



PREPARING FOR PARENTHOOD?

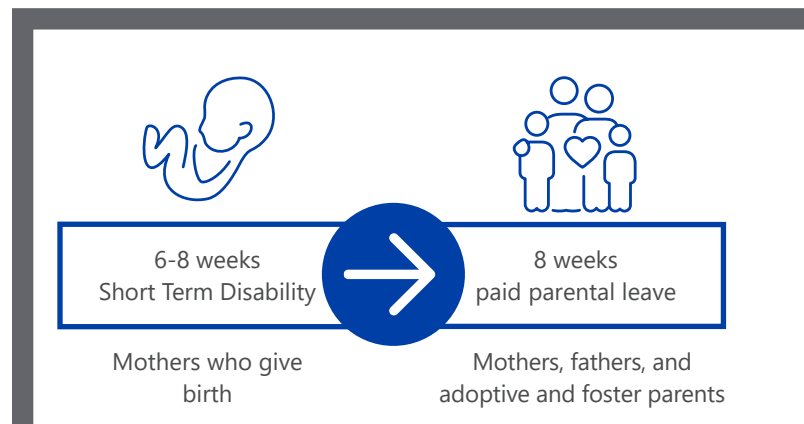
WE'VE GOT YOU COVERED

TRANSITIONING INTO PARENTHOOD IS ONE OF THE MOST REWARDING, YET CHALLENGING, THINGS YOU WILL EVER DO. AT RYAN SPECIALTY, WE WANT TO SUPPORT YOU AS YOU EMBARK ON THIS NEW ADVENTURE.

Bonding with Your Child

Becoming a new parent is a special time in your life, and can also mean you have to develop your parental skills, or help your partner transition into parenthood, too. We provide 8 weeks of job-protected leave for the birth, adoption, or legal placement of a child in addition to any approved Short Term Disability period.

- If you are eligible for Short Term Disability (STD), for example a new mom, your parental leave can be taken within the first 6 months from the date of birth following the approved disability period. Typically Short Term Disability is 6 to 8 weeks.
- If you are not eligible for Short Term Disability, for example a new dad, adopting a child, fostering a child, or having a child via surrogate, you can take parental leave any time during the 6-month period immediately following the birth, adoption or placement of a child in minimum 1-week increments.
- Any unused paid parental leave will be forfeited at the end of the 6-month time frame.
- Parental leave runs concurrent with Family Medical Leave Act (FMLA). FMLA allows leave up to 12 weeks.
- This benefit applies to all regular, full-time employees scheduled to work at least 30 hours per week. You must be an active employee at the time of the birth, adoption, or legal placement of a child to qualify for the benefit.



Ovia Health

At no cost to employees enrolled in the Ryan Specialty medical plan, Ovia Health provides maternity and family apps to support you throughout the entire parenthood journey. The cycle trackers, maternity specialists, career support, personalized articles, unlimited coaching with registered nurses, and postpartum support is there for you every step of the way. Download the Ovia Health mobile app from the Apple Store or Google Play. During sign-up, choose "I have Ovia Health as a benefit" then select BCBSIL as your health plan and enter Ryan Specialty Group.

Adoption Assistance

Adopting a child can be expensive. Our adoption assistance program is here to help you and includes the following benefits.

- Reimburses 80% of expenses relating to adoption, up to \$5,000
- Reimburses 80% of expenses relating to special needs adoptions, up to \$10,000
- Expenses may include, but are not limited to:
 - Public or private agency fees
 - Foreign adoption fees
 - Court costs and legal fees
 - Medical costs
 - Transportation costs

Milk Stork: Breast Milk Delivery Service For Traveling Moms

As a mother of an infant, traveling can be stressful. It can be even more stressful if you're breastfeeding and trying to ensure baby has your milk when you're not home. Milk Stork provides refrigerated, express shipping, or easy toting of breast milk home to your baby while you are traveling. Simply call Milk Stork, pay for the service directly, and then we will issue you a 100% reimbursement for business travel, up to \$500 per calendar year.

Your Fertility Benefits: What You Need to Know About Coverage

Planning to start or grow your family can be an exciting time. Some people face more hurdles than others on their fertility journey. Blue Cross and Blue Shield of Illinois is here to help our members get the care they need.

Your BCBSIL Health Plan Includes Fertility Coverage*

There are no prior authorizations needed for you or your covered partner to take advantage of your health care plan's fertility benefits. All fertility benefits are subject to plan deductible and coinsurance. **Refer to your benefit booklet for full coverage details.**

Under your plan, covered services include, but are not limited to:

- Diagnosis and treatment of underlying fertility conditions
- In-vitro fertilization procedure, including ovarian stimulation (using fertility drugs through Prime Therapeutics®)
- In-vitro fertilization-embryo transfer
- Intrauterine insemination
- Uterine embryo lavage
- Gamete intrafallopian transfer**
- Zygote intrafallopian transfer**
- Low tubal ovum transfer
- Intracytoplasmic sperm injection

* This document is a brief summary of benefits. For complete details, please refer to your plan documents.

** Limited to 4 completed oocyte retrievals per benefit period.

Remember to add your new child to insurance coverage within **30** days by logging into the Alight portal via digital.alight.com/ryanspecialty or call **833.964.3574**.

Donors

Benefits include medical expenses of an oocyte or sperm donor for procedures used to retrieve oocytes or sperm and the subsequent procedure to transfer the oocytes or sperm to you. Associated donor medical expenses are also covered.

Women's and Family Health Pregnancy, Parenting, and Menopause Support

Wherever you are in your journey, BCBSIL is here to support you at no extra cost. Learn more about digital programs available through Ovia Health™.



When you download the Ovia app that is right for you, be sure to click **"I have Ovia as a health benefit."**



HUMAN RESOURCES

HR@ryansg.com



VOYA (LEAVE AND DISABILITY REQUESTS)

888.973.3652



MILK STORK

510.356.0221
info@milkstork.com



BCBSIL (FERTILITY COVERAGE)

800.828.3116



BRI (ADOPTION REIMBURSEMENT)

800.473.9595



ALIGHT PORTAL

Add newborn within 30 days



Ovia HEALTH

888.421.7781