



Your maternity benefits guide

Non-Union Craft

Caring and personal support throughout pregnancy and beyond

United
Healthcare

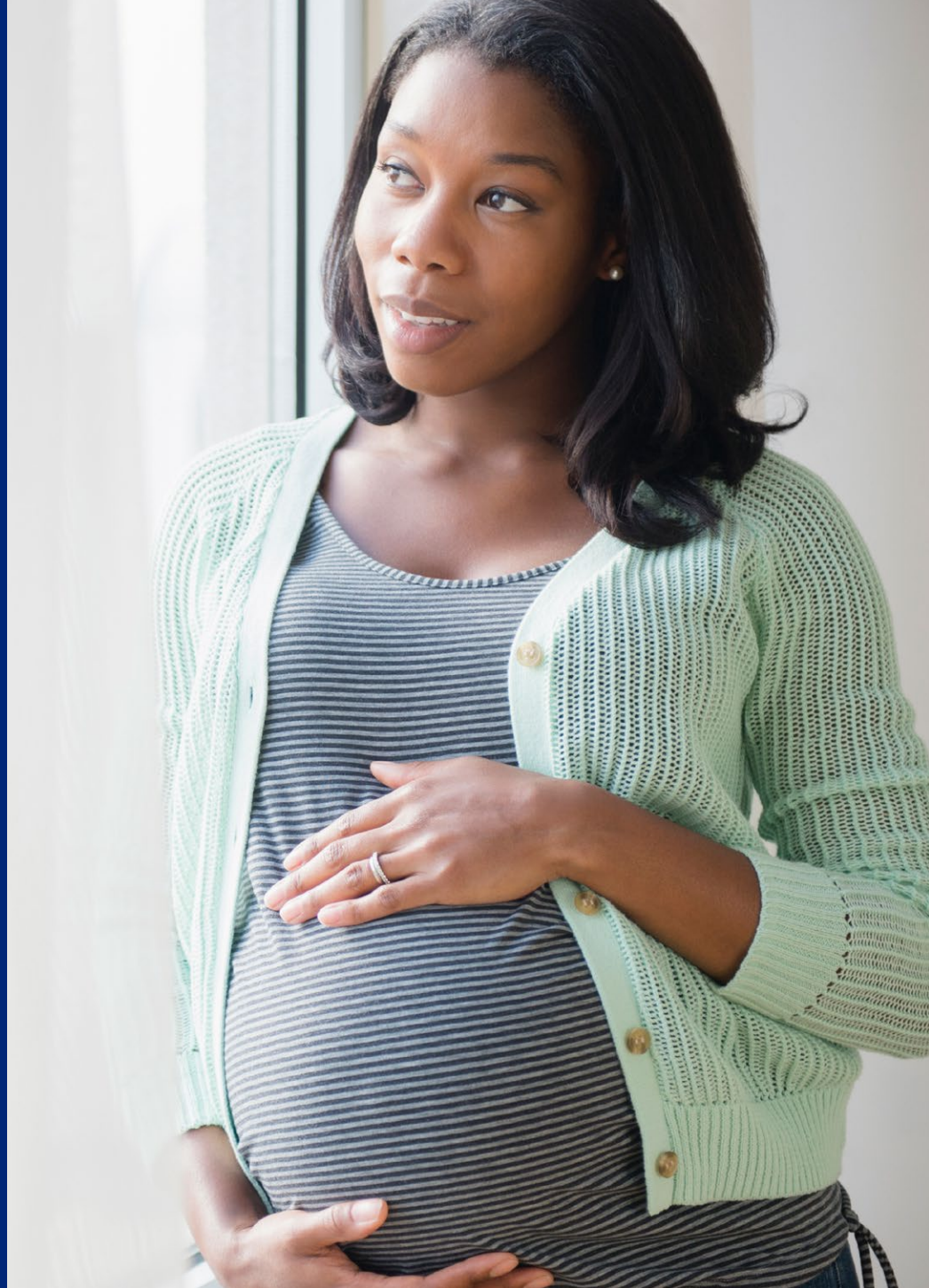
Mortenson[®]

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Welcome — and congratulations on your soon-to-be bundle of joy!

From feeling that first little kick to seeing your baby's sweet little face for the very first time, pregnancy is an exciting experience. Sometimes, it may also be a little confusing, stressful or complicated. Whether you're getting ready to welcome your first child or have been through this before, we're here to help support you and your family throughout your journey.





In 2022,

142 babies

were born to Mortenson members!¹

In the U.S.:

The average
age of first-time
mothers is

30²

The average
age of first-time
fathers is

30.9³

In 2023, the most common U.S. baby names for boys were Liam, Noah and Oliver. For girls, the top 3 names were Olivia, Emma and Amelia.⁴



Mortenson CareConnect

Now that you're pregnant, you probably have lots of questions. Let's hear them! Your Mortenson CareConnect team is ready to help you or your covered spouse or domestic partner:

- Connect to a registered nurse
- Get answers to your questions including how to find network providers
- Know where to go for care, including finding nearby urgent care locations
- Use your benefits effectively to minimize out-of-pocket costs
- Add your baby to your medical plan



Call the Mortenson CareConnect team at **1-833-209-6462**, Monday through Friday from 8 a.m. to 8 p.m. You can also go online to mycraftbenefits.com or scan the QR code to learn more.

Welcoming your little one to the Mortenson family

Not only will your baby be a new member of your family but ours as well! And believe it or not, it's already time to think about getting medical coverage for your little one. If you decide to add your baby to your Mortenson medical plan, your Mortenson CareConnect team can help guide you through this process.



Important reminder:

Babies must be added to the medical plan within 90 days of their birth. To add your baby to your benefit plan, reach out to the Mortenson HR Service Center at askHR@mortenson.com or **1-800-780-0642**.



More ways to get answers

myuhc.com[®] gives you 24/7 access to your health plan details, tools and resources—all in 1 spot.

The UnitedHealthcare[®] app provides easy access to your health plan information on the go as well as the ability to add your health plan ID card to your Apple Wallet.

Scan the QR code to get the UnitedHealthcare app.



Get guidance from UnitedHealthcare Maternity Support

As part of your Mortenson benefits — **and at no additional cost** — you and your covered spouse or domestic partner have access to UnitedHealthcare Maternity Support. Start by taking a maternity support assessment, which only takes minutes to complete. Based on your responses, a maternity nurse may reach out to you and connect you with the care you need, answer your questions and support you every step of the way. A maternity nurse is trained to:

- Share information designed to help you care for your and your baby's health
- Help you choose a doctor or nurse midwife
- Support your physical, mental and emotional health — before and after birth
- Help you find a pediatrician or other specialist

You'll also get 24/7 access to 7 online maternity courses:

1. Preconception: Preparing for a healthy pregnancy
2. Pregnancy in the first trimester
3. Pregnancy in the second trimester
4. Pregnancy in the third trimester
5. The fourth trimester after pregnancy: Postpartum
6. Pregnancy nutrition and exercise
7. Exploring breastfeeding



To get started:

Visit myuhc.com/maternity to complete the assessment, watch videos and learn more about maternity support.

Questions?

Call the Mortenson CareConnect Team at **1-833-209-6462**, 8 a.m. - 8 p.m. Monday through Friday

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. If you believe you may have an emergency medical condition you should seek immediate care at an emergency department or call 9-1-1. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30% of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

Other helpful resources



Take advantage of Spring Health, Mortenson's mental health and wellness benefit.

Taking care of your mental health is more important than ever. Spring Health, a mental health and wellness benefit, makes it easy for you and your family to get high-quality support when you need it. Spring Health is available at no cost to Mortenson team members and their household family members age 6+.

Spring Health offers access to:

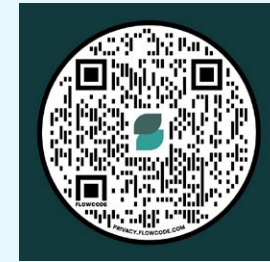
- **Free therapy.** Get up to 8 therapy sessions per year for you and every member of your family, at no cost to you. See a therapist in less than 2 days.
- **Dedicated support.** Connect with your Care Navigator at any time. Care Navigators are licensed mental health professionals who can help you find the right therapist, schedule appointments, provide guidance and check in with you along the way.
- **Diverse providers.** Find a therapist you can relate to. Search by condition, specialty, gender, race, language and more.
- **Work-life services.** Talk to experts and find resources for legal assistance, financial services, child and elder care, travel and more (work-life code: mortenson).
- **Medication management.** Meet with prescribers who can manage many of your medications during care as needed.

- **Pregnancy Support.** The combination of physical, social and emotional changes in pregnancy may, for some, lead to mental health issues such as anxiety and depression. Work with Spring Health throughout your pregnancy to get the support when you need it.
- **Returning to Work Support.** Pregnancy and childbirth are often beautiful, life-altering experiences. But many new parents are nurturing new life while also experiencing anxiety and/or depression. Work with a Spring Health therapist who specializes in mental health for new parents.
- **Postpartum Support.** 70-80% of new mothers experience negative feelings or mood swings after the birth of their child. Spring Health can help you manage complicated feelings and adjust to being a new parent.

Your care with Spring Health is private and confidential. No information will be shared with Mortenson without your written consent, except by court order or as provided by law.

continued

To take advantage of this valuable benefit, call **1-855-629-0554**, visit mortenson.springhealth.com, or email careteam@springhealth.com.



Scan the QR code to learn more about Spring Health

Help resources continued



UnitedHealthcare Behavioral Health

Behavioral health is about more than just mental health and it is an important part of your overall well-being — because how you feel matters. Through your Mortenson medical plan, you can get caring support from network behavioral health providers.

Connect virtually or in-person with a licensed therapist, counselor, psychologist or psychiatrist for ongoing support to help with:

- Anxiety or depression
- Bipolar and neuro-development disorders
- Compulsive habits and eating disorders
- Substance abuse, medication management and more

Answer a few questions and find support at myuhc.com/mh-recommendations or call the Mortenson CareConnect team at **1-833-209-6462**, Monday through Friday from 8 a.m. to 8 p.m.



24/7 Virtual Visits

Discover something unusual during a late-night diaper change? Need care after hours? 24/7 Virtual Visits let you see and talk with a doctor from the comfort of home using your iPhone®, iPad®, Mac® or other device. 24/7 Virtual Visits are ideal for minor medical needs such as:

- Bladder infections
- Bronchitis/coughs
- Colds, flu and fevers
- Pink eye
- Sinus problems
- Sore throats

To start a 24/7 Virtual Visit, sign in at myuhc.com/virtualcare or use the UnitedHealthcare app.



Kaia

Whether it's a stiff neck, aching shoulders or more severe back issues, it can be hard to enjoy life when pain shows up. That's where Kaia steps in. It's a new app here to show how pain relief is possible — at no extra cost as part of your health plan.

Connecting with Kaia connects you with so much:

- On-demand pain relief care in the convenience of an app
- Workouts tailored to you with some as short as 15 minutes
- Bite-sized lessons to help you recognize where pain is coming from
- 1-on-1 health coaching with certified professionals
- No extra cost—this is included as part of your health plan
- Strengthening exercises plus relaxation techniques for pain management

Visit startkaia.com/uhc or down the Kaia app today to get started.

2024 Non-Union Craft Benefit Enhancements

Short-Term Disability (STD) Maternity Leave

Mortenson Non-Union Craft team members who have been employed by Mortenson for at least 6 months who give birth will receive 10 weeks of maternity leave following the birth of their child at no cost. The 10 weeks is made up of 8 weeks of short-term disability paid at 100% (following a 5 business day waiting period) and an additional 2 weeks of parental leave.

Non-birth-mother Mortenson Non-Union Craft team members who have been employed by Mortenson for at least 6 months also receive STD benefits. STD benefits for eligible team members who are off work due to a qualified illness or disability will receive a portion of your base salary, up to a maximum of 26 weeks, the benefit payments can be found below:

- Waiting / Elimination Period - 5 business days (7 calendar days) for all disabilities
- Day 7 to week 8 - 70% of base salary is paid (no maximum)
- Week 8 to week 26 - 50% of base salary is paid (no maximum)

Parental Leave

Mortenson Non-Union Craft team members who have been employed by Mortenson for at least 6 months who become a parent either through birth, foster placement or adoption are eligible for a 2-week (10 business days or 80 hours) paid leave to be taken during arrival of your new child. The leave must be taken in one day increments within 6 months of the birth, placement or adoption of your child.

Both mothers and fathers employed at Mortenson are eligible for parental leave. It is important to discuss your planned parental leave timing well in advance with your manager so your team can plan accordingly. Parental leave hours can be entered on your timecard; select the Parental Leave pay type from the same place you select PTO or Holiday pay.



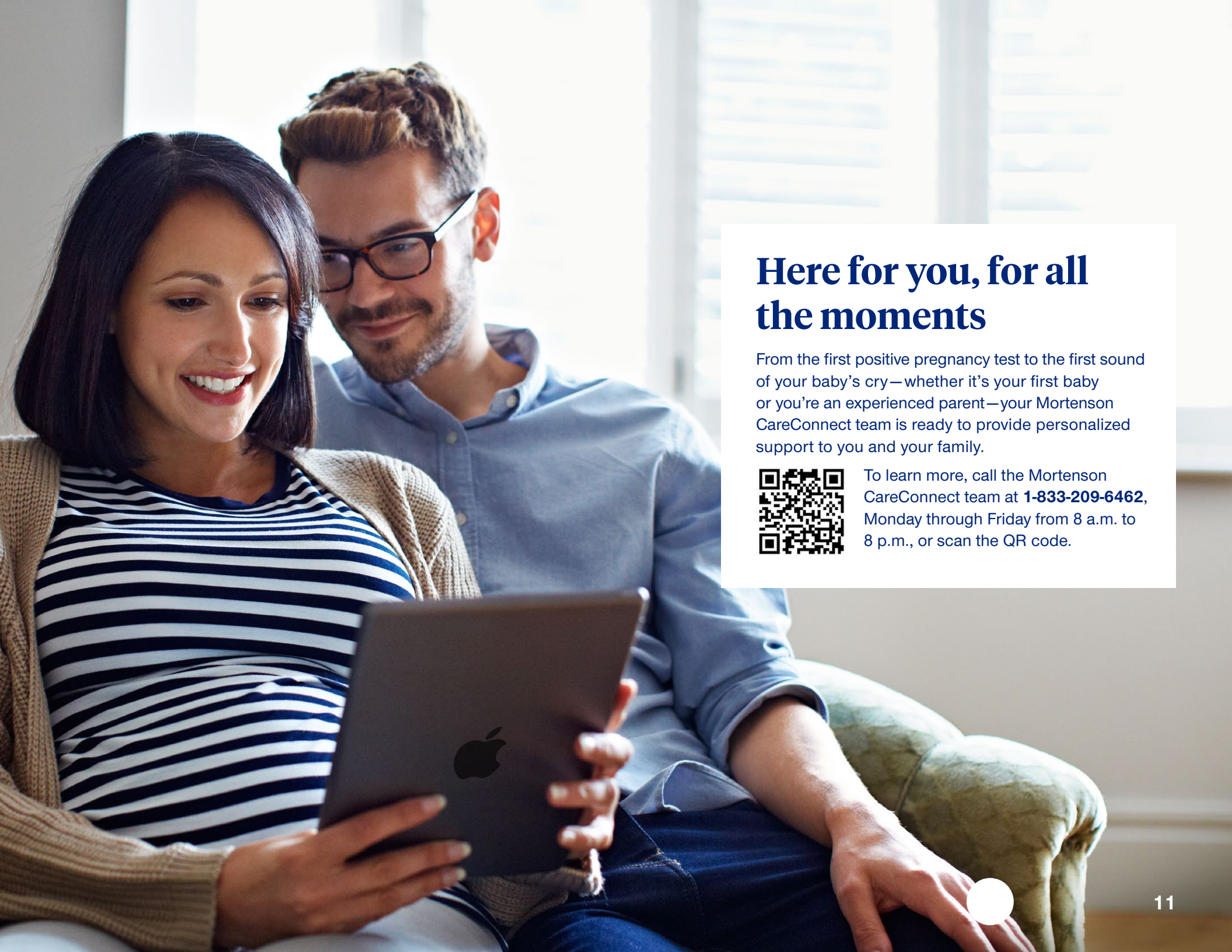
Costs based on your health plan

Non-Union Craft benefit summary

Plan features	PPO Plan (In-network)
Annual deductible	\$1,500 per individual \$3,000 per family
Annual out-of-pocket maximum	\$4,000 per individual \$8,000 per family
Copays	
24/7 Virtual Visits	\$0
Preventive visit	\$0
Doctor's office visit	\$20
Urgent care center visit	\$50
Specialist visit	\$40
Convenience care center visit	\$50
Emergency room visit	\$300 + deductible and coinsurance
All other covered medical charges	85% Company paid 15% Team member paid
Pharmacy benefit retail (30-day supply)	Preventive: \$0 Tier 1: \$5 Tier 2: \$50 Tier 3: \$100
Pharmacy benefit mail order (90-day supply)	Tier 1: \$15 Tier 2: \$150 Tier 3: \$300

Why use network providers?

While you may get care wherever you want, if you get care at an out-of-network provider, you'll typically pay more and hit your out-of-pocket maximum sooner. To find the right care for your needs and get the most out of your benefits, call the Mortenson CareConnect team at **1-833-209-6462**.



Here for you, for all the moments

From the first positive pregnancy test to the first sound of your baby's cry—whether it's your first baby or you're an experienced parent—your Mortenson CareConnect team is ready to provide personalized support to you and your family.



To learn more, call the Mortenson CareConnect team at **1-833-209-6462**, Monday through Friday from 8 a.m. to 8 p.m., or scan the QR code.

¹ UnitedHealthcare 2022 claims data.

² U.S. Census Bureau. Fertility rates: Declined for younger women, increased for older women. [census.gov/library/stories/2022/04/fertility-rates-declined-for-younger-women-increased-for-older-women.html](https://www.census.gov/library/stories/2022/04/fertility-rates-declined-for-younger-women-increased-for-older-women.html). April 6, 2022.

³ Science. The average age for new dads has passed 30. [science.org/content/article/average-age-new-us-dads-has-passed-30](https://www.sciencemag.org/content/article/average-age-new-us-dads-has-passed-30). Accessed January 2023.

⁴ Baby Center. Most popular baby names of 2023. [babycenter.com/baby-names/most-popular/top-baby-names](https://www.babycenter.com/baby-names/most-popular/top-baby-names). Aug. 8, 2023.

This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for your information only. It is provided as part of your health plan. Program nurses and other representatives cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. This is not an insurance program and may be discontinued at any time.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

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