weeks 100% STD Additional bonding²

¹STD benefits begin after a seven (7) consecutive calendar day elimination period is met, which begins on the child's date of birth or adoption. Sick time, which is covered under SMTO will be applied to your elimination period and will also be used to supplement your STD to bring you to 100% pay replacement.

² Bonding time: Additional time for bonding may be requested under FMLA. If you are not eligible for FMLA, you may request additional time off through a personal leave subject to Leader approval. If approved, SMTO would be applied and exhausted, and then leave would be unpaid.

Note: While on paid leave, benefit premiums continue to be deducted from your paycheck. If on an unpaid leave, benefit premiums will be billed directly to you from our third-party vendor, Optum. Please pay promptly to avoid termination of insurance coverage.

Who to contact: Absence Center

To report a new claim, to view an existing claim or for questions about leaves of absence:

Access via mvSedgwick.com/BSWH

Access via <u>PeoplePlace ></u> Absence Center (Leaves)

Call (844) 511-5762

