

Your Life. Your Needs. Your Benefits.



# Parental Experience Guide

Growing your family is an exciting, life-changing experience, and Catalyst Brands is here to support you every step of the way. This guide will help you understand the benefits and resources available, to help you navigate your new responsibilities and challenges so you can fully enjoy those special family moments.

# What's Inside

## Pregnancy

- Find an In-Network Doctor
- Focus on Preventive Care
- Additional Pregnancy Assistance
- Postpartum Care

## Adoption Assistance

- Catalyst Brands Adoption Assistance Plan
- Legal Assistance Plan
- Additional Adoption Assistance

## Medical

- Medical Coverage
- Family Planning and Fertility Coverage
  - Artificial Insemination
  - Advanced Fertility Treatments
- Healthy Child Coverage

## Mental Health and Well-Being

- Resources for Living
- CVS Virtual Mental Health Care

## Time Off

- Paid Parental Leave
- Leave of Absence
- State-Based Leave
- Short-Term Disability
- Return to Work

## Welcoming Your New Child

- Update Your Coverage
  - Health and Welfare
  - Accounts (HSA, FSAs)
  - Income Protection
  - 401(k)
  - Beneficiary Callout
- Discounts
  - Catalyst Brands Associate Discount
  - Catalyst Brands Perks
- Additional Resources
  - Help Finding Childcare



## Questions?

If you have questions about these benefits, contact the **Catalyst Brands Benefits Center** to speak to a benefits specialist.

**Phone:** 1-888-890-8900 • **Hours:** Monday–Friday, 8 a.m.–8 p.m. Central Time



## Benefits Eligibility

Look for the below symbols in the guide to see the benefits you're eligible for:



### Full-Time

Associates who work an average of 30 hours or more per week are eligible for all the benefits in the guide.



### Part-Time

Associates who average less than 30 hours per week are eligible for dental, vision, life insurance, and more.

# Pregnancy

## Find an In-Network Doctor

One of the best ways to control the cost of pregnancy care is to use in-network doctors and facilities. Aetna offers a nationwide network of OBGYNs, hospitals, and birthing centers. If you are pregnant or thinking about starting a family, researching your in-network care provider options is the best place to start. Review the **Medical** section of this guide for pregnancy-related coverage information.



[Aetna Provider Search](#)

## Focus on Preventive Care

A healthy pregnancy starts with a healthy mom. All Catalyst Brands medical plans include free in-network preventive care and age-appropriate preventive testing. Your doctor can help you prepare for pregnancy with a preventive care health assessment to review topics such as vaccinations you may be due to receive, supplements you should be taking to get your body ready for pregnancy, lifestyle modifications such as quitting smoking or reducing your caffeine intake, and more.

Also, don't forget about your dental care during pregnancy. Dental issues can impact a healthy pregnancy, so if you are a dental plan enrollee, schedule your free in-network preventive dental exam.

## Additional Pregnancy Assistance

Pregnancy and early parenting can be a joyful time in the life of a family. You may feel both excited and overwhelmed by the changes you undergo during pregnancy and the needs of your new baby. Resources for Living is here to help so you can better enjoy your growing family. Here, you can find:

- Relaxation exercises during pregnancy
- Information to help you prepare for delivery
- Support for postpartum mental health
- Help with finding childcare
- Information for the non-expecting parent
- A list of needed items for you and your baby
- Information on relationship counseling
- Support for getting back to work, and more



Call or go online for support.

**Online:** [resourcesforliving.com](https://resourcesforliving.com)

**Username:** catalystbrands

**Password:** EAP

**Phone:** 1-833-718-0295

## Postpartum Care

It's important to take care of your mental health. Postpartum depression is very common. Keep an eye out for symptoms such as anxiety, loss of pleasure in things you enjoyed before, or feelings of low self-worth or hopelessness. The good news is that postpartum depression can be treated. The Aetna AbleTo Program provides an eight-week personalized virtual program where you'll meet with a behavioral coach or therapist two times per week to help you feel better and learn how to:

- Work through emotions
- Develop and use coping skills
- Feel like you're in control of your health and life



Call or go online to get support.

**Online:** [ableto.com/aetna](https://ableto.com/aetna)

**Phone:** 1-844-330-3648

**Hours:** Monday–Friday, 8 a.m.–7 p.m.  
Central time

# Adoption Assistance

## Catalyst Brands Adoption Assistance Plan 🕒 🕒

The Catalyst Brands Adoption Assistance plan will provide a tax-free reimbursement, up to \$5,000 per covered adoption, for adoption expenses that are reasonable, necessary, and directly related to the adoption of an eligible child. Services may include:

- **Agency Fees:** Fees for adoption agencies or placement services that assist in finding and matching prospective adoptive parents with a child.
- **Legal Fees:** Costs for legal representation, court proceedings, and filing fees necessary to finalize the adoption.
- **Home-Study Costs:** Fees associated with the home-study process, including visits by a licensed social worker, background checks, and necessary documentation.
- **Travel Expenses:** Transportation, lodging, and meals if travel is required to complete the adoption (e.g., for international or out-of-state adoptions).
- **Medical Expenses for the Child:** Medical costs for the child before or after placement, including vaccinations, checkups, and any required treatments.
- **Counseling and Support Services:** Pre-adoption and post-adoption counseling for the adoptive family or child.
- **Document Preparation and Translation:** Costs for translating and preparing documents, especially in international adoptions.
- **Miscellaneous Administrative Fees:** Other administrative expenses such as notarizations, copying, or any document-related fees.

Contact the Catalyst Brands Benefits Center for questions or to request reimbursement.

## Legal Assistance Plan 🕒 🕒

If you enrolled in the MetLife Legal Plan, you can get legal support to help you navigate the adoption process, including help with finding a lawyer who can provide legal advice, review your adoption documentation, and assist with court work, birth certificate name changes, and more.

Visit [legalplans.com](https://legalplans.com) for additional details.

## Additional Adoption Assistance 🕒 🕒

Available to all Catalyst Brands associates, Resources for Living can provide adoption information, including help with how to start the process, initial legal counseling, finding support groups, family budgeting, and more.



Call or go online to get started.

**Online:** [resourcesforliving.com](https://resourcesforliving.com)

**Username:** catalystbrands

**Password:** EAP

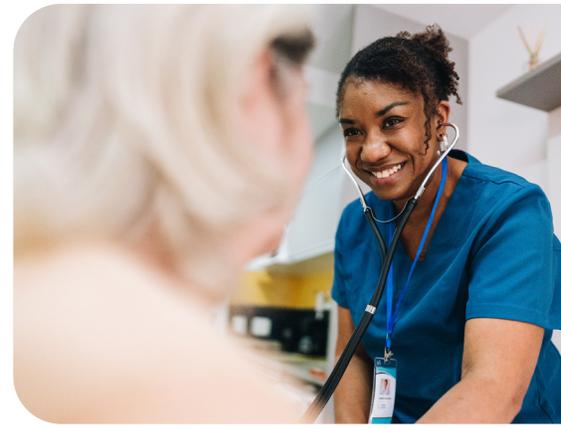
**Phone:** 1-833-718-0295



# Medical

## Medical Coverage

The Catalyst Brands medical plans provide comprehensive coverage for your growing family, including free in-network preventive care and coverage for pregnancy and maternity care. Below is a summary of pregnancy-related care. See the **Benefits Guide** on **CatalystBrandsBenefits.com** for additional details.



	Premium PPO	Basic PPO	HDHP with HSA	Value Medical
<b>Annual Deductible (Amounts you pay toward the deductible count toward your out-of-pocket maximum.)</b>				
<b>You Only</b>	\$600	\$1,200	\$2,400	\$5,000
<b>You + Spouse, Children, Family</b>	\$1,200	\$2,400	\$4,800	\$10,000
<b>Annual Out-of-Pocket Maximum (This is the most you will have to pay out of pocket for the year.)</b>				
<b>You Only</b>	\$3,000	\$4,000	\$6,000	\$8,150
<b>You + Spouse, Children, Family</b>	\$6,000	\$8,000	\$12,000	\$16,300
<b>General Care</b>				
<b>Preventive Care</b> (includes preventive lab work)	\$0 no deductible or copay	\$0 no deductible or copay	\$0 no deductible	\$0 no deductible or copay
<b>Office Visit–PCP</b>	\$30 copay	\$30 copay	20% after deductible	\$30 copay
<b>Office Visit–Specialist</b>	\$50 copay	\$50 copay	20% after deductible	\$50 copay
<b>Pregnancy-Related Care</b>				
<b>Prenatal Office Visits</b>				
• Monthly: up to 28 weeks				
• Bi-weekly: weeks 29-36	\$0 no deductible or copay	\$0 no deductible or copay	\$0 no deductible	\$0 no deductible or copay
• Weekly: weeks 36 to delivery				
• Postpartum: 45 days after delivery				
<b>Prenatal Labs and Ultrasounds</b>	10% after deductible	20% after deductible	20% after deductible	30% after deductible
<b>Delivery*</b>	10% after deductible	20% after deductible	20% after deductible	30% after deductible
<b>Lactation Consultation</b>				
• First 6 visits	\$0 no deductible or copay	\$0 no deductible or copay	\$0 no deductible	\$0 no deductible or copay
• Visits 7+, PCP/Specialist cost applies				
<b>Breast Pump</b> (1 per 12 months)	\$0 no deductible or copay	\$0 no deductible or copay	\$0 no deductible	\$0 no deductible or copay

\* Prior authorization is required for inpatient stays longer than three days for vaginal delivery and five days for C-sections.



## Covering Your New Child

Remember, you have 60 days from the date of birth or adoption to add your new child to your Catalyst Brands benefits. For additional information, see this guide's **Update Your Coverage** section.

## Family Planning and Fertility Coverage

### Artificial Insemination

To help associates with their family planning, Catalyst Brands medical plans offer artificial insemination (AI), also known as intra-uterine insemination (IUI), as a basic diagnostic service. AI gets sperm closer to the egg and increases the likelihood of fertilization. You are not required to have a diagnosis of infertility for AI/IUI services to be covered by the medical plans. Services are subject to your medical plan's deductible, copays, and coinsurance.

### Advanced Infertility Treatments

For more complex infertility services, the Catalyst Brands medical plans provide access to the Aetna National Infertility Unit, which helps coordinate infertility treatment services from beginning to end. The Infertility Unit is composed of board-certified clinicians experienced in women's health. With sensitivity and compassion, they'll help you understand the medical pre-certification process, review your benefits, answer questions, and help coordinate care for treatments, including:

- Assisted Reproductive Technology (ART)
- In-vitro Fertilization (IVF)
- Frozen Embryo Transfer (FET)
- Donor Egg IVF Cycles—coverage only provided for donors enrolled in the Catalyst Brands medical plan

To search for an infertility specialist, go to [aetna.com](https://www.aetna.com) and search for “reproductive endocrinologist.”

For additional help with advanced infertility care, visit [aetnainfertilitycare.com](https://www.aetnainfertilitycare.com) or call **1-800-575-5599**, Monday–Friday, 7 a.m.–6 p.m. Central Time.

## FSA and HSA Eligible Expenses

In addition to traditional medical and hospital expenses, many of the expenses related to growing your family are eligible expenses for your Health Savings Account (HSA) or Healthcare Flexible Spending Account (FSA), including:

- Fertility expenses, including ovulation test kits, egg extraction, storage, and treatments
- Childbirth classes
- Breast pumps and supplies
- Physicals and counseling for adoptive parents
- New baby supplies



## Healthy Child Coverage

Our medical plans are built around the exam and immunization guidelines from the U.S. Center for Disease Control (CDC) and the American Academy of Pediatrics (AAP). That means, when you use in-network providers, you can access the following services at no cost:

Age	Services
<b>Birth – 12 months</b>	<ul style="list-style-type: none"> <li>• 7 routine exams</li> <li>• CDC recommended immunizations</li> </ul>
<b>12 – 36 months</b>	<ul style="list-style-type: none"> <li>• 3 routine exams</li> <li>• CDC recommended immunizations</li> </ul>
<b>36 months – 18 years</b>	<ul style="list-style-type: none"> <li>• 1 routine exam</li> </ul>

Review the CDC's **Recommended Child and Adolescent Immunization Schedule** to learn more about immunizations your child needs at each age.

For more tips and resources to help your child be healthy, visit the AAP's **Bright Future Family-Center Care website**.

# Mental Health and Well-Being Support

Whether through pregnancy or adoption, starting a family can be a long journey filled with ups and downs. Catalyst Brands provides a variety of mental health and well-being resources to support you along the way.



## Resources for Living

All Catalyst Brands associates can receive up to six counseling sessions per issue per year. These free and confidential sessions are available face-to-face, online via televideo, or by phone. Counselors can help you manage the feelings and emotions associated with the challenges of starting a family.



Call or go online to connect with a counselor:

**Online:** [resourcesforliving.com](https://resourcesforliving.com)

**Username:** catalystbrands

**Password:** EAP

**Phone:** 1-833-718-0295

## CVS Virtual Mental Health Care

Associates enrolled in a Catalyst Brands medical plan have access to CVS Virtual Mental Health Care, a convenient, low-cost virtual mental health care service. To learn more or schedule a visit, call **1-800-811-5671** or visit [cvs.com/virtual-care/catalystbrands](https://cvs.com/virtual-care/catalystbrands).

Benefit	Premium PPO	Basic PPO	HDHP with HSA	Value Medical
Initial Psychiatrist Evaluation	\$25	\$25	Up to \$215 before deductible, \$25 after deductible	\$25
Psychiatrist Visit	\$25	\$25	Up to \$99 before deductible, \$25 after deductible	\$25
Therapist/Psychologist Visit	\$25	\$25	Up to \$85 before deductible, \$25 after deductible	\$25



# Time Off

Catalyst Brands provides a variety of time off options for you to bond with your child. The Catalyst Brands Absence Management Center is your one-stop resource for getting answers to questions about your individual circumstances, leave of absence options, disability, and returning to work.



## Leave of Absence

The Family and Medical Leave Act (FMLA) provides associates with a job-protected unpaid leave of absence up to 12 weeks within 12 months when you become a parent, including:

- **Pregnancy and childbirth:** Prenatal care, pregnancy complications, and childbirth recovery
- **Adoption or foster care placement:** Placement of a newly adopted or foster child
- **Bonding:** Whether you welcome your new child through birth, adoption, or foster care, you can take time off to bond with them

You can take the 12 weeks consecutively or intermittently, as long as the time is taken within one year of your child's birth, adoption, or placement.



To start your leave, contact the Catalyst Brands Absence Management Center at **1-877-527-0722**.

## Short-Term Disability (STD)

In some circumstances, you may use STD to receive compensation during your 12-week unpaid FMLA leave. Catalyst Brands provides STD coverage at no cost to you. The benefit provided varies based on your classification.

<b>Waiting Period</b>	<b>7 days</b>
<b>Benefit Provided*</b>	Salaried and Full-Time Hourly <ul style="list-style-type: none"><li>• 80%</li></ul>

\*Benefits are taxable.

## Paid Parental Leave (PPL)

You will receive four average weeks of paid time off following the birth, adoption, or foster placement of your child.

To check eligibility requirements and additional information, see the Paid Parental Leave Policy, located in the Benefits Library on the Catalyst Brands Benefits website.

## State-Based Leave

Depending on the leave laws for your state, you may be entitled to additional leave programs. The conditions set by each state determine eligibility, leave duration, and any associated compensation.

## Return to Work

When you are ready to return to work, within at least 48 hours of your anticipated return, you must:

- 1. Contact the Catalyst Brands Absence Management Center.** You will need to provide a doctor's release to return to work that must indicate if your return to work includes any required restrictions. If restrictions are necessary, the restriction and anticipated duration must be included in the documentation.
- 2. Contact your unit leader.** Your leader will evaluate your return-to-work date to determine when you will be added back to the work schedule and ensure you are active in the time clock and computer systems.

Failure to complete the steps listed above may result in a delay in your return.

If you return to work during the time in which your re-employment rights are guaranteed by law, you will return to the same position or equivalent position with equivalent pay, benefits, and other terms and conditions of employment.

Upon your return, most of your benefit coverage that was in effect before your leave began will be automatically reinstated. If the benefit is no longer available, or if your period of leave begins in one calendar year and ends in the next calendar year, you will be offered an enrollment opportunity as required by law or company policy.

# Welcoming Your New Child

As your family changes, so do your needs. It can be challenging to make time to consider your growing family's ever-changing needs. Catalyst Brands has the resources you need to be a parenting pro.



## Update Your Coverage

Remember, you have 60 days from the date of birth or adoption to add your new child to your Catalyst Brands benefits. During this special enrollment window, you can add or change your coverage, including:

- Medical, dental, and vision
- Health Savings Account or Flexible Spending Accounts, including starting a Dependent Care Savings Account to help cover your childcare expenses
- Income Protection plans such as Life and Accidental Death and Dismemberment, Critical Illness, Accident, and Hospital Indemnity Insurance

For additional details, review the Benefits Guide at [catalystbrandsbenefits.com](https://catalystbrandsbenefits.com). For questions about eligibility and enrollment, call the Catalyst Brands Benefits Center at **1-888-890-8900**, Monday–Friday, 8 a.m.–8 p.m. Central Time.



## Discounts

Raising children can be expensive, but don't worry—we can help you keep dollars in your pocket.

### Catalyst Brands Associate Discount

Gathering your nursery or new child's room essentials, toys, and clothes is one of the exciting and costly parts of becoming a parent. With your associate discount, you can save up to 25% on apparel, bedding, toys, and more, on purchases made at any Catalyst Brands or SPARC location.

### Catalyst Brands Perks

You and your spouse will also have access to thousands of national and local discounts on baby and child essentials—and even childcare—through [catalystbrands.perkspot.com](https://catalystbrands.perkspot.com).

## Additional Resources

### Help Finding Childcare

Finding a trusted care provider for your children can be challenging. Resources for Living can help with your search. You can speak to a Resource Consultant who will ask you questions about the type of care needed, the number and ages of your children, transportation needs, and any special considerations. Within a few days, you will receive a referral packet with a curated list of licensed providers and a childcare guidebook.



Call or go online to get started.

**Online:** [resourcesforliving.com](https://resourcesforliving.com)

**Username:** catalystbrands

**Password:** EAP

**Phone:** **1-833-718-0295**