

Women's Health Guide

Plans and programs that support women's health and well-being

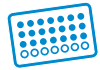
Waters is proud to provide a robust set of benefit plans and programs from which to choose. However, we know the breadth of offerings can be overwhelming to sort through. To that end, we're introducing this Women's Health Guide for a helpful overview of the plans and programs that support women's health and well-being. We want to make it easier to navigate your choices by focusing in on what's important to you.

We hope that this Guide not only puts the spotlight on our comprehensive benefits that support women—but also brings awareness to programs that may be of new interest to you based on your life stage and needs.

Medical benefits that support women's health

Visit www.aetna.com to learn more about how all of the Waters medical plans provide the following coverage (according to plan limits):

Family planning services



- Contraceptive counseling and prescription drugs
- Family planning counseling
- Infertility treatment with no age limit requirement
- Advanced reproductive technology (ART)
- Cryopreservation
- Storage of frozen eggs and sperm, up to plan limits
- Artificial insemination, in-vitro fertilization, GIFT, ZIFT, etc.

Pregnancy and maternity care



- Routine prenatal care, screenings, and ultrasounds
- Aetna Enhanced Maternity Program, including genetic counseling, screening, and testing, nurse support, and medical and behavioral health support for postpartum depression and pregnancy loss
- Regular postnatal care
- Breastfeeding counseling and support
- Well-baby visits

Menopause support



- **Aetna Gennev Program**, including virtual OB/GYN, registered dietitian and nutritionist, and in some cases psychologist appointments

Preventive care (covered 100% in-network)



- Annual physical
- Immunizations
- Cervical and breast cancer screenings
- Mental health screenings
- Gynecology, maternity/obstetrics
- Bone density screenings
- Other tests and vaccinations based on individual needs

WATERS DIFFERENTIATING BENEFITS INCLUDE:

- Infertility treatment ranging from basic to comprehensive, with no age limit requirement
- A robust maternity program and breastfeeding counseling and support
- The Health Hub on-site health clinic
- A specialized program for menopause support

HEALTH HUB ON-SITE HEALTH CLINIC

The Waters health clinic in Milford has a full-time nurse practitioner available on-site every weekday for confidential, quality and holistic health care and wellness services, including:

- Routine physicals and gynecological exams
- Lab work
- Biometric screenings
- Walk-in urgent care

Specialist services are also available, such as:

- On-site physical therapy
- Employee and Family Assistance Program (EAP) credentialed counselors

To schedule an appointment, call **508-482-2168** or visit optumin.co/cyfj3m. Telehealth appointments are available, too, for employees and their family members in Massachusetts.

WOMEN'S HEALTH CHECKLIST

Regular preventive care visits—in addition to age-specific tests—can help you stay on top of your health and call attention to a condition before it becomes serious.

All Ages	<input type="checkbox"/> See your doctor for annual physicals and discuss any life or health changes
	<input type="checkbox"/> Eat healthy, exercise, and develop good sleep habits
	<input type="checkbox"/> Manage stress and seek help for behavioral health issues
	<input type="checkbox"/> Don't smoke
	<input type="checkbox"/> Protect your skin from the sun and schedule dermatologist check ups
20s and 30s	<input type="checkbox"/> Perform self breast exams and report any changes
	<input type="checkbox"/> Review your mental health and family history
	<input type="checkbox"/> Ask your provider about birth control and reproductive health
	<input type="checkbox"/> Schedule your pelvic exam (every one to three years) and pap smear (every one to two years)
40s	<input type="checkbox"/> Get your annual mammogram
	<input type="checkbox"/> Talk to your doctor about a colonoscopy (every 10 years starting at age 45) and other screenings
50s and Beyond	<input type="checkbox"/> Consider an osteoporosis screening
	<input type="checkbox"/> Discuss menopause with your doctor
	<input type="checkbox"/> Check your hearing and vision
	<input type="checkbox"/> Talk to your doctor about vaccinations (for example, the Shingles vaccine)

Physical and nutrition well-being offerings

- **Fitness classes and programs**—Staffed gym and group exercise classes at Milford Headquarters, and virtual fitness classes and challenges as well as stretch and well-being breaks. Inquire at WatersGym@PlusOne.com
- **Exercise and weight loss**—Discounts and benefits through the BenefitHub app (referral code **MYZ3S2**) through waters.benefithub.com
- **Wellness coaching, trackers, and other support**—Digital and live coaches, goal and habit trackers, nutrition guides, and sleep tips
- **Pain and condition management**—The [Hinge Health program](#) provides virtual physical therapy for your neck and upper back, shoulders, thighs and knees, and for the pelvic region.
- **Physical therapy**—Virtual workspace recommendations, exercise and stretching guidance, clinician appointments, and physical therapy
- **Genetic testing**—Genetic insights provided through Color Health
- **Nutrition and cooking programs**—Get tips and cook healthy options with Savory Living

WATERS DIFFERENTIATING BENEFITS INCLUDE:

- Pain and condition management—including **women's pelvic health**—through Hinge Health
- Fitness classes
- Genetic testing through Color Health
- Wellness coaching and trackers
- Brightline Kid's Therapy

To learn more, access WatersWellnessNow.com.

did you know?

Two in three people in the U.S. do not practice self-care. 39% of men say they consistently make time for it, while only 32% of women do.

Psychology Today, June 2021



Emotional well-being programs

Employee and Family Assistance Program (EAP)

The Waters EAP supports your emotional and mental well-being in a number of ways:

- **Free, confidential counseling**—Professional counselors can help resolve personal, family, or job-related issues. These services are 100% confidential, and available to you and your family, including dependent children, and your spouse or a partner. You can reach a counselor by phone (24/7) or in-person by appointment
- **Mental health support**—Online resources for stress, anxiety, depression management, and more
- **Wellness resources**—Sleep, nutrition, meditation, mindfulness, and more
- **Community resources and support**—Call an EAP counselor, or go online to connect

Log onto my.compeap.com/o/wtc or call 800-344-1011.

Aetna Behavioral Health Programs

If you're enrolled in our medical plan, you can access the Aetna mental health provider network and partners like AbleTo virtual therapy through www.aetna.com, or the Aetna Health app.

You can also find virtual therapy, psychiatry, or coaching specifically for your kids and teens through the Aetna Brightline program at hellobrightline.com/aetna.

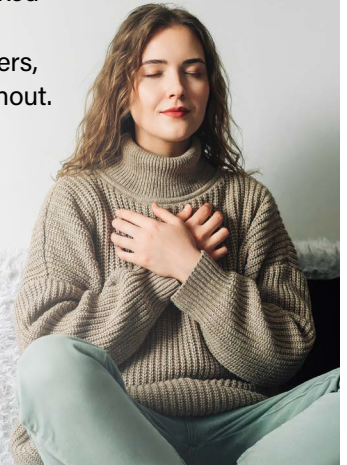
did you know?

Women experience anxiety at a rate of 23%, while men experience anxiety at a rate of 14%.

Anxiety has been linked with heart disease, muscle/bone disorders, depression, and burnout.

Major depressive episodes are also higher among women (10.5%) compared to men (6.2%).

National Institute of Mental Health



Additional Support

- **ReThinkCare mindfulness programs**—Mindfulness, meditation, emotional intelligence, resiliency, yoga, and more at WatersWellnessNow.com
- **Wellness coaching**—Digital and live coaches at WatersWellnessNow.com
- **On-demand webinars**—Topics include "Caring for Others—You are not Alone" at Inside Waters, Total Rewards at [Inside Waters](#)
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Parental support

Parental Leave

Waters provides maternity paid time off as well as paid parental bonding time. Under the Paid Parental Bonding policy, Waters' provides two weeks to bond with your child up to 12 months after the child's birth, adoption or permanent placement—including surrogacy or foster placement. You need to take this leave in full-day increments, but it does not need to be used in consecutive days. The two-week benefit is pro-rated for eligible part-time employees. For birth parents, this is in addition to Waters maternity paid time off of six weeks (or eight weeks for a cesarean birth) through the Short-Term Disability (STD) program.

In addition, you may be eligible for bonding leave through state programs like Massachusetts Paid Family and Medical Leave (MAPFML). Job protected leave of up to 12 weeks is offered under the Family Medical Leave Act (FMLA) for bonding and some instances of pregnancy loss meeting the FMLA definition of a serious health condition. Bereavement leave is also available for pregnancy loss.

Daycare and Caregiver Support

Find the right care with the leading network for care for kids, adults, pets, home and more, and access subsidized emergency back-up care when your regular care isn't available at [Waters.Care.com](https://www.Waters.Care.com)

Mothers' Rooms

Health Annex rooms for nursing mothers to be able to express milk and pump in private.

Family Discounts

Access to Save the Milk™ breast milk shipping kits in addition to discounts for shopping, travel, family entertainment, tickets, sports and more through [waters.benefithub.com](https://www.waters.benefithub.com) (referral code **MYZ3S2**).

WATERS DIFFERENTIATING BENEFITS INCLUDE:

- Paid parental leave in addition to maternity leave
- Guidance for daycare or subsidized emergency back-up care through [Waters.Care.com](https://www.Waters.Care.com)
- Mothers' Rooms
- Save the Milk breast milk shipping kits and family discounts

did you know?

More than 1 in 6 Americans working full-time or part-time report assisting with the care of an elderly or disabled family member, relative, or friend.

Family Caregiver Alliance®



Financial well-being resources

Financial Planning and Education

Through our 401(k) administrator, Fidelity,® you have access to retirement planning, education and support, as well as help with developing an investment strategy, income protection and estate planning at **800-835-5095**.

And through the EAP, you can receive financial and legal referrals.

WATERS DIFFERENTIATING BENEFITS INCLUDE:

- 401(k) company match for every dollar up to the first 6% you contribute
- Financial resources through our 401(k) administrator, Fidelity
- College tuition benefit

College Tuition Benefit

If you participate in the Waters 401(k) Plan, you can earn Tuition Rewards that can be used to pay for up to one year of tuition (spread out over all 4 years) at over 400 private U.S. colleges and universities. Simply sign up for the program, and you will receive an annual points match on your balance at the end of each year to be used toward college tuition. Learn more on www.WatersBenefitsNow.com.



Recharge connections and character strength

EAP

Leverage and maximize your strengths and positive characteristics with digital and live coaching resources at my.compeap.com/o/wtc or **800-344-1011**.

On-Demand Well-Being Webinars on Inside Waters

Sessions include “Thrive at Work with Emotional Intelligence” at [Inside Waters](#), Total Rewards.

Virtual Social Groups

Join a Social Group to connect virtually with others on WatersWellnessNow.com.

Women at Waters Employee Circle

Employee Circles are affinity spaces created to provide networking, collaboration and learning. You can participate by attending celebratory events, actively participating or by simply supporting and allying with colleagues. Waters Employee Circles are:

- Women at Waters (women and allies)
- Disability at Waters (employees with disabilities and allies)
- People of Color at Waters (POC and allies)
- Pride at Waters (LGBTQIA+ community and allies)
- Veterans at Waters (veterans, military spouses, children and allies)

WATERS DIFFERENTIATING BENEFITS INCLUDE:

- Comprehensive EAP
- Employee Circles for inclusion and connection

did you know?

Social connection improves physical health and mental and emotional well-being.



Waters™

At Waters, our work to improve human health and well-being extends to our own employee benefits programs. We are proud to provide comprehensive benefits that provide a wide range of support. For more details about the programs summarized here, please access [Inside Waters](#) and WatersWellnessNow.com.

Every effort has been made to ensure that the information in this guide is accurate. If, however, there is any discrepancy between this guide and the SPDs, plan documents, and/or any company policy, the applicable SPD, plan document, or company policy shall govern. To the extent that there is a discrepancy between a company policy and an SPD or plan document, the SPD or plan document shall govern. If necessary, the SPDs and the policies will be updated to reflect the benefits described in this guide. The provision of benefits does not guarantee continued employment. The company reserves the right to change, amend, or discontinue benefits at any time.



Women's Power Gap

Eos Foundation

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