



# Your maternity benefits guide

## Non-Union Craft

Caring and personal support throughout pregnancy and beyond

United  
Healthcare

 Mortenson  
**CareConnect**  
One number. Any question. 833-209-6462

# Contents



# 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 2023,

**98 babies**

were born to Mortenson members!<sup>1</sup>

**In the U.S.:**

The average age  
of first-time  
mothers is

**30<sup>2</sup>**

The average age  
of first-time  
fathers is

**30.9<sup>3</sup>**

In 2024, the most common U.S. baby names for boys were Noah, Liam and Oliver. For girls, the top 3 names were Olivia, Amelia and Emma.<sup>4</sup>



# 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



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](https://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, reach out to the Mortenson HR Service Center at [askHR@mortenson.com](mailto:askHR@mortenson.com) or **1-800-780-0642** to 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](mailto:askHR@mortenson.com) or **1-800-780-0642**.



## More ways to get answers

[myuhc.com](https://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.**



# Meet Maven. Virtual support for pregnancy, postpartum and menopause.

As part of your Mortenson benefits – **and at \$0 added cost** – you and your covered spouse or domestic partner\* have access to Maven when enrolled in the UnitedHealthcare medical plan. Maven is the world's largest virtual clinic for women and families that provides 24/7 support with:

- Creating your birth plan
- Breastfeeding and bottle-feeding
- Navigating infant sleep
- Returning to work
- Managing your mental health

## With your Maven membership, you get access to:

- 24/7 virtual appointments and messaging with more than 1,700 providers like doulas, lactation consultants, OB-GYNs, nutritionists, career coaches, pelvic floor therapists and mental health specialists
- A dedicated Care Advocate to help you make sense of your benefits and find the right Maven providers for you
- Hundreds of expert-approved articles, drop-in and on-demand classes and community forums



To start your Maven membership, scan this code or visit [mavenclinic.com/join/getstarted](https://mavenclinic.com/join/getstarted).

## Questions?

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

# 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+.

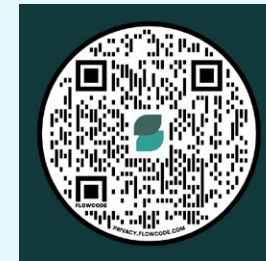
### Spring Health offers access to:

- **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.*

To take advantage of this valuable benefit, call **1-855-629-0554**, visit [mortenson.springhealth.com](https://mortenson.springhealth.com), or email [careteam@springhealth.com](mailto:careteam@springhealth.com).



Scan the QR code to learn more about Spring Health

# Other helpful 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](https://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 — \$0 copay

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 smartphone, tablet or desktop. 24/7 Virtual Visits are ideal for minor medical needs such as:

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

Plus, it's a \$0 copay. That means you pay \$0 out-of-pocket.

To start a 24/7 Virtual Visit, sign in at [myuhc.com/virtualcare](https://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](https://startkaia.com/uhc) or download the Kaia app today to get started.



# Non-Union Craft Benefits

## 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.

### 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

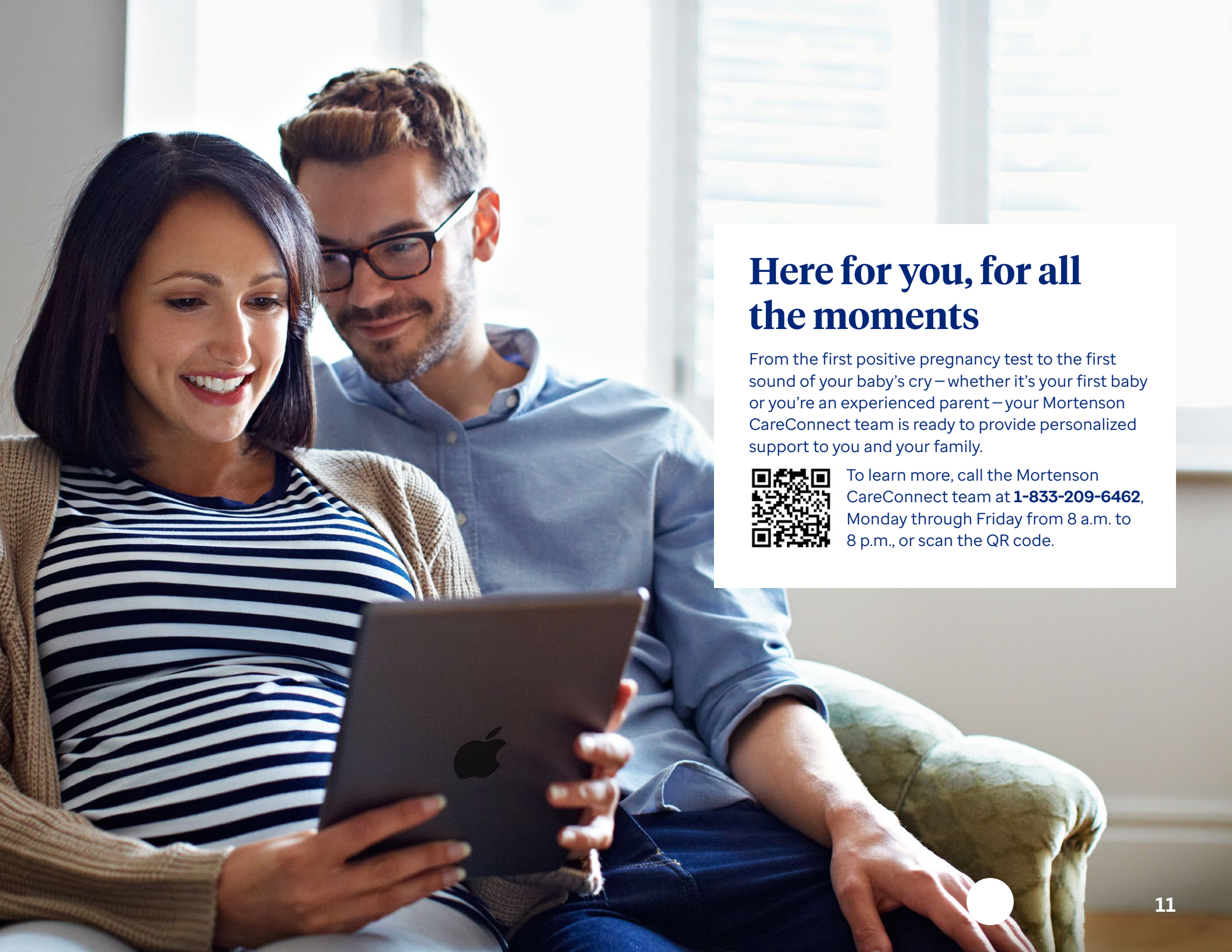
Plan features	PPO Plan (In-network)
Annual deductible	\$1,500 per individual \$3,000 per family
Annual out-of-pocket maximum	\$4,000 per individual \$8,000 per family
Copays	
24/7 Virtual Visits	\$0
Preventive visit	\$0
Doctor's office visit	\$20
Urgent care center visit	\$50
Specialist visit	\$40
Convenience 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**.

### What is coinsurance?

Coinsurance is a percentage of the cost of a covered service. Until you reach your deductible, you'll pay for 100% of out-of-pocket costs. After you meet your deductible, you'll pay a share of the costs that add up to 100%. For families enrolled in a Mortenson medical plan, your coinsurance is 15%, with your health plan paying the rest (85%).



## 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.

<sup>1</sup> UnitedHealthcare 2023 claims data.

<sup>2</sup> 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). Accessed Nov. 15, 2024.

<sup>3</sup> Science. The average age for new dads has passed 30. [science.org/content/article/average-age-new-us-dads-has-passed-30](https://www.science.org/content/article/average-age-new-us-dads-has-passed-30). Accessed Nov. 15, 2024.

<sup>4</sup> Baby Center. Most popular baby names of 2024. [babycenter.com/baby-names/most-popular/top-baby-names](https://www.babycenter.com/baby-names/most-popular/top-baby-names). Accessed Nov. 15, 2024.

**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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