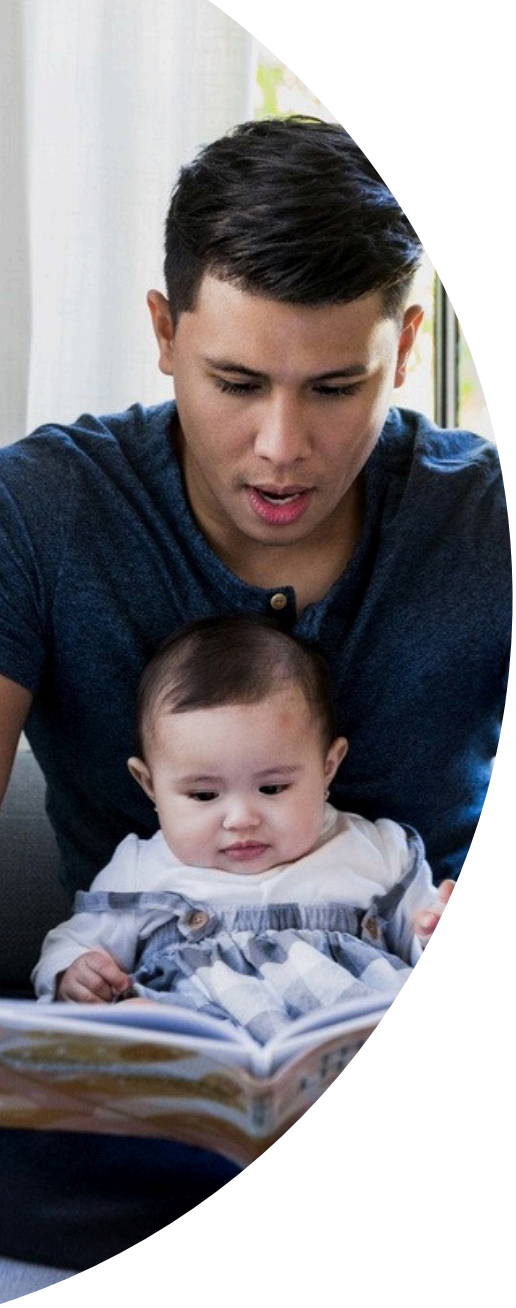
PERMANENTE MEDICINE®
Mid-Atlantic Permanente Medical Group

RESOURCES FOR YOU & YOUR FAMILY

STAFF GUIDE

Congratulations on the new addition to your family! This guide is designed to help you navigate the benefits and resources available to support you and your growing family during this exciting time.



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This benefit guide provides an overview of the MAPMG benefits program. It is not intended to be a complete description of the benefits or official summary plan descriptions for these programs. If there is a conflict between this guide and the official plan documents, the plan documents will govern.

MAPMG reserves the right to modify or terminate any of the described benefits at any time and for any reason. The descriptions of these benefits are not a guarantee of current or future employment or benefits.

A MESSAGE FROM DR. KULKARNI

Welcoming a baby into your family is one of life's most meaningful transitions. It brings joy, change, new rhythms, and a profound shift in perspective. Whether this is your first child or you are growing your family, we recognize that this season is both deeply personal and transformative.

At MAPMG, we believe that caring for our physicians and staff is just as important as the care we provide to our patients. As you move through pregnancy, adoption, surrogacy, or the early days of parenthood, we want you to feel informed, supported, and valued. You should never feel like you have to navigate this time alone.

This guide was developed as a comprehensive resource for physicians and staff who are welcoming a new child while working at MAPMG. It consolidates essential information in one place, including qualifying life events, maternity and newborn care through Kaiser Permanente, applicable leave policies, and detailed leave scenarios to help you understand your options. Our intention is to promote clarity and consistency, while also reducing uncertainty during a significant life event.

We understand that every family's situation is unique. Your needs, timeline, and priorities may look different from someone else's, and that is okay. If you have questions, need help thinking through next steps, or simply want guidance, we encourage you to reach out to your leader, HR, or the appropriate support team. We are here to partner with you.

Thank you for the dedication and compassion you bring to your work each day. Now is a time to focus on your family, your well-being, and this new life you are nurturing. We are honored to support you during this important chapter.

Wishing you and your family health, strength, and many meaningful moments together.

Ameya Kulkarni, MD FSCAI
Executive Medical Director

WELCOMING A NEW BABY

What to Know About Your Benefits

Whether you are growing your family through birth, adoption, or surrogacy, this is considered a Qualifying Life Event — which means you can make changes to your benefits outside of the annual Open Enrollment period.

You have 31 calendar days from your child's birth or adoption to update your benefits. If you miss this deadline, changes can only be made during Open Enrollment or after another Qualifying Life Event, as required by federal regulations.

Please refer to page 10 for more information on how to enroll.

MAPMG's Maternity Care through Kaiser Permanente

Becoming a parent is a life-changing experience, and Kaiser Permanente is here to support you every step of the way. Our maternity site is a warm and supportive resource designed to help you feel informed, empowered, and cared for — from early pregnancy through postpartum recovery and beyond.

As a participating member in the Kaiser Permanente HMO Plan, you will find:

- Guidance for every stage of pregnancy, including week-by-week tips and what to expect.
- Support for your birth experience, with options to personalize your care and delivery.
- Postpartum resources, including emotional wellness, breastfeeding help, and newborn care.
- Tools and coverage information, like how to access breast pumps and connect with your care team.
- Classes, support groups, and hospital information to help you prepare and feel connected.

Whether you are navigating your first pregnancy or adding to your family, Kaiser's maternity care is built around compassion, safety, and whole-person support.

KP Maternity Site

SHORT-TERM DISABILITY

Making sense of your pay when on Short-Term Disability

Short-Term Disability (STD) provides salary continuation after the first seven days of illness or injury. During approved disability periods, staff receive 60% of biweekly base pay.

How will my time be reported during my leave?

MAPMG Benefits will guide the Payroll Coordinator to make sure your time sheets in MD People are completed correctly during your approved leave. If your FMLA dates change, whether due to delivery timing or adjustments to your planned leave, it's your responsibility to notify MAPMG Benefits right away so that your FMLA entitlement is accurately updated.

Is the disability duration different for a vaginal delivery compared to a cesarean delivery?

Yes. Disability following a vaginal delivery is generally six weeks from the date of delivery. Disability following a cesarean delivery is generally eight weeks from the date of delivery.

Can I receive disability benefits prior to my expected date of delivery?

In many cases, the birth parent can work up until their delivery. However, there are times when problems may arise and there is a need to take leave before the child is born. Pre-partum disability leave is not applicable unless your treating provider determines it is medically necessary for you to stop working before delivery. For STD to apply, the pre-partum disability must be supported by medical documentation from your treating provider.

For claims involving pre-partum complications, the claim will be held for extension until delivery is confirmed. Once the delivery date is provided, The Hartford will extend the claim by six weeks from that date, following the standard duration approval. If you go on bed rest, FMLA begins on the first day of bed rest, and the seven-day elimination period for the short term disability (STD) will also start on that day. Appropriate claim documentation is required for your STD claim.

Maternity claims are treated the same as any other sickness under the STD plan.

For more information about MAPMG's STD plan, please refer to the Benefit Summary on the MAPMG Benefits Portal, which includes essential coverage features.

www.mymapmgbenefits.com

Need to start a claim?

To initiate a claim, contact MAPMG Benefits to begin a request for Leave of Absence. If STD applies, MAPMG Benefits will provide you with information on how to file an STD claim at that time.

LEAVES AND TIME OFF

Welcoming a new child is a life-changing moment, and we want to ensure you have the time and support you need.

Family Medical Leave Act

The Family Medical Leave Act (FMLA) provides eligible staff with unpaid, job-protected leave to bond with a child after birth, adoption, or foster care placement, during the 12-month period immediately following birth or placement.

Additionally, FMLA is available for prenatal care, incapacity related to pregnancy, and a birth parent's serious health condition following birth. Staff are eligible for FMLA if they have:

- Been employed by MAPMG for at least 12 months.
- Worked at least 1,250 hours during the 12 months prior to the start of the FMLA leave.

FMLA allows up to 12 weeks of leave within a rolling backwards 12-month period. In addition to leave provided under FMLA, staff may be entitled to added leave under applicable state leave laws, which may offer broader protections or benefits. FMLA will run concurrently with these laws where applicable.

LEAVES AND TIME OFF

Paid Parental Leave (Birth & Non-Birth Parent)

Staff eligible for FMLA may receive up to four weeks of paid Parental Leave at 100% of biweekly base pay, prorated based on scheduled FTE, within a rolling 12-month period for the birth of a child, adoption placement, foster care placement, or surrogacy. Paid Parental Leave may run concurrently with applicable state or local leave laws, depending on your work location. MAPMG offsets Parental Leave pay by any income received under federal or state-mandated paid leave programs, ensuring total compensation does not exceed 100% of regular biweekly pay.

Unpaid Maternity and Bonding Leave for Staff Ineligible for FMLA (Birth & Non-Birth Parent)

Staff who are not eligible for FMLA — typically due to not meeting the 1,250-hour work requirement in the prior 12 months — may still access unpaid maternal and bonding leave. Staff must use all accrued leave unless otherwise required by law.

Birth-Related Leave: Generally, the birth parent may take up to six weeks of leave following a vaginal delivery or eight weeks following a cesarean section.

Bonding Leave: Staff whose spouse or domestic partner gives birth may take up to four weeks of leave, which may be taken consecutively or non-consecutively.

Adoption Leave: Staff who adopt a child may take up to four weeks of leave, consecutively or non-consecutively, following the child's placement.

LEAVE EXAMPLES

FMLA Eligible Staff: Birth Parent Vaginal Delivery

12 weeks of FMLA with no pre- or post-delivery complications, six weeks of STD benefits (seven-day waiting period), and four weeks of paid parental leave.[1]

1	2	3	4	5	6	7	8	9	10	11	12
FMLA-Medical (unpaid)						FMLA-Baby Bonding (unpaid)					
STD Waiting Period	STD Benefit Period (60%)										
Available Leave or Paid Parental Leave[2] (Staff Choice)	Available Leave or Paid Parental Leave (40%)[2] (Staff Choice)					Remaining Paid Parental Leave or Available Leave[3]					

[1]Once all available accrued paid leave has been exhausted, any remaining leave time will be unpaid.

[2]During pregnancy-related disability, eligible paid leave types may include sick leave, vacation, paid personal, and floating holidays.

[3]During bonding leave, eligible paid leave types may include vacation, paid personal, and floating holidays.

LEAVE EXAMPLES

FMLA Eligible Staff: Birth Parent Cesarean Delivery

12 weeks of FMLA with no pre- or post-delivery complications, eight weeks of STD benefits (seven-day waiting period), and four weeks of paid parental leave.[1]

1	2	3	4	5	6	7	8	9	10	11	12
FMLA-Medical (unpaid)								FMLA-Baby Bonding (unpaid)			
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[3] *During bonding leave, eligible paid leave types may include vacation, paid personal, and floating holidays.*

IMPORTANT UPDATES TO INSURANCE

Adding your Newborn to Medical and Dental Insurance

Newborns are automatically pre-enrolled in the KP HMO as dependents at birth for 31 days for staff enrolled in the KP HMO. You must notify MAPMG Benefits within 31 days of the event for instructions to update your coverage in UKG in order for the coverage for the newborn to continue beyond the 31-day pre-enrollment period.

When updating your medical and dental insurance to add your newborn, you may also make other changes such as:

- Enrolling in child life insurance.
- Updating your Health Care and/or Dependent Care FSA contributions.
- Updating dependent information.
- Making other coverage changes that align with your new family status.

To make changes, you must complete the following:

- Submit your updates within 31 calendar days of the event.
- Ensure your changes are consistent with the life event (e.g. adding a dependent due to adoption).

For help or questions, reach out to MAPMG Benefits at MAPMG-Benefits@kp.org.

UPDATE YOUR BENEFICIARIES

After the birth or adoption of a child, review and update your beneficiary designations for life insurance and retirement benefits. Keeping your beneficiary information current ensures your benefits are distributed according to your wishes.

- Life Insurance: Update your beneficiaries in UKG.
- 401(k) and Pension Plans: Update beneficiary information through Fidelity NetBenefits.

ADDITIONAL BENEFITS AND RESOURCES

Counseling and referral services

As a new parent, life can feel overwhelming — our confidential, no-cost Employee Assistance Program (EAP) through Optum is here to support you and your family through life's transitions. You and your dependents have access to up to 5 in-person counseling sessions per issue per year, available 24/7/365. Whether you're navigating postpartum emotions, adjusting to new routines, or simply need someone to talk to, help is just a call away.

Beyond counseling, the EAP also offers:

- Help with financial and legal concerns.
- Support for family and relationship challenges.
- Help with everyday stressors and parenting questions.
- The Calm app to help give your well-being a boost.

This benefit is completely confidential and free to use because your well-being matters.
Contact (855) 567-1371 or visit www.mapmgliveandworkwell.com to register and access benefits.

Bright Horizons Back-up Childcare

We know that even the best-laid plans can fall through. That's why MAPMG partners with Bright Horizons to offer 15 days of emergency backup childcare per year — so you have a reliable choice when your regular arrangements aren't available.

Whether it's a last-minute school closure or a caregiver cancellation, Bright Horizons can help you find safe, vetted care quickly — on days when you are scheduled to work.

Important: You must register with Bright Horizons before using this benefit. Registration is easy and can be done at any time — no need to wait until an emergency arises.

Bright Horizons can also assist with finding full-time childcare by offering preferred enrollment at a Bright Horizons childcare center or up to a 10% discount at participating non-Bright Horizons centers.

ADDITIONAL RESOURCES

Lactation Accommodations

In accordance with applicable laws, MAPMG provides reasonable break times for lactation throughout the workday for at least one year following the birth of the child or as required by state law. These breaks should be as flexible as possible to accommodate the individual needs of nursing parents, allowing them to express breast milk in a private place with a locked door, other than a bathroom, that is shielded from view and free from intrusion from co-workers and the public. Refrigerated storage will be made available where possible. Staff who need lactation accommodation should communicate (in writing, when possible) their expected lactation needs at work to their Manager prior to their return to work, if possible; otherwise, at once upon return to work.

For questions or concerns about a lactation room in a KP Medical Office Building, contact the Physician Site Lead or use the following link provided:

KaiserPermanente - LactationRoomFinder(kp.org)

Adoption and Surrogacy Assistance Program

MAPMG offers reimbursement for eligible adoption and/or surrogacy expenses, up to $5,000 per child, with a lifetime maximum of $10,000. Regular employees (full-time or part-time who work 20 hours or more) who have been employed with MAPMG for at least 12 consecutive months are eligible for benefits under this program. If you and your spouse are both MAPMG employees, the benefit amount is not doubled — the maximum reimbursement remains $5,000 per event and $10,000 per lifetime per family.

Reimbursements made will also receive an added payment to cover federal and state income taxes attributable to such reimbursement.

IMPORTANT RESOURCES AND CONTACT INFORMATION

To start a request for leave:

- Contact **MAPMG-Benefits@kp.org**

To update or change your beneficiary information:

- Life insurance, initiate beneficiary changes in UKG
- 401(k) and pension plans, visit Fidelity NetBenefits (**netbenefits.com**)

To add a new dependent:

- Contact: **MAPMG-Benefits@kp.org**
- MAPMG Benefits Information Portal: **MAPMG Benefits Portal**

IMPORTANT INFORMATION: You have 31 calendar days from your child's birth or adoption to update your benefits. If you miss this deadline, changes can only be made during Open Enrollment or after another Qualifying Life Event, as required by federal regulations.

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