



New addition to the family?

Know what to expect when taking leave.



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: 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. As a part of enrolling in the program, you'll receive a welcome kit that contains helpful things for you and your baby, including a massager, onesie and milestone stickers, to name a few.

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.

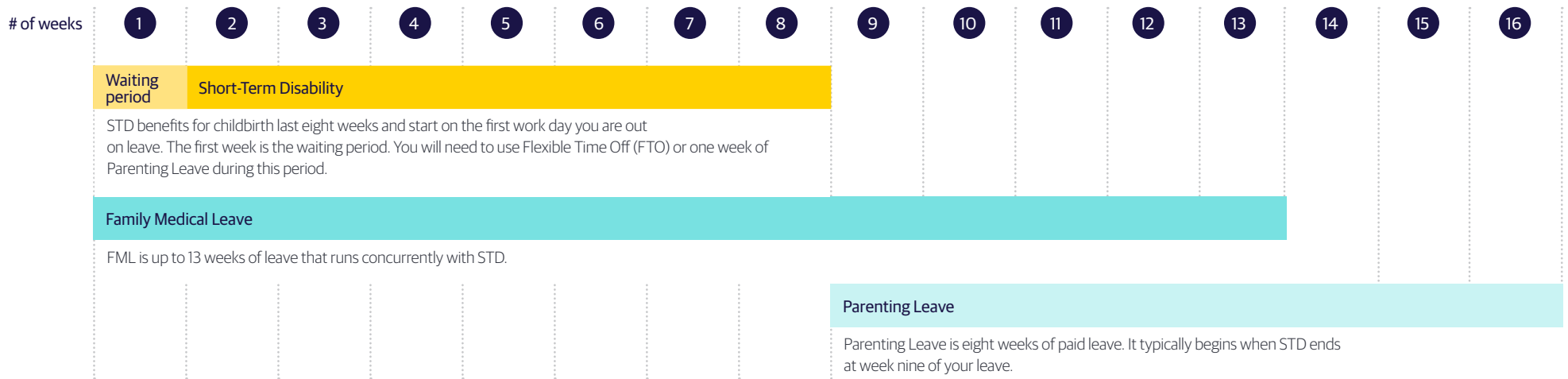


Time off/leave policies

Childbirth and child bonding

For employees who give birth, this includes Short-Term Disability (STD), Family Medical Leave (FML) and Parenting Leave.

State leave laws and Parenting Leave: If you work in a state that provides Paid Family Leave, you must apply or submit a claim for those state leave benefits prior to and in order to be eligible for Parenting Leave. Your HR Associate will inform you of your rights and responsibilities.

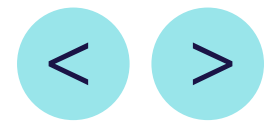


Non-birth parents or Adoption and child bonding

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



- 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

A checklist for 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, submit a Request to the HR Support Center through the [Talent Services Hub](#)

Note: Certain states may provide additional leave options. The HR Support Center will provide you with information about state leave, if applicable, when you initiate your leave.

■ Initiate your leave request.

Up to 30 days before your leave...

- When you initiate your leave with the HR Support Center through the [Talent Services Hub](#) 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 Group to apply for Short-Term Disability benefits.
- To initiate Parenting Leave, discuss the leave with your manager and then submit your leave through the [Talent Services Hub](#).

■ Consider the effect on pay.

Disability and Parenting Leave will be treated in the same manner as other types of Leaves of Absence...

- Salary increases that are scheduled to occur during the leave will not become effective until after returning to work.
- Merit increases will be pro-rated for absences that are more than 13 weeks during the calendar year.
- Refer to the Compensation page on myLiberty, under [Work & Life](#), for information about how time away from work affects award calculations.

■ 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 Parenting Leave Policy in the Employee Handbook.

- **Make a plan for the transition of your current work. If you are a manager, consider a plan for your direct reports.**
- **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.**



Steps to a successful leave (continued)

A checklist for during your leave:

■ Consider...

Commuter Benefits

If you have elected commuter benefits, you may want to turn them off before you are on leave. You can do this on the Optum Bank website via [Benefits at Liberty](#) or by calling the Liberty Benefits Center. You will be required to re-enroll upon return to work.

Flexible Spending Accounts (FSA)

If you have a Health Care and/or Dependent Care FSA, you may want to review how your leave could affect your FSA account(s). 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 [Benefits at Liberty](#).

■ Confirm your delivery date.

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

Generally, you can expect an interruption in pay of 1 to 2 pay periods depending on the timing of your leave start date and when claim approval is made.

■ 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 [Benefits at Liberty](#). 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
- Long-Term Disability
- Beneficiary designations (Life Insurance, HSA, 401(k) Plan, Retirement Pension Plan)



Steps to a successful leave (continued)

■ 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.

■ FTO during Family Medical Leave (FML)

If you are utilizing FML (approved or pending), you'll be required to use any accrued but unused Flexible Time Off (FTO) and Personal Holiday (PH) time during any FML absence prior to taking FML time off as unpaid, unless otherwise provided under state/local law. See [FTO Policy](#).

■ 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 Lactation Room reservations/access (if applicable).

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

Return to Work

A checklist for returning 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.

Notify 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.

Please note that Parenting Leave must be taken on a consecutive basis. In cases where the employee has given birth and is approved for STD benefits, the employee can take Parenting Leave during the STD waiting period and immediately after STD benefits end. Any unused Parenting Leave will be forfeited upon return to work

■ Set up Lactation Room access.

If you wish to use a Lactation Room when you return to work...

- Review the [Office Information](#) on myLiberty for information on access and reservations then select your office under Large Office Building Information. See Building Amenities for information on Lactation Rooms.
- If you do not have access to the intranet, contact your manager for help coordinating Lactation Room access.



Return to Work (continued)

■ Restart commuter benefits.

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

- Log on to the Optum Bank website via [Benefits at Liberty](#).
- 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.

■ Review/Enroll in the Dependent Care Flexible Spending Account.

You will need to take action if you would like to reinstate your Dependent Care FSA contribution. If you still have a balance in your account, you must re-enroll in the FSA in order to be reimbursed for eligible expenses incurred upon your return to work.

- Log onto Benefits Connect via [Benefits at Liberty](#) to review or make changes.

■ 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 after one to two days, contact your HR Support Center.

Find out more about the relevant policies and benefits, pay impact and other considerations in these [FAQs](#).



Resources

Disability 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 supports employees and managers when an employee requests leave

Submit a request through the [Talent Services Hub](#)

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 a.m. – 8:00 p.m. ET

Commuter Benefits, FSAs & HSA

Liberty Mutual offers pre-tax payroll deductions to pay for commuting and/or parking expenses as well as health care and day care expenses.

Log on to Optum Bank via [Benefits at Liberty](#) to make changes to your Commuter Benefits account or view your FSA and/or HSA balances. To make any applicable payroll changes to your HSA or FSA, log on to BenefitConnect via [Benefits at Liberty](#).

You may also call the Liberty Benefits Center.

1-800-758-4460, Monday – Friday, 8:30 a.m. – 8:00 p.m. 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](#), Access Code: Liberty

Adoption and Surrogacy Assistance Program

Regular full-time and part-time employees may be eligible to receive reimbursement for eligible adoption- and surrogacy-related expenses. For more information, visit [Benefits at Liberty > Other Valuable Benefits > Adoption and Surrogacy Assistance](#).

College Savings Plans

You can invest for college with a tax-advantaged 529 College Savings Plan. For more information, visit [Benefits at Liberty > Other Valuable Benefits > Student loan refinancing](#).

meQuilibrium

Build your resilience, reduce stress and take control of your emotional well-being with meQuilibrium, a digital coaching program. Access via the Castlight app or website, on the Benefits tab. Learn more about Castlight on [Benefits at Liberty > Health and Well-Being > Castlight](#).

Care.com

Care.com is a resource for finding services in support of caregivers — of children, other family members, friends, even pets! You can also use Care.com's specialized Senior Care Concierge Service to plan for and address the needs of aging loved ones. Get started at [libertymutual.care.com](#).

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)

Virtual visits

See a doctor or behavioral health clinician online, in non-urgent situations. Virtual visits are quick, easy and cost less than the emergency room or an in-office visit. And, after your first virtual visit in 2019, you'll get an extra \$100 contribution to your Health Savings Account.

For more information, visit [uhc.com/virtualvisits](#).

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, [CVS Caremark](#).

