



Your maternity benefits guide

Non-Craft

Caring and personal support throughout pregnancy and beyond

United
Healthcare

Mortenson[®]

Contents



Welcome — and congratulations on your soon-to-be bundle of joy!

From feeling that first little kick to seeing your baby's sweet little face for the very first time, pregnancy is an exciting experience. Sometimes, it may also be a little confusing, stressful or complicated. Whether you're getting ready to welcome your first child or have been through this before, we're here to help support you and your family throughout your journey.





In 2022,

142 babies

were born to Mortenson members!¹

In the U.S.:

The average
age of first-time
mothers is

30²

The average
age of first-time
fathers is

30.9³

In 2023, the most common U.S. baby names for boys were Liam, Noah and Oliver. For girls, the top 3 names were Olivia, Emma and Amelia.⁴



Mortenson CareConnect

Now that you're pregnant, you probably have lots of questions. Let's hear them! Your Mortenson CareConnect team is ready to help you or your covered spouse or domestic partner:

- Connect to a registered nurse
- Get answers to your questions including how to find network providers
- Know where to go for care, including finding nearby urgent care locations
- Use your benefits effectively to minimize out-of-pocket costs
- Add your baby to your medical plan
- Think about enrolling in a Health Savings Account (HSA) or Flexible Spending Account (FSA), if available to you

To learn more, call the Mortenson CareConnect team at **1-833-209-6462**, Monday through Friday from 8 a.m. to 8 p.m.

Welcoming your little one to the Mortenson family

Not only will your baby be a new member of your family but ours as well! And believe it or not, it's already time to think about getting medical coverage for your little one. Things to consider may include preparing for additional contributions to your HSA or FSA, if available to you. If you decide to add your baby to your Mortenson medical plan, your Mortenson CareConnect team can help guide you through this process.



Important reminder:

Babies must be added to the medical plan within 90 days of their birth. To add your baby to your benefit plan, reach out to the Mortenson HR Service Center at askHR@mortenson.com or **1-800-780-0642**. To begin the process from **MortNet**, click **Compensation and Benefits** in the Toolbox, then click **"I have a family change"** under the Need Help box for further instruction.



More ways to get answers

myuhc.com® gives you 24/7 access to your health plan details, tools and resources—all in 1 spot.

The UnitedHealthcare® app provides easy access to your health plan information on the go as well as the ability to add your health plan ID card to your Apple Wallet.

Scan the QR code to get the UnitedHealthcare app.



Get guidance from UnitedHealthcare Maternity Support

As part of your Mortenson benefits — **and at no additional cost** — you and your covered spouse or domestic partner have access to UnitedHealthcare Maternity Support. Start by taking a maternity support assessment, which only takes minutes to complete. Based on your responses, a maternity nurse may reach out to you and connect you with the care you need, answer your questions and support you every step of the way. A maternity nurse is trained to:

- Share information designed to help you care for your and your baby's health
- Help you choose a doctor or nurse midwife
- Support your physical, mental and emotional health — before and after birth
- Help you find a pediatrician or other specialist

You'll also get 24/7 access to 7 online maternity courses:

1. Preconception: Preparing for a healthy pregnancy
2. Pregnancy in the first trimester
3. Pregnancy in the second trimester
4. Pregnancy in the third trimester
5. The fourth trimester after pregnancy: Postpartum
6. Pregnancy nutrition and exercise
7. Exploring breastfeeding



To get started:

Visit myuhc.com/maternity to complete the assessment, watch videos and learn more about maternity support.

Questions?

Call the Mortenson CareConnect Team at **1-833-209-6462**, 8 a.m. - 8 p.m. Monday through Friday

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. If you believe you may have an emergency medical condition you should seek immediate care at an emergency department or call 9-1-1. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30% of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

Other helpful resources



Take advantage of Spring Health, Mortenson's mental health and wellness benefit.

Taking care of your mental health is more important than ever. Spring Health, a mental health and wellness benefit, makes it easy for you and your family to get high-quality support when you need it. Spring Health is available at no cost to Mortenson team members and their household family members age 6+.

Spring Health offers access to:

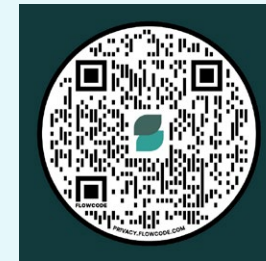
- **Free therapy.** Get up to 8 therapy sessions per year for you and every member of your family, at no cost to you. See a therapist in less than 2 days.
- **Dedicated support.** Connect with your Care Navigator at any time. Care Navigators are licensed mental health professionals who can help you find the right therapist, schedule appointments, provide guidance and check in with you along the way.
- **Diverse providers.** Find a therapist you can relate to. Search by condition, specialty, gender, race, language and more.
- **Work-life services.** Talk to experts and find resources for legal assistance, financial services, child and elder care, travel and more (work-life code: mortenson).
- **Medication management.** Meet with prescribers who can manage many of your medications during care as needed.

- **Pregnancy Support.** The combination of physical, social and emotional changes in pregnancy may, for some, lead to mental health issues such as anxiety and depression. Work with Spring Health throughout your pregnancy to get the support when you need it.
- **Returning to Work Support.** Pregnancy and childbirth are often beautiful, life-altering experiences. But many new parents are nurturing new life while also experiencing anxiety and/or depression. Work with a Spring Health therapist who specializes in mental health for new parents.
- **Postpartum Support.** 70-80% of new mothers experience negative feelings or mood swings after the birth of their child. Spring Health can help you manage complicated feelings and adjust to being a new parent.

Your care with Spring Health is private and confidential. No information will be shared with Mortenson without your written consent, except by court order or as provided by law.

continued

To take advantage of this valuable benefit, call **1-855-629-0554**, visit mortenson.springhealth.com, or email careteam@springhealth.com.



Scan the QR code to learn more about Spring Health

Help resources continued



UnitedHealthcare Behavioral Health

Behavioral health is about more than just mental health and it is an important part of your overall well-being — because how you feel matters. Through your Mortenson medical plan, you can get caring support from network behavioral health providers.

Connect virtually or in-person with a licensed therapist, counselor, psychologist or psychiatrist for ongoing support to help with:

- Anxiety or depression
- Bipolar and neuro-development disorders
- Compulsive habits and eating disorders
- Substance abuse, medication management and more

Answer a few questions and find support at myuhc.com/mh-recommendations or call the Mortenson CareConnect team at **1-833-209-6462**, Monday through Friday from 8 a.m. to 8 p.m.



24/7 Virtual Visits

Discover something unusual during a late-night diaper change? Need care after hours? 24/7 Virtual Visits let you see and talk with a doctor from the comfort of home using your iPhone®, iPad®, Mac® or other device. 24/7 Virtual Visits are ideal for minor medical needs such as:

- Bladder infections
- Bronchitis/coughs
- Colds, flu and fevers
- Pink eye
- Sinus problems
- Sore throats

To start a 24/7 Virtual Visit, sign in at myuhc.com/virtualcare or use the UnitedHealthcare app.



Kaia

Whether it's a stiff neck, aching shoulders or more severe back issues, it can be hard to enjoy life when pain shows up. That's where Kaia steps in. It's a new app here to show how pain relief is possible — at no extra cost as part of your health plan.

Connecting with Kaia connects you with so much:

- On-demand pain relief care in the convenience of an app
- Workouts tailored to you with some as short as 15 minutes
- Bite-sized lessons to help you recognize where pain is coming from
- 1-on-1 health coaching with certified professionals
- No extra cost—this is included as part of your health plan
- Strengthening exercises plus relaxation techniques for pain management

Visit startkaia.com/uhc or down the Kaia app today to get started.

Non-Craft Benefits

Short-Term Disability (STD) Maternity Leave

Mortenson team members who give birth will receive 12 weeks of maternity leave following the birth of their child. The 12 weeks is made up of 8 weeks of short-term disability paid at 100% (following a 5 business day waiting period) and an additional 4 weeks of parental leave.

STD benefits for eligible team members who are off work due to a qualified injury or illness will receive a portion of your base salary up to 26 weeks. Benefits payments can be found below:

- Waiting / Elimination Period - 5 business days (7 calendar days) for all disabilities
- Day 7 to week 8 - 100% of base salary is paid (no maximum)
- Week 8 to week 26 - 70% of base salary is paid (no maximum)

Duration of leaves are determined by New York Life.

Long-Term Disability (LTD) insurance is provided at no cost to you. The amount of disability coverage may vary, but generally is equivalent to 60% of your base salary, up to \$10,000 per month. LTD begins after 26 weeks of continuous disability. Eligibility for this benefit begins as of the fifth day of employment.

Parental Leave

Team members who become a parent either through birth or adoption are eligible for a 20 business days paid leave to be taken during the time of the birth or adoption. The leave must be taken within 6 months of the birth or adoption of your child and can be taken in one-day increments. Any team members who give birth would be eligible for both short-term disability of 8 weeks in addition to parental leave of 4 weeks for a total of a 12-week maternity leave.



Costs based on your health plan

Non-Craft HSA 1 benefit summary

Plan features	PPO Plan (In-network)
Annual deductible	\$1,600 per individual \$3,200 per family
Annual out-of-pocket maximum	\$4,000 per individual \$8,000 per family
Coinsurance	
24/7 Virtual Visits	15%
Preventive visit	15%
Doctor's office visit	15%
Urgent care center visit	15%
Specialist visit	15%
Convenience care center visit	15%
Emergency room visit	15%
All other covered medical charges	15%
Pharmacy benefit retail (30-day supply)	Tier 1: Deductible, then 15% up to \$5 Tier 2: Deductible, then 15% up to \$70 Tier 3: Deductible, then 15% up to \$90
Pharmacy benefit mail order (90-day supply)	Tier 1: Deductible, then 15% up to \$10 Tier 2: Deductible, then 15% up to \$140 Tier 3: Deductible, then 15% up to \$180

Why use network providers?

While you may get care wherever you want, if you get care at an out-of-network provider, you'll typically pay more and hit your out-of-pocket maximum sooner. To find the right care for your needs and get the most out of your benefits, call the Mortenson CareConnect team at **1-833-209-6462**.

What is coinsurance?

Coinsurance is a percentage of the cost of a covered service. Until you reach your deductible, you'll pay for 100% of out-of-pocket costs. After you meet your deductible, you pay a share of the costs that add up to 100%. For families enrolled in the HSA 1 plan, your coinsurance is 15% with your health plan paying the rest (85%).

Costs based on your health plan

Non-Craft HSA 2 benefit summary

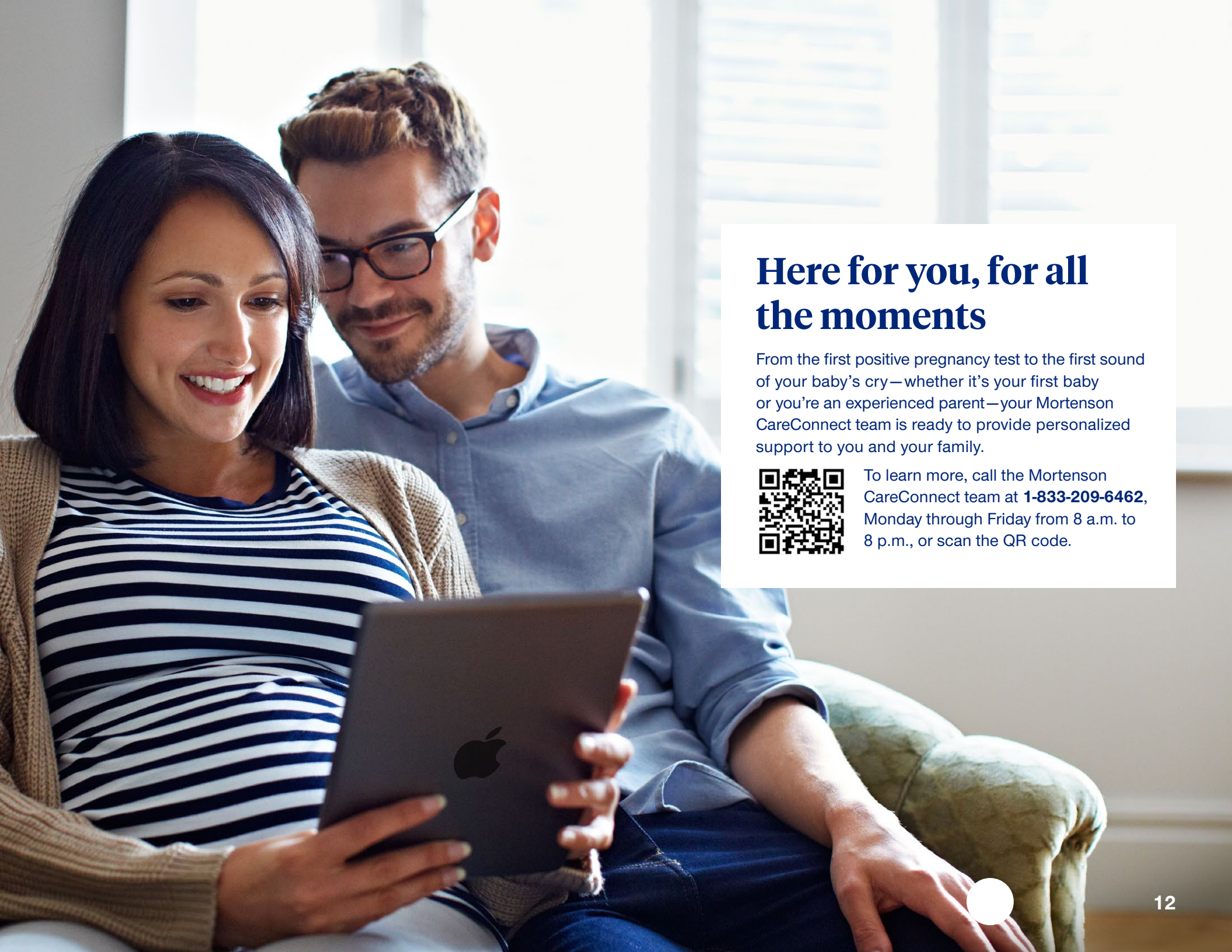
Plan features	PPO Plan (In-network)
Annual deductible	\$3,200 per individual \$6,400 per family
Annual out-of-pocket maximum	\$4,000 per individual \$8,000 per family
Coinsurance	
24/7 Virtual Visits	25%
Preventive visit	25%
Doctor's office visit	25%
Urgent care center visit	25%
Specialist visit	25%
Convenience care center visit	25%
Emergency room visit	25%
All other covered medical charges	25%
Pharmacy benefit retail (30-day supply)	Tier 1: Deductible, then 15% up to \$5 Tier 2: Deductible, then 15% up to \$70 Tier 3: Deductible, then 15% up to \$90
Pharmacy benefit mail order (90-day supply)	Tier 1: Deductible, then 15% up to \$10 Tier 2: Deductible, then 15% up to \$140 Tier 3: Deductible, then 15% up to \$180

Why use network providers?

While you may get care wherever you want, if you get care at an out-of-network provider, you'll typically pay more and hit your out-of-pocket maximum sooner. To find the right care for your needs and get the most out of your benefits, call the Mortenson CareConnect team at **1-833-209-6462**.

What is coinsurance?

Coinsurance is a percentage of the cost of a covered service. Until you reach your deductible, you'll pay for 100% of out-of-pocket costs. After you meet your deductible, you pay a share of the costs that add up to 100%. For families enrolled in the HSA 2 plan, your coinsurance is 25% with your health plan paying the rest (75%).



Here for you, for all the moments

From the first positive pregnancy test to the first sound of your baby's cry—whether it's your first baby or you're an experienced parent—your Mortenson CareConnect team is ready to provide personalized support to you and your family.



To learn more, call the Mortenson CareConnect team at **1-833-209-6462**, Monday through Friday from 8 a.m. to 8 p.m., or scan the QR code.

¹ UnitedHealthcare 2022 claims data.

² U.S. Census Bureau. Fertility rates: Declined for younger women, increased for older women. [census.gov/library/stories/2022/04/fertility-rates-declined-for-younger-women-increased-for-older-women.html](https://www.census.gov/library/stories/2022/04/fertility-rates-declined-for-younger-women-increased-for-older-women.html). April 6, 2022.

³ Science. The average age for new dads has passed 30. [science.org/content/article/average-age-new-us-dads-has-passed-30](https://www.sciencemag.org/content/article/average-age-new-us-dads-has-passed-30). Accessed January 2023.

⁴ Baby Center. Most popular baby names of 2023. [babycenter.com/baby-names/most-popular/top-baby-names](https://www.babycenter.com/baby-names/most-popular/top-baby-names). Aug. 8, 2023.

This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for your information only. It is provided as part of your health plan. Program nurses and other representatives cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. This is not an insurance program and may be discontinued at any time.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

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