

PREPARING FOR PARENTHOOD?



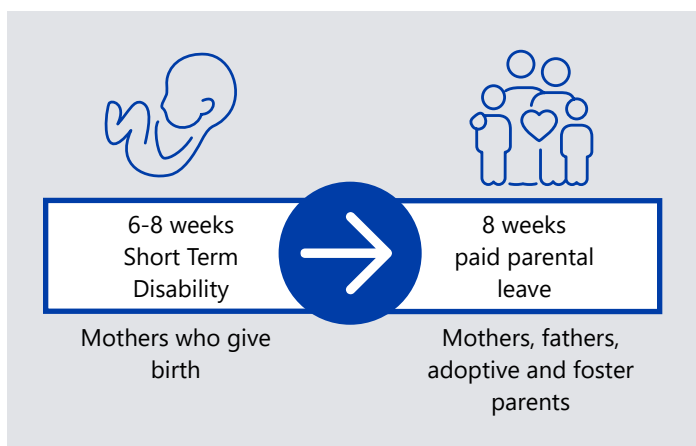
WE'VE GOT YOU COVERED

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 joyful and transformative experience. It comes with the need to build parenting skills or support your partner as they adjust to their new role. To help you during this important time, we offer 8 weeks of job-protected leave for the birth, adoption, or legal placement of a child—on top of any approved Short Term Disability period.

- If you are eligible for Short Term Disability (STD), 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.



Maven

At no cost to employees enrolled in a Ryan Specialty medical plan, Maven provides maternity and family apps to support you throughout the entire parenthood journey.

- Fertility and family building:
 - Preconception, preservation, IUI and IVF support, adoption and surrogacy, male fertility, Rx delivery, and support.
- Maternity and postpartum care:
 - Pregnancy, doula care, postpartum and infant care, return-to-work coaching, miscarriage and loss, and partner support.

Adoption Assistance

Adopting a child can be expensive. However, with the help of the Adoption Assistance plan through HSA Bank, employees can set aside pre-tax dollars to help cover expenses related to child adoption.

Employees can contribute up to \$10,000, per calendar year, to use towards qualified adoption-related expenses including: adoption agency fees, court costs, attorney fees, and travel expenses.

To check eligibility or enroll in this benefit, email the Ryan Specialty HR team at HR@ryansg.com.

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 your baby has 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. However, 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 healthcare 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 Health and Family Support

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

The Maven app can be found in the app store. Prior to downloading the app, you will need to login and create an account (after 1/1/2026) using your personal email. Once signed up, you'll have the option to download the Maven Clinic app to your iOS or Android device for future use. If your partner would like to use Maven, they will need to sign up using your information to validate their own membership.

If you have any questions or issues enrolling, please contact the Maven Care Team at support@mavenclinic.com.

RYAN
SPECIALTY



HUMAN RESOURCES

HR@ryansg.com



NEW YORK LIFE (LEAVE AND DISABILITY REQUESTS)

888.842.4462



MILK STORK

510.356.0221
info@milkstork.com



BCBSIL (FERTILITY COVERAGE)

800.828.3116



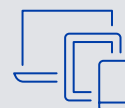
MAVEN

support@mavenclinic.com



HSA BANK (ADOPTION REIMBURSEMENT)

855.731.5220



ALIGHT PORTAL

Add newborn within 30 days