

Growing your family can be exciting, and it can also raise a lot of questions when you're not sure what to expect. To help you plan for your time away, here's a step-by-step guide so you know what to do and what kinds of things to think about to make sure your leave goes smoothly. That way, you can focus on more important things — like spending precious time with your growing family!

For All Employees:

Personal, Confidential Help When You Need It

During this important time in your life, you and your family have access to free, confidential support through the Work Life Solutions program. Experienced counselors can help with a wide range of issues, from navigating the baby blues and finding child care to answering parenting questions. You can also get access to financial and legal services, and you can get referrals to counselors for face-to-face visits.

Call: 1-866-808-2815, any day, any time.

Visit: http://www.liveandworkwell.com/

Access Code: Liberty

For Liberty Mutual Health Plan Participants:

FREE: UnitedHealthCare's Maternity Support Program

When baby's on the way, you turn to those you trust — your doctor, a close family member or a friend. Now, you have one more trusted expert in your circle — an experienced maternity nurse. You'll work with the same nurse throughout your entire pregnancy (and up to six weeks after delivery) for assistance, guidance, answers and education.

Call UnitedHealthcare at **1-844-LIB-MUT4 (1-844-542-6884)** to take advantage of the Maternity Support program, offered to you at no additional cost as part of your Liberty Mutual Health Plan.



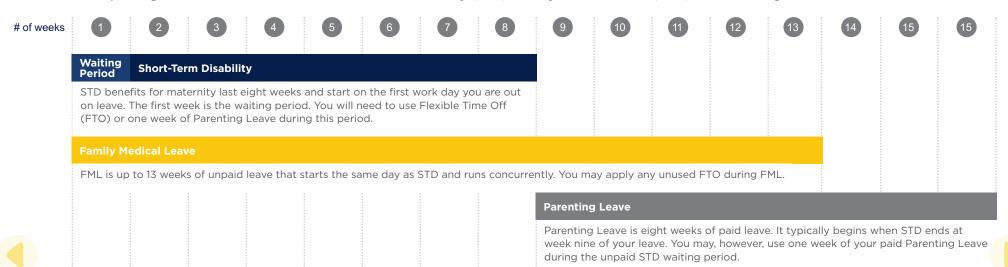




Time Off/Leave Policies

Maternity and Child Bonding

For expecting birth mothers, this includes Short-Term Disability (STD), Family Medical Leave (FML) and Parenting Leave.



Adoption and Child Bonding

For non-birth parents or adoptive parents, this includes Family Medical Leave (FML) and Parenting Leave. FML and Parenting Leave run concurrently.

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ĺ	Family Medical Leave																						
	FML is up	FML is up to 13 weeks of unpaid leave that starts on the date of birth or adoption. You may apply any unused FTO during FML.																					
	Parenting	g Leav	'e																				
	Parenting Leave is eight weeks of paid leave that begins on the date of birth or adoption.														0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						0 0 0 0 0 0 0		

- To be eligible for FML, you need at least one year of service and a minimum of 1,250 hours worked. For more details, visit the Leave of Absence page on *myLiberty*.
- To be eligible for Parenting Leave, you need at least one year of service and to be regularly scheduled to work 20 or more hours per week. For more details, visit the Parenting Leave page on myLiberty.

Steps to a Successful Leave

Before Your Leave:

Review Liberty Mutual Insurance's Time-Off Leave Policies (see timeline on page 2).

If you have questions about these policies or other issues related to your leave, contact the **HR Support Center**.

Note: Certain states may provide additional leave options. For specific questions about these policies or other issues related to your leave, contact the **HR Support Center**.

Initiate Your Leave Request.

Up to 30 days before your leave...

- When you contact the HR Support Center to initiate your leave request, you will be assigned an HR Associate who will work with you before and throughout your leave. Notify your HR Associate about how you would like to cover your Short-Term Disability waiting period and if you will be using FTO, personal holidays or Parenting Leave (if eligible) for any unpaid portions of your leave.
- Contact Lincoln Financial Groups to apply for Short-Term Disability benefits.
- To initiate Parenting Leave, discuss the leave with your manager and then contact the HR Support Center.

Talk With Your Manager.

Establish a communication plan around the frequency and expectations of how you would like to be contacted during your leave (e.g. email, text message, phone call).

- Remember, you are not expected to work during your leave.
- Refer to the Parental Leave Policy in the Employee Handbook.
- Make a plan for the transition of your current work.
- Talk about additional time that you may need out of the office prior to your official leave date for things like doctor's appointments or more frequent breaks so you and your manager can plan your FTO schedule accordingly.

Consider...

Commuter Benefits

If you have elected commuter benefits, you may want to turn them off while you are on leave. You can do this on the BenefitConnect website via the <u>Benefits at Liberty</u> portal or by calling the Liberty Benefits Center.

Flexible Spending Accounts (FSA)

If you have a Dependent Care FSA, you may want to review how your leave could affect your FSA account. This can be done by calling the Liberty Benefits Center.

Health Savings Accounts (HSA)

If you have an HSA, you may want to review your contributions. This can be done on the BenefitConnect website via the <u>Benefits at Liberty</u> portal.



Steps to a Successful Leave (continued)

During Your Leave:

Confirm Your Delivery Date.

- Call your HR Associate.
- Call Lincoln Financial Group.

Add Your Child to Your Health Insurance.

Within 60 days of the birth or adoption...

If you participate in the Liberty Mutual Health Plan, add your newborn or child to your insurance as a covered dependent.

Log on to the BenefitConnect website via the <u>Benefits at</u>
<u>Liberty</u> portal. You may also call the Liberty Benefits Center to add your newborn to your Health Plan coverage.

Consider Other Benefits.

You may want to review or update these other benefits, if applicable:

- Dependent Care Flexible Spending Account
- Health Savings Account
- Life Insurance
- Beneficiary designations (Life Insurance, 401(k) Plan, Retirement Pension Plan)

If Part of Your Leave Is Unpaid

If part of your leave is unpaid, you will be sent a bill for any deductions (e.g., health, dental and 401(k) Plan loans) you may owe during that time.

Stay in Touch with Your Manager and HR Associate.

Keep in touch with your manager and the HR Support Center about when you expect to return to work. Your HR Associate will contact you and your manager about approved dates for your leave of absence.

Confirm Mothers' Room Reservations/ Access (if applicable).

- If reservations are needed for the first day of work, reserving a Mothers' Room must be planned prior to the day of return.
- Confirm badge accessibility to Mothers' Room.





Return to Work

Arrange Your Work Schedule.

Contact your manager.

About two weeks before you are due back to work, contact your manager to discuss your return-to-work schedule.

Contact the HR Support Center.

You can discuss the work schedule options that may be available to you with your manager or the HR Support Center.

Set up Mothers' Room Access.

If you wish to use a Mothers' Room when you return to work...

- Log on to the Employee Center on myLiberty and select Workplace. Then select your office under Large Office Building Information. See Building Amenities for information on Mothers' Rooms.
- If you do not have access to the intranet, contact your manager for help coordinating Mothers' Room access.

Restart Commuter Benefits.

If you would like to restart your commuter benefits upon your return to work...

- Log onto the BenefitConnect website via the <u>Benefits at Liberty</u> portal
- You may also call the Liberty Benefits Center to resume commuter benefits.

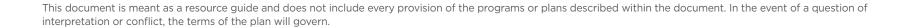
Note: You must enroll by the 10th of the month before the month you want your commuter benefits to resume; the fourth of the month for Long Island Rail Road (LIRR) and Metro North tickets.

Resume Earning FTO.

On your first day back to work, you will begin to accrue FTO.

- Log on to the **Time Management** system and review your FTO.
- If you notice any discrepancies, contact your HR Associate.

Find out more in these FAQs.



Resources

Group Benefits

Call to report your disability claim to Lincoln Financial Group.

1-800-260-2170

Monday - Friday, 8:00 a.m - 5:00 a.m. ET. This is an intake number and it's available 24/7.

HR Support Center

The HR Support Center administers maternity disability leave.

1-877-564-4772, option 4 for leaves of absence Monday – Friday, 8:00 a.m. – 5:00 p.m. ET <u>HRSupportCenter@LibertyMutual.com</u>

Liberty Benefits Center

Liberty Benefits Center representatives can answer questions about benefits, status changes and life events.

1-800-758-4460, Monday - Friday 8:30 am - 8:00 pm ET

Commuter Benefits

Liberty Mutual offers pre-tax payroll deductions to pay for commuting and/or parking expenses.

Log onto BenefitConnect via the <u>Benefits at Liberty</u> portal to enroll.

You may also call the Liberty Benefits Center. 1-800-758-4460 Monday-Friday 8:30 am - 8:00 ET.

Work Life Solutions

Speak with experienced counselors who can help with a wide range of issues.

1-866-808-2815, any day, any time Work Life Solutions (www.liveandworkwell.com/)

Access Code: Liberty

Adoption Assistance Program

Regular full-time and part-time employees may be eligible to receive reimbursement for eligible adoption-related expenses. For more information, visit *myLiberty* Employee Center>Compensation and Benefits>Other Valuable Benefits.

College Savings Plans

You can invest for college with a tax-advantaged 529 College Savings Plan. For more information, visit *myLiberty* Employee Center>Compensation and Benefits> <u>Other Valuable Benefits</u>.

If You Are a Liberty Mutual Health Plan Participant:

UnitedHealthcare

For specific questions about the Liberty Mutual Health Plan, contact UnitedHealthcare, the plan administrator.

1-844-LIB-MUT4 (1-844-542-6884) Monday – Friday, 8:00 a.m. – 8:00 p.m. (all time zones) UnitedHealthcare

CVS Caremark

For specific information about your prescription drug coverage, contact CVS Caremark, the prescription drug administrator. **1-888-562-3784,** any time, day or night <u>CVS Caremark</u>

