

# Ritenour Guide for Expecting Parents

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Congratulations on the new addition to your family! We want to make the transition to parenthood for Ritenour employees as easy as possible. This information packet can help you prepare for the time that you will be off work for pregnancy and childbirth and ensure that your newborn is properly enrolled in benefits.

## Ritenour Checklist for Expecting Parents

- ✓ **See your physician**  
Prenatal health care is very important to you and your child.
- ✓ **Enroll in Anthem Future Moms program**  
This no-cost program is available to benefits-eligible Ritenour employees and provides helpful resources and tools throughout pregnancy and delivery, as well as round-the-clock access to registered nurses and support services.
- ✓ **Talk to your Supervisor/Principal**  
You and your supervisor/principal need to make plans to cover your work during your absence. Allow as much time as possible to make arrangements and, if necessary, to adjust your current duties or schedule to accommodate your pregnancy.
- ✓ **Talk to your Employee Benefits Office and Human Resources**  
Your Employee Benefits Office can advise you about any Ritenour-sponsored benefits, and HR can help you with Family and Medical Leave Act (FMLA) guidelines. Please file FMLA paperwork 3 months prior to your child's due date, and schedule a time to meet with HR as soon as possible to discuss maternity/paternity leave.
- ✓ **Enroll your child in a medical plan within 30 days of birth**  
Check the Ritenour Benefits website or contact the Ritenour Business Office to learn about available options.

## Anthem Future Moms Program

Once pregnancy is confirmed, you can call Anthem toll-free at 900-828-5891, and a registered nurse will get you started. When you enroll, you'll get:

- A toll-free number so women can talk to a nurse coach 24/7 about their pregnancy. A nurse also may call them from time to time to see how they're doing.
- The "Mayo Clinic Guide to a Healthy Pregnancy" book, which shows changes to expect for mom and baby during the next nine months
- A screening to check health risk for depression or early delivery.
- Other useful tools to help expecting moms, their doctor and their Future Moms nurse keep track of the pregnancy and help them make healthier choices.
- Free phone calls with pharmacists, nutritionists and other specialists, if needed.
- A booklet with tips to help keep expecting moms and their new babies safe and well.
- Other helpful information on labor and delivery, including options and how to prepare.

Participants also will receive a welcome kit, which includes a welcome letter and a maternity care diary. At 28 weeks, participants will receive a follow-up letter and the Labor, Delivery & Beyond information booklet. After the baby is born, participants will receive a birth kit with a program completion letter and Nurture book with newborn information.

## Questions and Answers

### 1. How much time off can I have to be with my new baby?

Both mothers and fathers are eligible for time off to be with newborns. How much time depends on a number of factors, including how much sick/vacation time you've accrued and your willingness to take unpaid leave.

#### Understanding Family and Medical Leave (FML)

FML is provided in accordance with State and Federal laws and allows you to take up to 12 weeks off for your own certifiable medical condition or to bond with your new baby. FML is taken as unpaid leave; however, you may use accrued sick and personal leave subject to applicable policies. FML granted for bonding purposes must be taken within 12 months following the child's birth. To be eligible for FML, you must have at least 12 cumulative months of service in Ritenour and have worked at least 1250 hours during the 12 months immediately preceding the date your FML begins.

Sick leave may be used for absence due to pregnancy, childbirth and adoption with verification from a physician. Employees on approved Family and Medical Leave may use accumulated sick leave for a portion of the FML period. An employee not eligible for FML may utilize accumulated sick leave for the period that she is unable to work due to her pregnant condition. (This includes the immediate postpartum disability period, which is defined as six (6) weeks following the date of birth (vaginal delivery), or eight (8) weeks following the date of birth (cesarean section).

### 2. How much will I get paid and for how long?

The answer depends on a number of factors, including how much sick and personal leave you have accrued.

**New Moms Post-Delivery:** New moms may use sick leave, personal leave, and/or accrued vacation days to cover the immediate postpartum disability period, which is defined under FMLA as six (6) weeks following the date of birth (vaginal delivery), or eight (8) weeks following the date of birth (cesarean section). New moms on approved Family and Medical Leave may use the remainder of the 12 weeks covered under FMLA for baby bonding within 12 months of the child's birth, but this leave will be unpaid.

**New Dads/Adoptive Parents:** New dads and adoptive parents may also take up to 12 weeks off under the Family and Medical Leave Act. Application for childcare leave must be filed with Human Resources at least three months in advance of the birth of the child, or (in the case of an adoption) at the time the employee is approved for adoption privileges. The leave will begin as soon as the child is born or is placed with the adoptive parents. All or any portion of the 30 days' sick leave must be used within 45 calendar days of the birth of the child or the child's placement with the adoptive

parents. The remainder of the 12 weeks covered under FMLA may be used within 12 months of the child's birth or placement, but this leave will be unpaid.

**3. Must I take all of my FML at one time, or can I take FML before my baby is born?**

You may use FML for prenatal care or if you have a certifiable medical condition due to the pregnancy. Employees who have signed up for AFLAC disability insurance may also access that benefit during this time.

**4. Must I take the maximum leave allowed under Ritenour policy for pregnancy and baby bonding?**

No. You may take the amount of leave that works best for you and your family.

**5. If I forget to enroll my child within 30 days following the child's date of birth, what can I do?**

To ensure that your child is covered by a Ritenour medical plan, it is best to enroll him/her immediately following the birth. If you forget, you may enroll your child during Open Enrollment in August. To enroll your child, you will need the birth certificate/hospital certificate and social security number.

**6. What happens when I am ready to return to work?**

If you are on an approved FML, you are entitled to be restored to the position held when the leave started or to an equivalent position with equivalent benefits, pay and/or other terms and conditions of employment.

**7. What happens if I decide not to return to work?**

Contact the Business Office if you end Ritenour employment while on FML. If you are on an approved FML and do not return to work, you may be liable for the health plan premiums paid by Ritenour during any unpaid portion of your Family and Medical leave. Ritenour may recover its share of health plan premiums to the extent permitted by law, from your unpaid wages or other pay due you or by initiating legal action. You will not be liable, however, if your failure to return to work is due to the continuation, onset or recurrence of a serious health condition that entitled you to leave under FMLA; or, other circumstances beyond your control.

**8. What happens to my retirement contribution if I'm in an unpaid status?**

- You can purchase service (buy back your retirement credit) for unpaid sick leave that occurs during the current or previous two school years.
- You pay to your employer the contributions you would have made to PSRS/PEERS on your full salary during the leave period.
- Your employer sends both employee and employer contributions for the leave period to PSRS/PEERS.
- In order to be credited a full year of service with the retirement system, you will need to earn 95% of your yearly annual base salary.

Please contact Payroll for more information on unpaid sick leave service purchases.

## **9. What happens to my insurance premiums if I'm in an unpaid status?**

If you are in an unpaid status, you are responsible for insurance premiums for your dependent(s).

### **Other considerations**

#### **Life Insurance and AD&D**

The addition of a new eligible family member gives you an opportunity to increase or enroll in supplemental life insurance and AD&D (Accidental Death & Dismemberment) coverage. If you are enrolled in supplemental life, your infant will be automatically covered 24 hours after birth. If your infant is your first family member you may apply to enroll in a supplemental plan within 30 days of your child's birth.

#### **PayFlex Flexible Spending Account (FSA)**

With the addition of a child in your family, you may want to consider participating in a Flexible Spending Account. This reimbursement account allows you to pay for certain dependent care or healthcare expenses on a pretax, salary reduction basis. This reduces your taxable salary and therefore the amount of taxes you pay. Your savings will depend on your particular tax situation. If eligible, you may enroll within 30 days of your child's birth.

#### **Beneficiary Designations**

At this time, you may wish to review the person you have named to receive benefits from your Ritenour sponsored plans in the event of death. You may name or change beneficiaries at any time. Note: If a death occurs and a minor (a person not of legal age) or the insured estate is the beneficiary, it may be necessary to have a guardian or legal representative appointed before death benefits can be paid. This may mean legal expenses for the beneficiary or delay in the payment of insurance. Please take this into consideration when naming a beneficiary. Contact the Business Office for information.

To change beneficiaries on your retirement plan with PSRS/PEERS, visit the PSRS/PEERS website: <https://www.psr-peers.org/>. For more information, call 1-800-392-6848.