



Resource guide for expectant parents

What you need to know about parental leave and your benefits from CVS Health® or MinuteClinic®

Starting and raising a family is a joyful, yet challenging time for new parents. Getting support shouldn't be.



This guide is for you if you or your spouse/partner are expecting a child. It has all the resources you need to help support you and your family throughout this exciting journey. Get help planning your next steps for:

- [Starting a family](#)
- [Time off and leave](#)
- [Preparing for baby](#)
- [Welcoming your child](#)
- [Returning from leave](#)



Key actions to take

- ✓ **Plan for your leave.** Contact the myLeave team to connect with a Case Manager as soon as you can. Visit [Colleague Zone \(ColleagueZone.CVS.com\)](https://ColleagueZone.CVS.com), search “Initiating a Leave of Absence” or call the HR Service Center at **1-888-694-7287 (TTY: 711)**.
- ✓ **Add your child to your coverage.** Within **60 days** of birth, adoption or foster placement, add your child as a dependent to your benefits coverage. You can make this update as a Life Event through the benefits enrollment system on [Colleague Zone \(ColleagueZone.CVS.com\)](https://ColleagueZone.CVS.com) > My applications > View all > Benefits – Your Benefit Coverage.
- ✓ **Prepare your return to work.** Consider any reasonable accommodations for your own medical conditions or disabilities, or lactation accommodations. Consider childcare options and emotional support you might need through our no-cost confidential counseling program (Resources For Living®) to help you transition when you return to the office.

Learn more about the programs and benefits in this guide

[Benefit Moments \(BenefitMoments.com\)](https://BenefitMoments.com) — This is where you’ll find an overview of all your health and wellness benefits. You’ll also find more parenting, caregiving and family resources. No login or password needed, so your spouse/partner can check out all the resources too.

[Colleague Zone \(ColleagueZone.CVS.com\)](https://ColleagueZone.CVS.com) — Visit our self-service portal to take action on your personalized HR and benefit enrollment information. You can WebChat or submit a ticket to the HR Service Center for additional assistance.

HR Service Center — Call **1-888-694-7287 (TTY: 711)**. Representatives are available Monday through Friday from 8:00 a.m. – 8:00 p.m. ET and 7:00 a.m. – 4:00 p.m. ET on Sundays and certain holidays.

This guide provides a brief overview of company benefits and is for informational purposes only. If there’s any difference between this guide and plan documents, official plan documents govern. CVS Health and MinuteClinic reserve the right to amend, modify or terminate all or part of its benefit plans at any time. This description isn’t an employment contract or guarantee. Colleagues may need to meet certain eligibility requirements to participate. Colleague contributions are not used to pay plan expenses for vendors or other service providers that are subsidiaries of CVS Health, except as may be permitted by ERISA. Union colleagues aren’t covered unless their collective bargaining agreement specifically provides for a benefit.

Starting a family

We offer a variety of programs and resources to give you peace of mind, whether you're expecting or just starting on your family building journey.

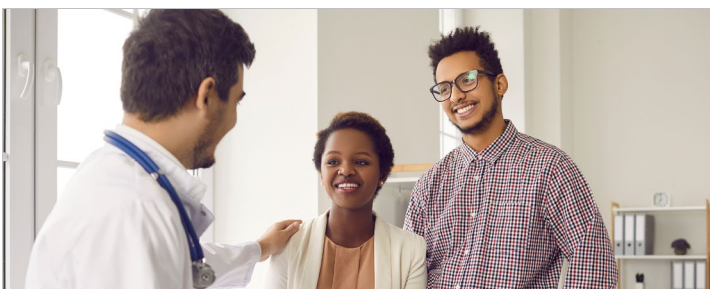
Get to know your family building benefit through Maven

If you work 30 or more hours per week and are eligible for CVS Health or MinuteClinic benefits (regardless of whether you enroll in CVS Health or MinuteClinic benefits), you and your spouse/partner have virtual 24/7 access to quality specialists across 35+ specialties on topics like family building, pregnancy, miscarriage/loss and postpartum support through the Maven digital health platform — all from the comfort of home.

Here's the support you'll receive with your Family Building Benefit:

- A personal Care Advocate to help you navigate the Maven digital health platform and connect you with specialists
- Unlimited video chat appointments and messaging with doctors, nurses and coaches across 35+ specialties, including fertility, mental health, OB-GYNs, midwives, high-risk obstetricians, nutritionists, lactation consultants and pediatrics
- Provider-led virtual classes and related articles — tailored to your journey
- Financial reimbursement up to a \$25,000 lifetime maximum for eligible expenses related to adoption, acquisition of donor material, surrogacy and doula services. Note: The \$25,000 lifetime maximum applies to expenses incurred beginning June 1, 2024. Colleagues hired June 1, 2024, and later have a one-year waiting period before becoming eligible to submit expenses for financial reimbursement.

You'll receive free **consultative support** for every step of your journey **related to these topics**:



Fertility and family building

- Preconception
- Egg freezing
- Fertility
- Adoption
- Surrogacy
- Doula (see more information about doula services on the next page)
- Mental health resources
- Spouse/partner support

Maternity and newborn care

- Pregnancy
- Postpartum care
- Virtual doulas and midwives
- Breast feeding and breast milk shipping support
- Infant sleep coaching
- Career coaching
- Miscarriage and loss
- Mental health resources
- Spouse/partner support

To learn more, visit [Maven Clinic \(MavenClinic.com/join/CVSHealth\)](https://MavenClinic.com/join/CVSHealth).

Doula services

Whether expecting your first child or your fifth, you may benefit from doula support during the prenatal, delivery or post-delivery period. A doula is a trained professional who provides you with physical and emotional support. While doulas don't deliver babies or give medical care, studies have shown they can play a key role in achieving healthy pregnancy outcomes.

Why should you consider a doula?

From helping you create a birth plan to attending your delivery, a doula can help you navigate the health care system, provide emotional support, and make sure your needs and preferences are heard throughout your pregnancy journey. A doula's personal and tailored support can be especially helpful for addressing challenges within communities of color and cultures, such as limited access to pregnancy and reproductive health care services.

Finding a trained doula

Ask your doctor for recommendations or search online through these organizations that train and certify doulas:

- [Doulas of North America \(DONA\)](https://dona.org) (dona.org)
- [Birthworks](https://birthworks.org) (birthworks.org)
- [Childbirth and Postpartum Professional Association \(CAPPA\)](https://cappa.net) (cappa.net)
- [Childbirth International](https://childbirthinternational.com) (childbirthinternational.com)
- [Commonsense Childbirth, Inc.](https://commonsensechildbirth.org) (commonsensechildbirth.org)
- [International Childbirth Education Association](https://icea.org) (icea.org)

Requests for family building benefit reimbursement

To request reimbursement for eligible **expenses related to adoption, acquisition of donor material, surrogacy and doula services**, visit [Maven Clinic](https://MavenClinic.com/join/CVSHealth) (MavenClinic.com/join/CVSHealth) or download the Maven Clinic app on your mobile device.* Start by activating your Maven account. Then, access Maven Wallet via the "Me" tab. You'll find FAQs and an overview of eligible expenses, the reimbursement process and more. Use the "Apply for Maven Wallet" button to submit your application to use Wallet.

To be reimbursed, you'll need to upload your receipts. For doula expenses, you'll also need to certify that the services submitted for reimbursement were provided by a birth or postpartum doula with up-to-date training and certification. Make sure your receipts include you or your spouse's/partner's name, the date of service and the amount. Your reimbursement will appear in your paycheck on an after-tax basis within 60 days of approval from Maven.

* Available to CVS Health and MinuteClinic benefit-eligible colleagues (regularly scheduled to work 30 or more hours per week) and their spouses/partners. Colleagues hired June 1, 2024, and later have a one-year waiting period before becoming eligible to submit expenses for financial reimbursement.



Aetna Enhanced Maternity Program®

If you're enrolled in an Aetna® medical plan through CVS Health or MinuteClinic, you can join the **Aetna Enhanced Maternity Program** at no cost. You'll get access to genetic counseling, screening and cost-effective genetic testing if you're struggling with infertility — no referral required.

Join the Aetna Enhanced Maternity Program for access to:

- Pre-pregnancy checklists, coverage details, breastfeeding and postpartum support, and baby-care tips
- 24/7 virtual care support from experienced maternity nurses
- Additional support from a doula, midwife, nutritionist and more
- A survey to help determine your risk for certain complications
- A personal nurse if you have health conditions that may affect your pregnancy
- Guidance and support to help stop smoking
- Phone-based genetic counseling and screenings, as well as convenient, confidential and cost-effective genetic testing
- A fertility advocate to help you navigate your fertility journey

Here's how to join:

- Text **BABY** to **66902** (message and data rates may apply)
- Enroll on [Aetna.com](https://www.aetna.com)
- Call **1-800-272-3531 (TTY: 711)** weekdays from 8 a.m. to 7 p.m. ET



Visit the Maternity Support Center

This personalized, no-cost resource is available through your Aetna member website and offers helpful information about the maternity journey. Whether you're planning for baby, already pregnant or post-delivery, it's where you can find:

- Pre-pregnancy checklists
- Coverage details, like ultrasound costs
- Breastfeeding and postpartum support
- Baby-care tips

Get the most from your CVS Health or MinuteClinic benefits

Hospital Indemnity Plan (Supplemental Health Plan)

If you're enrolled in the Hospital Indemnity Plan and plan to deliver at a hospital, this additional coverage provides you with a lump-sum benefit for your hospital admission and daily stays after the birth of your newborn. You'll need to file a claim through the Aetna Health® app or [Aetna Supplemental member portal \(MyAetnaSupplemental.com\)](https://www.aetna.com/MyAetnaSupplemental.com) to get reimbursed by check or direct deposit. For more information, call Aetna Voluntary at **1-800-607-3366 (TTY: 711)**.

Health Savings Plan/MyChoice Health Savings Plan

If you're enrolled in the Health Savings Plan (HSP)/MyChoice HSP, pay close attention to your medical plan out-of-pocket limits. Your HSP comes with a Health Savings Account (HSA), which lets you contribute pre-tax dollars to cover eligible out-of-pocket expenses related to care and delivery (up to the Internal Revenue Service (IRS) annual limit). You can change your HSA contribution amount any time on [Colleague Zone \(ColleagueZone.CVS.com\)](https://www.colleaguezone.com). Go to My applications > View all > Benefits – Your Benefit Coverage.

Emotional support

Preparing for baby doesn't stop with your physical health — your mental health is just as important. In addition to in-the-moment support and no cost confidential counseling, find resources and articles to help you plan for baby and ease into parenthood. Get support for topics like:

- Starting a family
- Pregnancy preparation
- Breastfeeding
- Postpartum depression or pregnancy loss

Receive concierge-style service to find the right care that best meets your needs. You and your household members have access to up to 20 free confidential counseling sessions per issue, per plan year.

To learn more:

- If you're a CVS Health colleague, visit [ResourcesForLiving.com/CVSHealth](https://www.ResourcesForLiving.com/CVSHealth)
- If you're a MinuteClinic colleague, visit [ResourcesForLiving.com/MinuteClinic](https://www.ResourcesForLiving.com/MinuteClinic)
- All colleagues and household members can call Resources For Living® at **1-800-789-8990 (TTY: 711)**, 24 hours a day, seven days a week.

Questions? We're here to help.

Get personalized help with benefit or claims questions, choosing providers, or support for complex health issues or big life changes. If you're enrolled in a CVS Health medical plan through Aetna, call Aetna One® Advocate at **1-800-558-0860 (TTY: 711)**. If you're a MinuteClinic colleague enrolled in a medical plan through Aetna, call the Aetna Concierge at **1-866-267-7073 (TTY: 711)** for assistance.

Time off and leave

The company offers different leave options for you to consider as you plan your family building journey. Get to know the different types and how they work.

Paid time off (PTO)

You can use accrued, available company-paid time off at 100% of your base pay. Your myLeave Case Manager will let you know about any state-specific rules. Know the company policy on carrying over time off and plan accordingly. Find time off policies on [Colleague Zone \(ColleagueZone.CVS.com\)](#) > Popular Topics > Time Away.

Short-term disability (STD)

If you're the birthing parent, your short-term disability (STD) benefits begin after a one-week elimination (waiting) period. They provide 80% of your Annual Benefits Base Rate (ABBR) for up to five weeks, based on medical necessity and eligibility. Your ABBR is equal to your base pay, plus an average of the last two years' paid bonus or commissions, if applicable. You can view your ABBR in the benefits enrollment system from [Colleague Zone \(ColleagueZone.CVS.com\)](#) > My applications > View all > Benefits – Your Benefit Coverage. During the elimination period, the myLeave team will automatically pay up to five days of accrued, unused PTO/vacation time unless prohibited by state regulations. Be sure to discuss this with your myLeave Case Manager.

Company Paid Parental Leave (PPL)

You're eligible for paid parental leave if you're a full-time colleague regularly scheduled to work 30 or more hours per week and have 12 continuous months of service. If your spouse/partner also works for the company, you can use this leave at the same time or separately.

A birthing parent can use paid parental leave after STD has ended. A non-birthing parent can take any time during the first 12 months of welcoming a child for bonding with a newborn, adoption or foster placement. You get up to four weeks of paid leave at 100% of your base salary. You also have the option to take your leave all at once or in one-week increments.

If you live in a state that offers paid parental benefits, you must apply for the state benefits and the company will make up the difference to bring you to 100%.

Paid parental leave runs concurrent with Family and Medical Leave Act (FMLA), state and company leave plans.

myLeave

myLeave is a self-service tool where you can initiate a Leave of Absence (LOA). You can also use it to extend or check the status of your leave and request a reasonable accommodation.

myLeave has a variety of resources for planning your time off and leave, including:

- Videos to help you learn about the LOA process and benefits that might be available to you.
- A colleague checklist outlining the steps to prepare for your leave.
- State-specific fact sheets if you work in a state that offers benefits for childbirth and/or bonding time. Learn what those benefits are, when they start and how to apply for them.

Find more information on our time off and leave policies on [Colleague Zone \(ColleagueZone.CVS.com\)](#) > Popular Topics > Leaves and Disability.

Family Medical Leave Act (FMLA), State and Company Leaves

FMLA: Whether for birth and/or care of your newborn or an immediate family member (spouse, child under age 18 or parent) with a serious health condition, or due to your own serious condition, FMLA lets eligible colleagues take up to 12 weeks of unpaid, job-protected leave in a rolling 12-month period. This leave runs concurrent with STD and/or PPL, along with applicable company leave time and most state leave (see below). You're also eligible to use paid time off during periods of unpaid time. To be eligible for FMLA, you need 12 months of service and 1,250 hours worked in the 12 months before the leave start date.

State Leave: You may be eligible for state leave for your recovery from child birth and/or bonding time with your child. Find state-specific policy information and fact sheets (that apply based on your work location) on [Colleague Zone \(ColleagueZone.CVS.com\)](http://ColleagueZone.CVS.com) by searching "State Specific Leave Plans." If you're eligible for state benefits, the time and/or benefit payments will typically integrate and run concurrently with our company leave policies.

Company Baby Bonding Leave: If you have at least 60 days of continuous service, you can take up to 16 weeks of unpaid leave within the first 12 months of your child's birth, adoption or foster placement. You must provide 30 days advance notice. **Where applicable, Company Baby Bonding Leave will run concurrently with FMLA, PPL and State Leave.**

Company Medical and Maternity Leave: If you are disabled due to a pregnancy-related condition, illness or disability, you can take up to 12 months in a 12-month period as long as you have at least 60 days of continuous service with the company. If you are pregnant, have a pregnancy-related condition or are recovering from birth, you are only eligible for this leave while you are disabled. Medical and maternity leave runs concurrent with applicable FMLA and state laws that may provide certain job protections. Unless otherwise protected under federal or state law, job protection status during these types of leaves may vary and may even change at any time during the leave for a variety of reasons, including a change in business needs. We'll notify you if there are any anticipated changes to your job protection status.

To learn more, visit [Colleague Zone \(ColleagueZone.CVS.com\)](http://ColleagueZone.CVS.com) > Popular Topics > Leaves and Disability or call the HR Service Center at **1-888-694-7287 (TTY: 711)**.

Example: Summary of time off and leave options

Percent of pay during leave (in weeks)

Week	1	2	3	4	5	6	7	8	9	10	11	12	
PTO	100%*												
STD**	Elimination period	80%											
PPL							100%						
FMLA	0%												

*Up to 5 days will be paid from accrued unused PTO if available and permitted by state regulations.

**Applicable to birthing parents and this may vary depending on specific circumstances.

Preparing for baby

We encourage you to take advantage of some great programs and resources to help you and your family prepare to welcome the newest member of your household.

Breast feeding support and supplies

If you're enrolled in a CVS Health or MinuteClinic medical plan through Aetna, you're eligible for lactation counseling, breast pumps and supplies at no cost. For assistance, contact Aetna One Advocate at **1-800-558-0860 (TTY: 711)**. MinuteClinic colleagues enrolled in a medical plan through Aetna should call the Aetna Concierge at **1-866-267-7073 (TTY: 711)**.



Financing for baby furniture and essentials

You have access to affordable financing options for a variety of baby items through our partner, Purchasing Power. You can purchase baby furniture and strollers with no credit checks, down payments or hidden fees. Your monthly payments are deducted from your paycheck with no interest.

For more information and to register for an account, visit [Purchasing Power \(CVSHealth.PurchasingPower.com\)](https://CVSHealth.PurchasingPower.com), or the [Benefit Extras website \(CVSHealthBenefitExtras.com\)](https://CVSHealthBenefitExtras.com).

Legal services to support your growing family

If you're enrolled in the legal services plan through LegalEASE, you get fully covered in-network assistance with family building-related legal issues for:

- Surrogacy representation
- Egg, sperm, or embryo donation
- Governmental agency, stepparent and international adoptions

For more information, visit [LegalEASE \(LegalEASEplan.com/CVS\)](https://LegalEASEplan.com/CVS). To learn more, call **1-866-458-7147** and reference "CVS Health."

Welcoming your child

Make sure to add your child to your health plan, update your beneficiaries and consider our additional resources to support you and your family during this life-changing transition.

Add your child to your benefits

Within **60 days** after birth or adoption, review your benefit elections and add your child to your existing coverage by filing a Life Event through **Colleague Zone (ColleagueZone.CVS.com)** > My applications > View all > Benefits – Your Benefit Coverage. Some additional things to consider:

- Make sure you're enrolled in medical, dental and vision plans that makes sense for your family.
- Review supplemental health coverage, including supplemental life and/or universal life insurance.
- Make changes to your Health Savings Account (HSA) and/or Flexible Spending Account (FSA).
- Contribute to a Dependent Care Flexible Spending Account if you plan to enroll your child in day care.

Once your child is added to your benefits, you'll have up to **60 days** to provide a copy of their birth certificate or legal documents reflecting adoption or legal custody to the HR Service Center. You'll have up to **90 days** to provide their social security number (SSN). If you don't make these Life Event elections within 60 days after birth or adoption, you'll have to wait for the next annual enrollment period to add your dependent to your coverage.

Update your beneficiaries

Make sure to update your beneficiaries under your life insurance, your 401(k) and any other policies. You can enroll in or change your supplemental life insurance and/or long-term disability (LTD) buy-up coverage at any time. Evidence of insurability may be required.

Visit **Colleague Zone (ColleagueZone.CVS.com)** > My applications > View all > Benefits – Your Benefit Coverage for details on eligible dependents and to make changes to your benefit elections.

Infant and toddler sleep support

Sleep coaches can help you address sleep challenges and develop a sleep training plan to help your child — and you — sleep through the night. Schedule an appointment with a **Maven Sleep Coach (MavenClinic.com/join/sleep)** at no cost.

Financial planning and coaching

Get information and one-on-one support from a certified financial coach on topics like budgeting, life insurance, saving for college and more. This service is available at no cost. Visit **Colleague Zone (ColleagueZone.CVS.com)** > My applications > View all > Financial Finesse or call **1-866-291-7134**.

Questions? We're here to help.

Get personalized help with benefit or claims questions, choosing providers, or support for complex health issues or big life changes. If you're enrolled in a CVS Health medical plan through Aetna, call Aetna One Advocate at **1-800-558-0860 (TTY: 711)**. If you're a MinuteClinic colleague enrolled in a medical plan through Aetna, call the Aetna Concierge at **1-866-267-7073 (TTY: 711)** for assistance.

Returning from leave

As a new parent, we encourage you to check out the variety of parenting resources to help make your return to work easier and support you and your family's total wellness.

Lactation accommodations for office and business travel

We offer reasonable break time and secluded space for pumping breast milk. Contact the Colleague Relations Reasonable Accommodations team 45 days before returning to work to ensure adequate space is available upon your return. Call the HR Service Center at **1-888-694-7287** (TTY: 711) and select Colleague Relations.

If you're nursing and need to travel for work, colleagues working 30 or more hours per week have the option to order a Pump & Carry Kit from Maven Milk. Use Maven Milk to coordinate all aspects of carrying (or shipping) your milk home to your baby while traveling for work. Aside from a designated Care Advocate, the Maven app also features telehealth connectivity to lactation specialists to assist you. Visit [Maven Clinic](https://MavenClinic.com/join/CVSHealth) (MavenClinic.com/join/CVSHealth) to get started.



Family & Caregivers Colleague Resource Group (CRG)

Join our growing network of colleagues and connect with other parents and caregivers to provide mutual support for the growth and development of healthy families. See the full list of CRGs as well as information on how to join on [Colleague Zone](https://ColleagueZone.CVS.com) (ColleagueZone.CVS.com) search "HR – Colleague Resource Groups (CRGs)."

Family support and back-up care

Bright Horizons™ offers preferred enrollment for your child with low copays at any of its centers nationwide.

When there's a disruption in your regular care schedule due to a daycare closure or sick caregiver, you can use Back-Up Care through Bright Horizons for quality center-based or in-home care.

To learn more:

- If you're a CVS Health colleague, visit clients.brighthouse.com/CVSHealth
- If you're a MinuteClinic colleague, visit clients.brighthouse.com/MinuteClinic
- All colleagues can also go to [Colleague Zone](https://ColleagueZone.CVS.com) (ColleagueZone.CVS.com) > My applications > View all > Bright Horizons Back-Up Care for more information.