BUILDING YOUR FAMILY

The Beck Group Family Planning and Leave Guide

THINK.
DESIGN.
BUILD.

Beck's Core Value of Caring includes supporting our people and their growing families. We hope these resources and benefits provide you with the support and care you need as your family grows.

BECK

THINK.
DESIGN.
BUILD.

TABLE OF CONTENTS

01: FAMILY PLANNING BENEFITS AND PROGRAMS

The following benefits are available to those enrolled in Beck's Medical Plan.

Family Planning, Parenthood & Menopause

Maven

Virtual access to top-rated providers via video appointments, messaging, and classes—all from the comfort of your home—and clinical care from experienced fertility nurses.

Your membership includes:

- A personal Care Advocate who serves as a trusted guide to help you navigate our platform, connect you with providers, and will be by your side through every step of your family journey
- An experienced Optum fertility nurse who can provide information about treatment options and help find Fertility Centers of Excellence to get care
- On-demand video chat and messaging with doctors, nurses, and coaches across 35+ specialties, including fertility, mental health, and pediatrics
- Provider-led virtual classes and vetted articles—tailored to your journey

Fertility & Family Building

- Preconception
- Fertility preservation
- Reproductive endocrinologists
- IUI & IVF support
- Adoption & surrogacy
- Male fertility
- Mental health

Maternity & Newborn Support

- Pregnancy
- Birth planning
- Doula support
- Infant sleep
- Lactation consultants
- Return-to-work coaching
- Miscarriage & loss
- Mental health

Parenting & Pediatrics

- Pediatric specialists
- Parent coaching
- Family medicine
- Special needs support
- Childcare navigation
- Behavioral support
- Mental health

Menopause & Ongoing Care

- Perimenopause
- Menopause
- Postmenopause
- Early intervention
- Symptom management
- Mental health
- Wellness coaches
- Career coaching

Activate your free membership by scanning the QR code, downloading the Maven Clinic app, or visiting mavenclinic.com/join/getsupport

Adoption Benefits

Beck supports our team members that choose to expand their family through adoption. Please contact the Benefits Team for the current policy and guidelines.

Medical Plan Coverage – What to Expect

Below are highlights of how each of Beck's medical plans cover pregnancy related services.

SERVICE	SUREST MEDICAL PLAN	HSA MEDICAL PLAN	NOTES
OBGYN visit to confirm pregnancy	Copay from $20	Deductible then co-insurance	
OBGYN Global prenatal care	$0	Deductible then co-insurance	
Routine Bloodwork (after initial pregnancy confirmation)	$0	Deductible then co-insurance	Bloodwork for initial pregnancy confirmation is covered at 100% on both plans
Ultrasounds / Sonograms	$0	Deductible then co-insurance	Performed by a designated ultrasound technician vs. your OBGYN/nurse
Mom's delivery and hospital stay	Copay from $900	Deductible then co-insurance	
Anesthesiology	Included in copay	Deductible then co-insurance	
Baby's hospital stay	Included in copay* *If baby is discharged after mom, the inpatient copay will apply for baby.	Co-insurance	Deductible does not apply to newborn hospital charges for a normal delivery. If the baby stays longer than the standard length of time (48-96 hours) due to complications, the deductible will apply.
Pediatrician in-hospital newborn checks (after birth and pre-discharge)	Included in copay	Co-insurance	
Newborn hearing test	Covered at 100%	Covered at 100%	
Pediatrician well-check visits after hospital check-out	Covered at 100%	Covered at 100%	Once baby is born, they start accumulating claims under their member ID

Learn more at surest.com/blog/maternity

Sample Cost Calculation

The following are simplified high-level illustrations of how deductibles and co-insurance work on each of Beck's medical plans. They are not intended to show actual claim cost and are not inclusive of all claims you may experience. Both samples assume in-network provider usage.

Peg and John are having a baby Total in-network claim cost is $12,800			
	Surest Medical Plan	HSA Medical Plan	Notes
Annual Medical Premium Cost (with Participation Wellness Discount)	$6,708	$4,368	Emp + Spouse cost. Cost will increase if baby is added to medical plan.
Deductible	N/A	$4,000	HSA Family Deductible
Co-Pay	Copay ranges from $900 to $2,000	N/A	Lower prices assigned to higher-value options, based on quality, efficiency, and overall effectiveness of care
Co-Insurance (20% in-network)	N/A	$1,760	$12,800 - deductible x 20%
Beck HSA Account Contribution	N/A	-$1,500	Money you receive from Beck can be used to pay medical bills. Amount based on quarter (if new hire) and medical coverage tier level
TOTAL OUT OF POCKET COST	**$7,608 to $8,708**	**$8,628**	

Baby Feeding Resources

Free Breast Pump

Both the Surest and Health Savings Account Medical Plans cover a FREE breast pump through UHC, if mom is covered on the plan. Visit Aeroflow Breast Pumps for helpful information and to claim your free breast pump. You can also receive replacement pump parts and milk storage bags through Aeroflow for free through insurance. Contact the Benefits Team for more information.

When ordering, select United Healthcare (UHC), and enter your Member ID. Your order may be placed no more than 30 days prior to your delivery date. If you initiate your order earlier, the provider may offer a courtesy reminder to prompt you when you are eligible to order.

Breastfeeding Support

If you would like to meet with a lactation consultant, there may be consultants in your area who are in-network through United Healthcare. To check providers in your area, log in to MyUHC or Surest (depending on the medical plan you are enrolled in), enter "lactation" into the search field, and ensure that the zip code displayed at the top is accurate for the area you wish to search. (See also Maven on page 4).

You may also find helpful resources and support through your local Le Leche League chapter. Visit their "find a chapter" page to search your area.

La Leche League Locations Near Beck Offices

DALLAS
La Leche League of Texas– Greater Dallas
806-680-MILK (6455)
https://www.texaslll.org/group-greater-dallas

FORT WORTH
La Leche League of Texas
806-680-MILK (6455)
https://www.texaslll.org/group-fort-worth-alliance

ATLANTA
La Leche League – Atlanta
404-681-6342
http://www.lllofga.org

AUSTIN
La Leche League – Austin
806-680-MILK (6455)
https://www.texaslll.org/group-austin

DENVER
La Leche League of Colorado Wyoming
https://www.lllcoloradowyoming.org/denver

FORT LAUDERDALE
La Leche League of Broward County
806-680-MILK (6455)
https://www.lllflorida.com/broward

TAMPA
La Leche League of the Sunshine State
806-680-MILK (6455)
http://lllsunshinestate.org/tampa

HOUSTON
La Leche League – Houston
806-680-MILK (6455)
https://www.texaslll.org/find-local-support

SAN ANTONIO
La Leche League – San Antonio
806-680-MILK (6455)
https://www.texaslll.org/group-san-antonio

Additional Resources on Feeding Baby

Whether you choose to breast feed or formula feed – or both! – these are a few resources that may be helpful as you decide what's right for you.

Kelly Mom – evidence-based information on breastfeeding and parenting

What To Expect - everything you want to know about breastfeeding

Baby Center - formula feeding 101

WedMD – formula feeding vs breastfeeding

02: FAMILY LEAVE OPTIONS

Beck Paid Family Leave

All family leaves must be communicated to the Benefits Team and submitted by you to Unum (Beck's leave administrator). Details for leave submission are included in the next section.

FOR MOTHERS

After the birth of their baby, mothers are eligible for 12 weeks of paid family leave. The leave is processed as 10 weeks short term disability medical leave (eligibility for short-term disability begins after 90 days of employment) and two weeks of baby bonding leave, for a total of 12 weeks. Unum will process the 10 week medical leave first, then add the two weeks of baby bonding leave later. All 12 weeks must be used consecutively.

FOR PARTNERS

After the birth of their baby, partners are eligible for two weeks of paid family leave, also known as baby bonding leave. This can be taken all at once or split into two, 5-day consecutive leaves within three months of the baby's birth.

Family Medical Leave Act (FMLA)

Your family leave also qualifies for Family Medical Leave (FML). The federal Family Medical Leave Act (FMLA) provides job protection for up to 12 weeks leave. FML is not paid leave and only serves to protect your job while you are out. This federal job protection occurs at the same time as any paid leave taken (not in addition to paid leave). You can read more about (FMLA) in the Beck Employee Handbook, located on the Beck Portal.

PTO & Unpaid Leave

Approval from your manager and the Benefits Team is required in order to extend your time away past the paid family leave duration. You may take PTO before or after your paid family leave, and you must use all but 5 days of PTO prior to going on unpaid leave. You may check the Total Compensation tile from the Beck portal to view your PTO balance and email payroll@beckgroup.com with any questions about your balance. If you will be on leave during the transition into a new year, plan ahead and ensure you take appropriate PTO days ahead of time, so as not to lose them.

While on unpaid leave, you will be responsible for paying any benefit premium costs directly to Beck, when they cannot be deducted automatically from your paycheck.

03: PLANNING A SUCCESSFUL LEAVE FROM WORK

Taking family leave is an exciting time, but it takes some pre-planning to make it successful for you and your colleagues at Beck, both while you are away and to ensure a smooth return. The checklist below is a helpful guide to set everyone up for a successful leave.

Necessary Steps for Planning Your Leave

TIMING	ACTION	COMPLETED
4-6 months prior to leave start date	Notify your manager AND the Benefits Team of your upcoming leave. Discuss potential start and end dates for your leave. (This information will be kept confidential for as long as you request.)	☐
3 months prior to leave start date	Begin planning for your leave with your manager (see the following page for tips to manage planning your leave).	☐
1-2 months prior to leave start date	Submit leave claim with Unum (detailed steps on the following page).	☐
1 month prior to leave start date	Make arrangements with your manager to coordinate with IT on an Out of Office email and desk phone reply in the case that you are out unexpectedly.	☐
When leave begins (baby arrives!)	Notify the Benefits Team and Unum to confirm last day worked and confirm duration of your leave.	☐
Within 5 days after baby arrives	Submit signed (by Dr. or nurse) birth verification form to Unum. Your leave will not be approved until this form has been received.	☐
Within 31 days after birth	Submit benefit changes and required documents to the Benefits Team (see Section 5 of this guide for details on this step). The effective date for your new premium cost (if applicable) will be the baby's birth date. To avoid retro premium deductions, it's recommended you submit your changes ASAP after birth.	☐
Approximately 6 weeks into leave	Benefits Team sends email to check-in with mom.	☐
3 months after birth	Deadline for partner to use paid family leave benefit.	☐

Tips on Preparing for a Successful Leave

As a professional courtsey, the first person that you should tell you are expecting is your direct manager. Fight the excited tendency to tell other work friends. You owe the first conversation to your boss, and this will open up honest dialogue that you can continue throughout your leave planning.

You don't have to establish everything that's going to happen in the future in the first conversation with your manager. However, do come prepared to discuss a rough plan of attack for your job responsibilities. Articulate what schedules you're working towards and where you might need support while on leave. Remember that many of your co-workers are also parents.

Use language like: "Here's a list of the things that I usually do and that will need to be covered." - don't just talk generally about the projects that you oversee.

Create as much clarity as possible about who is going to do what parts of your role and what exactly needs to be done. Communicate to and collaborate with your manager on exactly how all of your tasks and projects will be covered.

Make sure the coverage plan is very clear. Document it on a piece of paper that you share with your manager and the people providing coverage for you.

Forward-plan: Make a plan before you leave for how you are going to re-assume your responsibilities. One idea is coordinate with the person filling in for you to allow time to work together closely when you get back.

Initiating Your Leave Benefits

To initiate your family leave, contact Unum via phone (866-868-6737) or submit a leave claim online (https://portal.unum.com). Unum will communicate with you about required forms and their submission deadlines. If you are located in Colorado, you will also initiate a claim with the CO FAMLI program.

Inform the Benefits Team of your expected leave dates so they can ensure the leave claim is processed correctly with Unum.

Once baby arrives, confirm last date worked and duration of leave with Unum and the Benefits Team. You will need to submit a verification of birth form signed by your nurse or doctor before your baby bonding leave can be approved. When Unum approves your leave claim they will notify the Benefits Team.

Submitting E-time while you are on leave

While you are on leave, the Benefits Team will coordinate with Payroll to submit your leave hours on your timesheet for you.

Payroll cannot enter your leave on your timesheet until the Benefits Team receives approval for your claim from Unum – any time away will be logged as PTO until Unum's approval is received (PTO entries will be reversed upon claim approval).

Preparing to Come Back to Work

As you approach the end of your leave, coordinate with your manager and the Benefits Team to confirm your return to work date.

Tips for Moms

It can be tough making the transition back to work after being on leave with your baby. Take it one day at a time and go easy on yourself. These websites have helpful content on how to make the transition smoother.

Moms on Call - Tips for Smoothly Transitioning Back to Work

Mindful Return - Planning a Peaceful, Powerful & Radiant Return from Parental Leave

Tips on Navigating a Successful Return to Work

Accept that it's ok if returning to work is hard emotionally; it's almost like starting a whole new job because you have a new set of responsibilities in your life.

Get as tactical as possible. Think about how your day is going to unfurl. A great idea is to schedule a "rehearsal day" 7-10 days before you return. Here's how to do it:

- Get ready like you are going to work
- Get your baby ready like they are going to daycare or a nanny is arriving at your house
- Get in the car at the time you would leave and actually drive to the office
- Did it take longer than you thought? What are some of the potential pain points?

Make a checklist of items to think about that you will need to do on a given day going to work.

Consider not returning on Monday and try a Wednesday or a Thursday instead. It can be an overwhelming transition back and could be helpful to not go in with a long stretch of a full week ahead of you. Get used to being back at work for these couple of days. Then Monday you'll come back thinking, "I can do this."

Maybe start "working" a day or two earlier than you announced you would at a neutral place like a coffee shop or the library. This can give you a buffer time to catch up on email, etc. Think of it as a soft launch! If you take this approach, make sure to coordinate with your manager and the Benefits Team so they have an accurate date for your return to working status.

Be prepared with 2 messages to share with colleagues upon your return: One is for the people who have been covering for you. Express gratitude that they covered for you. Think about ways to return the favor in the other direction. Praise them even if the job was not done exactly in the way you would have done it. The second message should be shared with a wider audience that you work regularly with. Don't slink back to your office and hunch over your emails. Come back and say: "It's so great to be back, the next couple of weeks may be daunting but I know I'll be able to handle it. I'm excited to be back and I'm going to picking up right away on project XYZ."

Be proactive and remind people you are back and to include you on emails, invite you to meetings, etc.

04: BACK AT WORK - WHAT TO EXPECT

Shortly after your return to work date, the Benefits Team will reach out to you to see how your return is going and if there is anything you need. Juggling the responsibilities of being a new parent with the demands of work can be challenging and overwhelming. There is a network of Beck parents available and willing to share their experience of being a working parent, provide support, give advice or just to serve as a sounding board. Contact the Benefits Team if you are interested in connecting with a Beck parent in a role similar to your own.

Mother Friendly Worksite Policy

Beck is dedicated to supporting our new mothers and assisting them in making a smooth transition back to work. In this effort, all Beck worksites will provide new mothers who choose to to breastfeed with a private and sanitary place to pump milk during work hours. Worksites may have a permanent space assigned or will provide a space as needed and will meet, at a minimum, the space requirements set forth by the Department of Labor. New mothers are afforded to take time away from their work to pump as needed throughout the day. Beck's Mother Friendly Worksite policy includes:

Private Room: A private and sanitary place for employees to pump milk during work hours that is not a bathroom. This room provides a locking door, an electrical outlet, and a comfortable chair. This may be a designated Mother's Room, a temporary Mother's Room, or an employee office (provided it has a locking door and sufficient privacy for the employee to be comfortable). There will be access to nearby running water and a refrigerated storage space.

It is the responsibility of the employee to inquire about scheduling the room, reserving it for their needs and making any adjustments to the reserved time. If the room is a dual purpose space, time reserved for use as a Mother's Room cannot be used by others at the worksite.

Storage: Employees may store milk in the refrigerator located near or in the Mother's Room or use their own cooler packs. Those using the Mother's Room refrigerator are responsible for keeping it clean.

Flexible Breaks: Employees are provided a flexible schedule for pumping to provide for their child, and may step away from their work as necessary throughout the day to meet their needs.

For information on scheduling the Mother's Room in your regional office, contact your office receptionist/admin. or the Benefits Team.

Tips for Pumping at Work

1. Trial run - Get used to your pump before you start back to work. Don't make your first day at work the first day you use your pump.

2. Block out the time - Determine when you need to pump each day and block the time out on your calendar and reserve the Mother's Room on a recurring basis for those times. This helps you and your teammates avoid making plans during those times. Be sure to cancel reservations for the Mother's Room if you no longer plan to pump at that time so the room can be used by others.

3. Baby Pictures - Bring pictures of your baby to look at while pumping, as that can help with milk production.

4. Hydrate - Drink lots of water while pumping to stay hydrated and promote milk production.

5. Bring a snack.

6. Relax - Stress is not helpful for milk production, so find ways to relax while you pump. Catch up on reading that book, text your friends or listen to music. Whatever works for you!

7. Background Noise - Pumps can be loud and the sound can be distracting. It might be helpful to use a white noise machine in your pump room or play music while you pump.

8. Be Prepared - Check out this First Day Back at Work Breast Pump Bag Packing List for suggestions on helpful items to pack in your pump bag.

05: UPDATING BENEFITS & PLANNING FOR THE FUTURE

Making Changes to Your Benefits

Having a baby is considered a qualifying life event that allows you to make changes to your benefits. You may reference the Benefits Guide on the Beck portal under HR to review benefit premium costs and options. Your **qualifying event date is your baby's birth date. You have 31 days from the date your baby was born to make changes to your benefit plan(s) and submit required supporting documents.**

Making changes to your current benefit elections is a three step process:

Step 1: Contact the Benefits Team

Contact the Benefits Team (bewell@beckgroup.com) to request a benefit change. Instructions will be provided for how to submit your changes online.

Step 2: Submit Your Changes Online

The Benefits Team will provide you with steps to follow to submit your changes online. If you add your baby to your benefit plan(s), the baby's Social Security Number is not required in order for you to submit your benefit changes, however, the Benefits Team does need it as soon as possible. Please contact the Benefits Team once you have your baby's Social Security Number.

Step 3: Submit Required Supporting Documentation

Documentation must be submitted within 31 days of your baby's birth.

Supporting documents may be:

- A hospital birth record that shows your name or the name of your enrolled spouse as the parent of the child and is signed by a hospital administrator or physician on staff
  OR
- A legible photocopy of an acceptable birth certificate.

If you do not submit your benefit change request and required supporting documentation within 31 days of your qualifying event, your benefit change cannot be processed.

The effective date for your new premium cost (if applicable) will be the baby's birth date. To avoid retro premium deductions, it is recommended you submit your changes ASAP after birth.

Adjusting Your Beneficiaries

A beneficiary is any person or entity that you choose to receive your benefits (ex. life insurance benefit, retirement savings, HSA savings etc.) upon your death. This is not automatically done for you - you must make these designations yourself. If no beneficiary is elected, the funds in your account may not be allocated per your wishes after your death.

LIFE INSURANCE

1. Log into Workday HERE.
2. Navigate to Menu > Benefits and Pay > Change Benefits > Change Beneficiaries.

RETIREMENT PLANS

1. Log into T. Rowe Price Website
2. Click on 'Profile' in the top menu bar.
3. Scroll to the bottom of the page and view beneficiary information on the left.

OPTUM HSA BANK ACCOUNT

You can update beneficiary information with Optum via their website or the app.
To update online:

1. Log in to Optum Bank directly OR use the Single-Sign-On (SSO) feature via MyUHC to connect to Optum Bank. If you have never logged in to Optum Bank or MyUHC, you will need to register on their website first.
2. Then click "Manage Your Optum Bank HSA" on the next page.
3. Once on the Optum Bank website, click "Manage Beneficiaries" from the home page dashboard.

To update with the app:

1. Download the Optum mobile app
2. From the "Menu" click Settings, then Beneficiaries.
3. Click the + in the top right corner to add a new beneficiary.

Adjusting Your Tax Withholdings

If you need to adjust your withholdings, log in to Workday and click on your picture in the top right > View Profile > Pay > Tax Elections > Update. You may make changes to your elections as many times throughout the year as you like.

Will, Living Trusts or Estate Planning

Adding a new member to the family may have you thinking about planning for the future. If you have questions about creating or adjusting a will, living trust, estate planning or would like help taking action, Beck's BeWell Benefit with Magellan provides you with legal services and discounts. Visit Magellan or call 1.800.523.5668.

Online: Type The Beck Group and then click on "My Benefits" on the next page. If you want to create an account, click "Sign up". Enter your personal or work email address.

- Free 30-minute consultation (per issue) with an attorney in-person or by phone.
- 25% discount on services contracted with the attorney, after the initial consultation.
- Free 30-minute mediation consultation with a mediation professional to determine if mediation is appropriate for resolving the legal issue.
- An online legal library with state-specific downloadable forms on topics ranging from estate planning and wills to divorce and child custody.

You can also create a legally binding will and powers of attorney for FREE within your SmartDollar account (Log in and navigate to Money Tools > Will and Powers of Attorney).

Saving for College

Although college may seem far away, opening a 529 College Savings Plan account early puts the power of time and earnings potential on your side. A 529 college savings plan is a simple, affordable way for families to put aside money for college tuition and education-related expenses as well as K-12 tuition expenses for public, private, and religious schools. You make contributions to your plan using after-tax dollars, but earnings are tax-deferred while invested and tax-free when used for qualified higher educational expenses such as tuition, fees, room and board, books, supplies, computer technology, and equipment as well as certain expenses for special needs students. The “529” refers to the section of the Internal Revenue Code that created these plans. 529 plans offer unique benefits that make them the smartest way to save for college. Those benefits include:

Tax–free earnings potential: Any earnings on your contributions are tax-free when used for qualified higher education expenses such as tuition, fees, room and board, books, supplies, computer technology, and equipment, making 529 plans a unique savings vehicle for college expenses. You can also use the assets for tuition expenses up to $10,000 per beneficiary per year across all accounts at K-12 public, private, or religious schools. Depending on your state of residence, families may have to pay state income taxes on K-12 distributions. Consult your tax professional.

Flexibility: You can use your savings at nearly any college in the U.S., including vocational and technical schools. You can now also use your 529 college savings plan for tuition expenses at K-12 public, private or religious schools. You do not need to use your state’s 529 plan.

Access your contributions at any time: It’s your money to use at any time for any reason. Your contributions to the plan are never taxed or penalized, and any earnings portion of a nonqualified distribution may be subject to federal and state income taxes, in addition to a 10% federal tax penalty.

Gifting: You have the added benefit of enrolling in the GoTuitionSM gifting portal. It’s a convenient way for friends and family to give online gifts for baby showers and birth announcements.

Beck doesn’t currently have a 529 plan available for payroll deduction contribution, however, you may open a 529 College Savings Account directly with T. Rowe Price if you would like. You can contact a T. Rowe Price representative at 1-866-521-1894 for additional information on the 529 plan.

06: CHILDCARE RESOURCES

When to begin looking for daycare can depend on where you live, however, it's recommended that you begin your search sooner rather than later as it's not uncommon to see 9-12 month-long waitlists. Finding a daycare option that meets your needs early will also help you plan financially since you will know what to expect. Here are a few resources that may be helpful in your search.

Childcare Locator

Beck's free BeWell Benefit is a great resource and contains a Childcare locator. Select the type of care you are looking for and enter your city, state and distance into the search to review options near you, as well as their contact information.

Finding the right childcare option for you

The difference between all the different childcare options can be overwhelming. This What to Expect article breaks down the options for you.

As you are reviewing your childcare options, there are a few things you should look out for. This Parents article reviews these helpful tips:

1. **Look Down.** When you're visiting a potential site, pay attention to how the staff interacts with the children. Ideally, a caregiver should be on the floor playing with the kids or holding one on her lap. In their early years, babies need close, loving, interactive relationships with adults in order to thrive.

2. **Ask for a commitment.** Babies need consistent, predictable care. If you're looking at an in-home caregiver, request that the person you're considering make a one-year commitment to the job. If you're considering a center, find out how long the current caregivers have been working there and how much turnover the center usually experiences.

3. **Do a policy check.** Find out whether you share parenting philosophies on topics such as discipline, television, feeding, sleeping, and so forth. Inquire about the sick-child policy (what symptoms prevent a child from attending?). Also ask whether there's a backup plan should the day-care provider or in-home caregiver get sick and be unable to work.

4. **Drop by and spy.** While word-of-mouth referrals from other parents or trusted resources are important, you need to look at a place for yourself to assess whether it meets your needs.

5. **Keep talking.** Until your baby can talk, you will be relying on what the caregiver tells you about your child's day. Make sure you can communicate comfortably with predictable care.

6. **Problem-solve pronto.** It's inevitable that you'll experience conflicts with your caregiver, both large and small. Address problems right away rather than ignoring them until they grow out of proportion.

7. **Trust your gut.** Every parent knows when something doesn't feel quite right. You may be turned off by a center everyone in town raves about or clash with a highly recommended sitter. If something just doesn't feel right about your situation, investigate other options.

8. **Be open to change.** You're not married to a particular person or situation, and if things don't work out, you can always make a switch.

Dependent Care Spending Account

Any Beck employee who is eligible for benefits can enroll in the Dependent Care Flexible Spending Account (FSA). You do not need to be enrolled in Beck's Medical Plan in order to participate in this benefit. The Dependent Care FSA allows you to set aside pre-tax funds to help pay for expenses associated with caring for child or elder dependents. You can contribute up to $7,500 per household into your Dependent Care FSA. You cannot change your contribution amount in the middle of the Plan Year unless you have another Qualifying Life Event. Choose your annual contribution amount carefully. Any unused funds remaining in your Dependent Care FSA at the end of the year will be forfeited.

Eligible Dependent Care Flexible Spending Account Expenses

This account covers dependent day care expenses that are necessary for you and your spouse to work or attend school full time. The dependent must be a child younger than the age of 13 and claimed as a dependent on your federal income tax return or a disabled dependent who spends at least eight hours a day in your home. Examples of eligible dependent care expenses include:

- In-Home Baby-Sitting Services (not by an individual you claim as a dependent)
- Care of a Preschool Child by a Licensed Nursery or Day Care Provider
- Before and After-School Care
- Day Camp
- In-House Dependent Day Care

This page from the IRS website has helpful information on eligible child & dependent care expenses, the dependent care provider W-10 form and other tax forms: https://www.irs.gov/credits-deductions/individuals/child-and-dependent-care-information

Due to federal regulations, expenses for your domestic partner and your domestic partner's children may not be reimbursed under the Flexible Spending Account programs. Please check with your tax advisor to determine if any exceptions apply to you.

07: MENTAL HEALTH RESOURCES

Pregnancy and the birth of a child can be one of the happiest times of a woman's life, but for many women it is a time of confusion, fear, stress, and even depression. According to The American Congress of Obstetricians and Gynecologists, between 14-23% of women will struggle with some symptoms of depression during pregnancy. The Center for Disease Control states that about 1 in 9 women experience symptoms of post-partum depression (after childbirth). It's important to be aware of the signs of depression during and after pregnancy, and know where to get help.

Depression During Pregnancy

During pregnancy, hormone changes can affect the chemicals in your brain, which are directly related to depression and anxiety. These can be exacerbated by difficult life situations, which can result in depression during pregnancy. But all too often, depression is not diagnosed properly during pregnancy because people think it is just another type of hormonal imbalance.

What are the signs of depression in pregnancy?
Women with depression usually experience some of the following symptoms for 2 weeks or more:

- Persistent sadness
- Difficulty concentrating
- Sleeping too little or too much
- Loss of interest in activities that you usually enjoy
- Recurring thoughts of death, suicide, or hopelessness
- Anxiety
- Feelings of guilt or worthlessness
- Change in eating habits

What are possible triggers of depression during pregnancy?

- Relationship problems
- Family or personal history of depression
- Infertility treatments
- Previous pregnancy loss
- Stressful life events
- Complications in pregnancy
- History of abuse or trauma

What is the treatment for depression during pregnancy?
If you feel you may be struggling with depression, the most important step is to seek help. Talk with your health care provider about your symptoms and struggles. Your health care provider wants the best for you and your baby and may discuss options with you for treatment.

Treatment options for women who are pregnant can include:

- Support groups
- Private psychotherapy
- Medication
- Light therapy

Resources for learning more about depression during pregnancy:

- Depression During Pregnancy: Signs, Symptoms & Treatment - American Pregnancy Association
- Depression During Pregnancy - Baby Center
- Coping with Anxiety & Depression During Pregnancy - Parents

Depression After Childbirth: Postpartum Depression

Postpartum depression is a mood disorder that can affect women after childbirth. Mothers with postpartum depression experience feelings of extreme sadness, anxiety, and exhaustion that may make it difficult for them to complete daily care activities for themselves or for others.

Postpartum depression does not have a single cause, but likely results from a combination of physical and emotional factors. After childbirth, the levels of hormones (estrogen and progesterone) in a woman's body quickly drop. This leads to chemical changes in her brain that may trigger mood swings. In addition, many mothers are unable to get the rest they need to fully recover from giving birth. Constant sleep deprivation can lead to physical discomfort and exhaustion, which can contribute to the symptoms of postpartum depression.

What are the symptoms of postpartum depression?

Some of the more common symptoms a woman may experience include:

- Feeling sad, hopeless, empty, or overwhelmed
- Crying more often than usual or for no apparent reason
- Worrying or feeling overly anxious
- Feeling moody, irritable, or restless
- Oversleeping, or being unable to sleep even when her baby is asleep
- Having trouble concentrating, remembering details, and making decisions
- Experiencing anger or rage
- Losing interest in activities that are usually enjoyable
- Suffering from physical aches and pains, including frequent headaches, stomach problems, and muscle pain
- Eating too little or too much
- Withdrawing from or avoiding friends and family
- Having trouble bonding or forming an emotional attachment with her baby
- Persistently doubting her ability to care for her baby
- Thinking about harming herself or her baby

Only a health care provider can diagnose a woman with postpartum depression. A woman who experiences any of these symptoms should see a health care provider right away.

How is postpartum depression different from the "baby blues"?

The "baby blues" is a term used to describe the feelings of worry, unhappiness, and fatigue that many women experience after having a baby. Babies require a lot of care, so it's normal for mothers to be worried about, or tired from, providing that care. Baby blues, which affects up to 80 percent of mothers, includes feelings that are somewhat mild, last a week or two, and go away on their own.

With postpartum depression, feelings of sadness and anxiety can be extreme and might interfere with a woman's ability to care for herself or her family.

How is postpartum depression treated?

There are effective treatments for postpartum depression, which may include:

- Counseling/Talk Therapy: This treatment involves talking one-on-one with a mental health professional (a counselor, therapist, psychologist, psychiatrist, or social worker). Two types of counseling shown to be particularly effective in treating postpartum depression are:
    - Cognitive behavioral therapy (CBT), which helps people recognize and change their negative thoughts and behaviors
    - Interpersonal therapy (IPT), which helps people understand and work through problematic personal relationships
- Medication: Antidepressant medications act on the brain chemicals that are involved in mood regulation. Many antidepressants take a few weeks to be most effective.

What can happen if postpartum depression is left untreated?

Without treatment, postpartum depression can last for months or years. In addition to affecting the mother's health, it can interfere with her ability to connect with and care for her baby and may cause the baby to have problems with sleeping, eating, and behavior as he or she grows.

How can family and friends help?

Family members and friends may be the first to recognize symptoms of postpartum depression in a new mother. They can encourage her to talk with a health care provider, offer emotional support, and assist with daily tasks such as caring for the baby or the home.

Counseling Resources

BeWell Benefit

Beck's BeWell Benefit is available to all Beck employees, regardless of enrollment in Beck's Medical Plan. The counseling BeWell benefit includes five free phone calls or face-to-face visits per issue with a licensed professional. All services provided are confidential and will not be shared with Beck. To set up a call or face-to-face visit, access helpful information and educational materials visit Magellan Healthcare (company name The Beck Group) or call 800-523-5668. If you think your issue may require more than five visits, it's recommended that you select a counselor who is in-network with United Healthcare or Surest so that you maximize your benefit coverage for future visits.

Support Through Beck Medical Plans

Beck's Medical Plans cover behavioral and mental health services at a $10 copay (in-network) on the Surest plan and $0 (in-network) after the deductible is met on the HSA plan. You can use your benefit with in-person providers as well as virtual providers through TalkSpace, Dr. On Demand, AmWell and TeleDoc.

Through a virtual visit, via video or telephone, you can receive confidential 1-on-1 counseling from the privacy and convenience of your home. Your licensed virtual therapist may provide a diagnosis, treatment, and medication if needed. You can see the same therapist with each appointment and establish an ongoing relationship. To set up a virtual visit, navigate to the virtual provider website and create an account — you will be prompted to enter information from your Medical ID card.

If you begin by using Beck's free BeWell benefit and you think you may need more than 8 visits (per issue), it's recommended that you find a counselor through the BeWell benefit that is in-network for UHC/Surest. Seeing an in-network provider will ensure you maximize your benefits through your medical plan and minimize disruption when you transition from one benefit to the other.

Resources for more Information on Postpartum Depression

Do I Have a Form of Postpartum Depression?
American Pregnancy Association

Postpartum Depression Overview
National Institute of Mental Health

Baby Blues
American Pregnancy Association

LOCATING AN IN-NETWORK PROVIDER

Seeing an in-network provider will make the most of your benefit and means less cost for you. Log in to MyUHC (HSA medical plan) or Surest (Surest medical plan) to locate in-network mental health providers and services. You can find both in-person and virtual providers.

SELF CARE BY ABLE TO

The AbleTo app is free for you and provides access to self-care techniques, coping tools, meditations and more.You'll get personalized content that's designed to help you boost your mood and shift your perspectives. Tools are created by clinicians and are suggested for you based on your needs. Visit the site below for the medical plan you are enrolled in.

Able To - Surest Medical Plan

Able To - HSA Medical Plan

08: AFTER-HOURS HELP

If you are enrolled in Beck's Medical Plan, these resources may be helpful if you need medical advice or care after hours.

Virtual Visits

When you don't feel well or your child is sick, the last thing you want to do is leave the comfort of home to sit in a waiting room. Now, you don't have to.

A virtual visit lets you see and talk to a doctor from your mobile device or computer without a previous appointment. Most visits take about 10-15 minutes and doctors can write a prescription that you can pick up at your local pharmacy.

How It Works

Visit Dr. On Demand or AmWell, create an account, and go!

What It Costs

Cost depends on the medical plan you are enrolled in:

- Surest Medical Plan: $10 copay
- Health Savings Account Medical Plan: $49-54 based on provider & medical issue

Use Virtual Visits when:	Not good for:
Your doctor is not available	Anything requiring an exam or test.
You become ill while traveling	Complex or chronic conditions.
You are considering visiting a hospital emergency room for a non-emergency health condition.	Injuries requiring bandaging or sprains/broken bones

Conditions commonly treated through a virtual visit

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

Bladder infection / urinary tract infection	Migraine / headaches
Bronchitis	Pink eye
Cold / flu & fever	Sinus problems & sore throat
Stomach ache & diarrhea	Rash

09: JUST FOR PARTNERS

When your partner is pregnant it can be hard to know what you can do to support them during pregnancy and after baby arrives. There are a number of ways that you, as a partner, can share the load, too. And guess what? It's a lot more fun that way. Research shows new moms have a better overall pregnancy experience when partners are actively involved. In your role as number one pregnancy partner, you'll enjoy the experience more and give her some much-appreciated relief by sending the message that you'll be a reliable partner in childcare as well.

Before Baby Arrives

Check out myuhc.com/maternity for articles about what you can expect before, during and after pregnancy as well as resources just for partners, information on baby milestones, 24/7 maternity nurse help, and more.

After Baby Arrives

Things you can do that will help your partner in the first few weeks after your baby is born:

- Help your partner get healthy foods and plenty of fluids all day long, especially if she is breastfeeding or recovering from surgery.
- Clean up or get help to clean up the house so she can nap when your baby sleeps.
- Accept help. Your partner may be shy about accepting offers of food, cleaning and help from family and friends, but you don't have to be!
- Run errands. There's probably a grocery store or pharmacy list on the refrigerator. Grab it and go.
- Spend time with your baby. After your baby has been fed, hang out with them. Playing, talking and singing to your baby is important for his development. Talk to your baby about anything that comes to mind. Read them a baby book or the newspaper headlines. Your baby just likes to hear the sound of your voice and feel the warmth of your touch. Time with you is special. You can start morning or bedtime rituals that will continue into childhood.
- Help calm your baby. You cannot spoil a baby. You can't hold and comfort your baby too much. Your baby is learning that he can trust you and you will be there when he needs you. In fact, babies who know their parents will take care of them cry less and calm down faster.

Helping Siblings

If this is not your first child, help your older child or children adjust. Give your older children special attention. Set aside regular time and do something fun together. Also, take your baby now and then so your partner can have time alone with your older children. That will show them that your baby doesn't get all her attention.

You play a key role in helping siblings adjust to your new baby. By helping with your baby, you show that your baby is a family member. By sympathizing with the jealous feelings new siblings may have, you can help them feel accepted and loved. This helps them truly welcome your baby.

A FEW ADDITIONAL RESOURCES THAT MIGHT BE HELPFUL TO YOU:

5 Things Every Partner Can Do During Pregnancy - What to Expect

Dad's Guide to Pregnancy - What to Expect

What to Expect After Baby Arrives - WebMD

Top Tips for Bonding with Your Baby - Baby Center

The Expectant Father

10: ADDITIONAL RESOURCES

Baby Gear

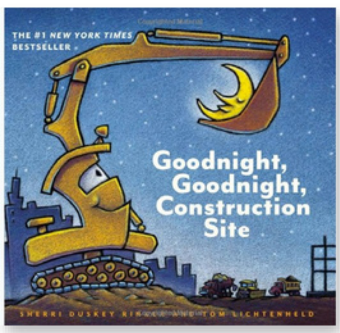
What Gear to Get?

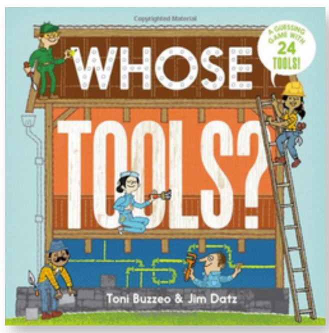
Determining what you need for baby can be overwhelming. These sites may be helpful as you navigate through what you need.

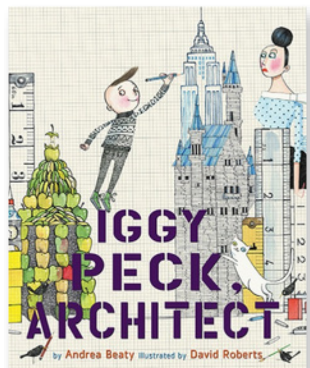
- Baby Registry Checklist – provides a checklist of items from nursery to bathing.
- Baby Bargains – provides helpful, straightforward reviews on gear from carriers to sippy cups.

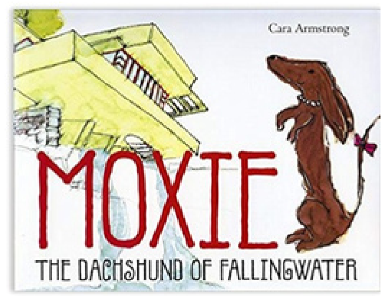
Kids Book List

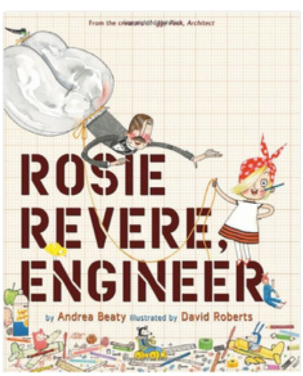
Want to share your love of architecture and construction with your kids? There are a ton of great children's book options to check out. All of the ideas below are hyperlinked to Amazon.

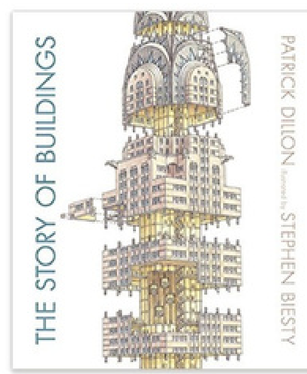


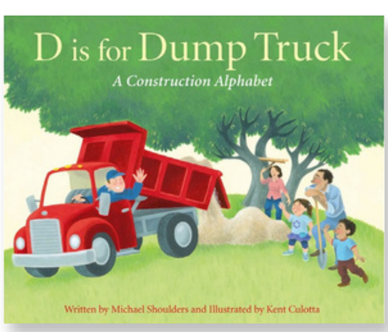


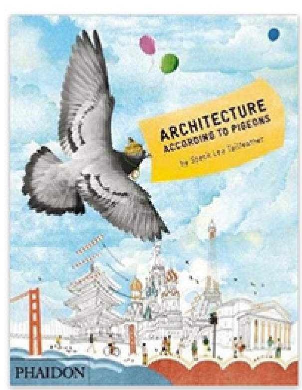


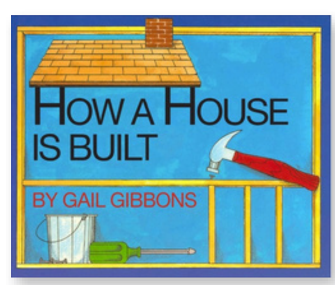












Tips from Beck Parents

Give yourself some grace. You will make mistakes (SO many mistakes), but the best thing you can do for your child, yourself and your partner is to forgive yourself and move on to the next thing. Oh, and once babies start eating, dogs make the best cleaning crews.

Architecture Team Member

Don't think working all day and then staying up all night to help with night time baby duties isn't going to take a toll. You're going to have to find a way to take care of yourself AND your wife and kids.

Architecture Team Member

Take advantage of the two weeks of paternity leave to bond with the baby and to give your wife a break!

Assistant Project Manager

Take time for baby bonding - I loved all the morning snuggles with my little one.

Senior Project Engineer

Take the time off; don't let anyone pressure you into coming back to work early.

Assistant Project Manager

When things are hard with baby or you are struggling, just remind yourself 'this is temporary'. Whatever you are going through is a phase and it will pass – it will get better.

HR Team Member

Have a sit down meal with the family with no distractions as much as possible. I really enjoy breakfast with the kids. Get them to help you cook!

AT&T Team Member

We hope this guide has been helpful to you as you grow your family while at Beck. If you have questions, do not hesitate to reach out to the Benefits Team: bewell@beckgroup.com

THINK.
DESIGN.
BUILD.