




Planning for Baby

A Guide for Expecting Parents

 This guide only includes Mayo-sponsored leave information. If you are eligible for MN Paid Leave, please refer to this [alternate version](#).

WELCOME MESSAGE

Dear Colleague,

Whether you're welcoming a baby for the first time or you're a seasoned expert, we hope this guide helps you prepare for your growing family so you can spend less time stressing and more time celebrating.

This guide will help you prepare for baby's arrival, understand your leave options, choose benefits for your baby and support your successful return to work.

*If you have any questions after reviewing this planning guide, you may contact **HR Connect** online or at **888-266-0440**. For questions about short-term disability, paid parental benefit and leave of absence, please contact **Recovery and Claims Services** at **833-522-7857**.*

Sincerely,

Mayo Clinic Human Resources



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To-Do Checklist

TIMING	TO-DO
First Trimester	<ul style="list-style-type: none"> <input type="checkbox"/> Visit the Well-Being Intranet site for additional resources to support overall well-being. • Virtual Well-Being Workshops are available to help guide you to healthy habits. A wide range of topics, including self-care and parenting-related topics are covered.
Second Trimester	<ul style="list-style-type: none"> <input type="checkbox"/> Share your news with your manager and begin the conversation about your anticipated leave.
Third Trimester	<ul style="list-style-type: none"> <input type="checkbox"/> Submit your request for a Leave of Absence. You may also access the online request from mayoemployees.org when the Mayo intranet is not available. • Note: Submitting too early, may result in an initial decline of leave. Read the response from Recovery Claim Services closely. <input type="checkbox"/> Once your leave is approved, determine timekeeping codes for your leave and discuss with your manager. <input type="checkbox"/> Finalize your leave plan with your manager and coverage plans with coworkers.
When Baby Arrives	<ul style="list-style-type: none"> <input type="checkbox"/> Notify your manager and Recovery and Claims Services of the date of birth. This will allow your manager to update your leave dates appropriately and add your short term disability benefits if applicable. <input type="checkbox"/> Within 31 days after the birth, add baby to your benefit plans. <ul style="list-style-type: none"> • You can add baby by contacting HR Connect or by reporting a life event in Self-Service. • You do not need baby's Social Security number at the time of enrollment. • Note: Forms you complete at the hospital regarding insurance do not add your baby. <input type="checkbox"/> Contact Social Security Administration to request a Social Security number (SSN) for your dependent. Once received, update baby's record in Self-Service or call HR Connect. <input type="checkbox"/> Review your beneficiaries. Having a child may change your wishes related to who would receive your life insurance and retirement plan benefits. <ul style="list-style-type: none"> • For life insurance, go to prudential.com/mybenefits. • For pension, go to Your Pension Estimator, available on HR Connect or mayoemployees.org. • For your Fidelity retirement savings plan, go to netbenefits.com. <input type="checkbox"/> Review your W-4 tax withholdings. Adding a dependent may impact your federal and state tax withholdings. <ul style="list-style-type: none"> • You can make changes to your W-4 information anytime through Self-Service. <input type="checkbox"/> Enjoy the bonding time with baby!
Stay at Work/ Return to Work	<ul style="list-style-type: none"> <input type="checkbox"/> Review the Reasonable Accommodations for Pregnancy-Related Medical Conditions Policy and follow the Reasonable Accommodations Procedure if you need an accommodation to help you at work. <input type="checkbox"/> Visit the Employee/Learner Lactation page for lactation resources and information about lactation spaces available on campus. This is accessible outside of the Mayo Clinic Firewall. <input type="checkbox"/> Finalize your return to work plans with your manager. <input type="checkbox"/> Visit the Well-Being Intranet site for additional resources to support your return to work. <input type="checkbox"/> Review back-up/sick child care information in HR Connect.



Preparing for Baby's Arrival

As a Mayo Medical Plan participant, you have coverage for maternity care as follows when you visit an in-network provider. Your provider's billing office may bundle all services into one maternity care package and bill you after baby is born.

For more information on benefits coverage, please refer to the Benefits Booklet for your Mayo Medical Plan option. These documents may be found on [HR Connect](#) or through your [Medica.com/signin](#) member portal. You may also contact Medica customer service at 866-839-4015 for questions about covered services.

MAYO MEDICAL PLAN COVERAGE

SERVICE	EXAMPLES	WHAT YOU PAY	
		MAYO PREMIER & MAYO SELECT	MAYO CUSTOM
Prenatal services	Office visits, lab work, glucose screening, routine ultrasounds	\$0. The deductible does not apply.	100% until deductible is met; then 10% coinsurance
Labor & delivery services	Provider services, pain management services	100% until deductible is met; then 20% coinsurance	
Inpatient stay	Room & board, provider services	100% until deductible is met; then 20% coinsurance	
Postnatal services	Office visits, lactation consultations	\$0. The deductible does not apply.	

BREAST PUMP COVERAGE

As part of the Mayo Medical Plan's preventive care coverage, you may obtain a breast pump at no cost when you follow these guidelines:

- Non-hospital grade manual or electric breast pump
- Supplies to operate the pump
- Purchased at an in-network durable medical equipment (DME) provider
- Purchased with a prescription from your provider

This can be purchased before or after baby is born, as long as you have a prescription from your provider.

What is not covered:

- Hospital grade pump
- Accessories such as cooler, ice packs, milk bags
- Purchased from a non-DME provider
- Purchased without a prescription

Understanding Your Leave

Mayo Clinic recognizes the importance of time when it comes to healing from childbirth, and bonding and caring for your newborn. Leave of absence is available to meet these needs, as a combination of Mayo Clinic policies and benefits.

FAMILY MEDICAL LEAVE ACT (FMLA)

The Family Medical Leave Act (FMLA) is a federal law that entitles eligible employees to take unpaid, job-protected leave for specific family and medical reasons with continuation of benefits. Eligible employees may take up to 12 weeks of unpaid leave in a 12-month period and return to the same or equivalent position upon their return to work. Bonding with a new child is a qualifying event that allows up to 12 weeks of FMLA for both parents.

PAID PARENTAL LEAVE

Eligible parents are provided with 80 (prorated based on FTE) hours of paid leave following the birth or placement of adoption for a child(ren). The paid hours may be used in one 80-hour increment or two separate increments totaling 80 hours.

SHORT-TERM DISABILITY

Mayo Clinic short-term disability provides income protection during recovery from childbirth. The standard recovery period is six weeks, including a one-week waiting period followed by paid short-term disability. Benefits are prorated for part-time staff. Contact Recovery Claims and Services if additional recovery time is needed.

STD BENEFIT SCHEDULE*

CATEGORY	COMPLETED YEARS OF SERVICE BASED ON EMPLOYEE DATE	BENEFIT AMOUNT (HOURS)	BENEFIT AMOUNT (WEEKS)
Non-Exempt Full-Time	0-5	120 hours of full pay plus 400 hours at half pay (50% of the hourly)	3 weeks of full pay plus 10 weeks at half pay
	5+	520 hours of full pay	13 weeks
Exempt Full-Time	0+	520 hours of full pay	13 weeks
Patient Care RNs Full-Time* (*excluding Arizona and Florida)	0+	520 hours of full pay	13 weeks

*This schedule represents the maximum benefit allowed per employment year. The length of paid benefits is based on the qualifying medical condition.

Other important STD guidelines:

- Runs concurrently with FMLA leave
- Cannot be used for Mayo Clinic recognized holidays
- STD hours do not accrue PTO
- Balance renews on your employment anniversary pay period (as long as actively working)

PAID TIME OFF (PTO)

You may use any accrued Paid Time Off (PTO) for the STD waiting period and/or time off after the STD paid benefits are complete. If you do not use PTO for this time away, hours will be unpaid.

PAID SICK LEAVE

Based on your home address, you may be eligible for paid sick leave which runs concurrently with STD and PTO when available. For more information, please contact HR Connect.

Leave Examples

EXAMPLES WITH FAMILY MEDICAL LEAVE ACT (FMLA), PAID PARENTAL LEAVE (PPL), SHORT TERM DISABILITY (STD) AND PAID TIME OFF (PTO)

Example 1 — Samira, birthing parent

- 1.0 FTE non-exempt (hourly)
- Two years of service
- No health complications related to pregnancy or delivery

Samira is eligible for a twelve-week FMLA leave of absence and plans to take all twelve weeks off work. She has a full STD balance, however, because she is an hourly employee with less than five years of service, the first three weeks of STD benefits are paid at full pay and the remaining STD weeks are paid at half pay.

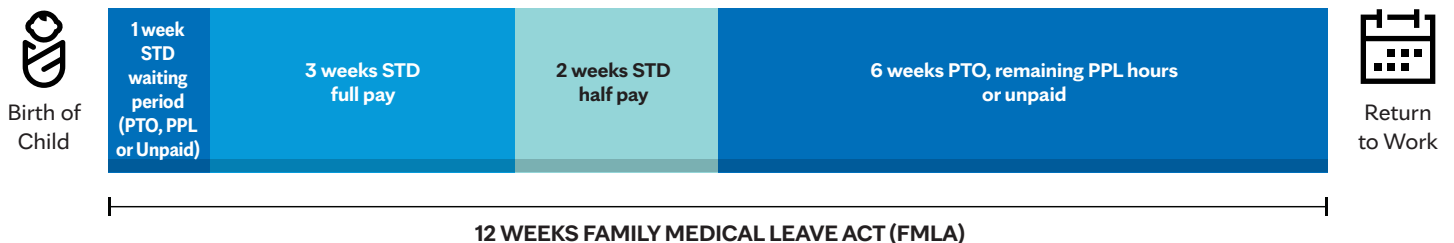
SAMIRA'S INCOME:

Week 1: One week (40 hour) STD waiting period during which disability benefits are not paid. Samira may use PTO, one week of her PPL, or she may choose to be unpaid during the STD waiting period.

Weeks 2 – 4: Samira's base income is replaced by STD on a full pay basis during weeks two through four.

Weeks 5 – 6: Samira's base income is replaced by STD on a half-pay basis during weeks five through six. (STD benefits paid at 50% may not be supplemented with PTO; however, if eligible, Samira may sell PTO to supplement the STD half pay.) At the end of week six, she has completed the qualified health condition period to recover from childbirth and is no longer eligible for STD benefits.

Weeks 7 – 12: Samira may choose to use her accrued PTO, remaining PPL hours, or to be unpaid during these weeks. She has completed her protected leave period under FMLA at the end of week twelve.





Example 2 — Alex, birthing parent

- 1.0 FTE exempt (salaried)
- Four years of service
- No health complications related to pregnancy or delivery

Alex is eligible for a twelve-week FMLA leave of absence and plans to take all twelve weeks off work. They have a full STD balance.

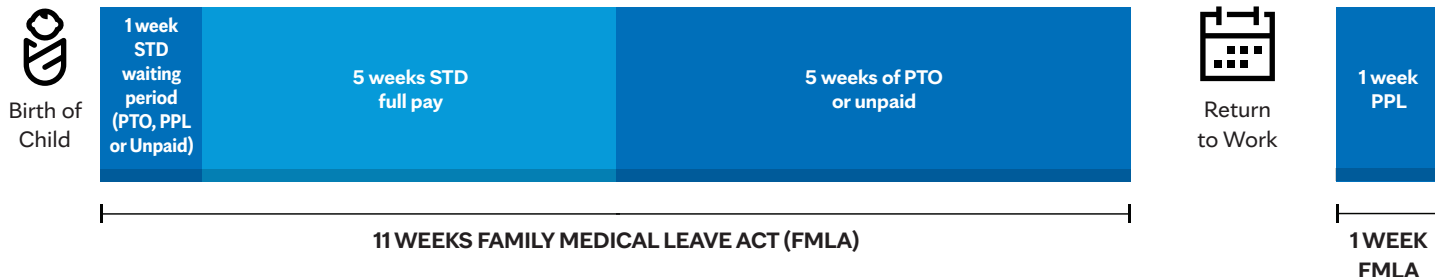
ALEX'S INCOME:

Week 1: One week (40 hour) STD waiting period during which disability benefits are not paid. Alex may use PTO, one week of their PPL, or they may choose to be unpaid during the STD waiting period.

Weeks 2 – 6: Alex's base income is replaced by STD during weeks two through six. At the end of week six, they have completed the qualified health condition period to recover from childbirth and is no longer eligible for STD benefits.

Weeks 7 – 11: Alex may choose to use their accrued PTO, or to be unpaid during these weeks. They have one week of PPL and FMLA remaining.

Week 20: Alex may request to use their remaining PPL and FMLA, per supervisor approval.



Example 3 — Jennifer, birthing parent

- **0.8 FTE non-exempt (hourly)**
- **Six years of service**
- **No health complications related to pregnancy or delivery**

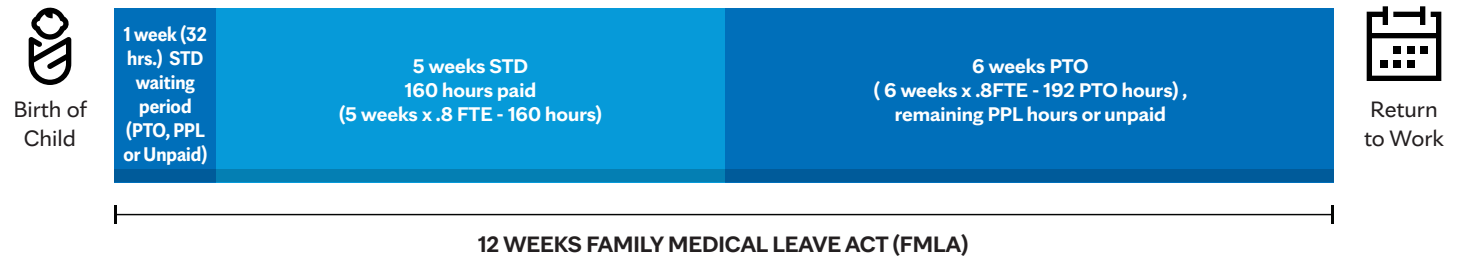
Jennifer is eligible for a twelve-week FMLA leave of absence and plans to take all twelve weeks off work. She has a full STD balance.

JENNIFER'S INCOME:

Week 1: One week (32 hour due to her FTE) STD waiting period (40-hour waiting period pro-rated due to less than 1.0 FTE) during which disability benefits are not paid. Jennifer may use PTO, one week of her PPL, or she may choose to be unpaid during the STD waiting period.

Weeks 2 – 6: Jennifer's base income is replaced by STD during weeks two through six. At the end of week six, she has completed the qualified health condition period to recover from childbirth and is no longer eligible for STD benefits.

Weeks 7 – 12: Jennifer may choose to use her accrued PTO, remaining PPL hours, or to be unpaid during these weeks. She has completed her protected leave period under FMLA at the end of week twelve.



Example 4 — Mariela, birthing parent

- **1.0 FTE non-exempt (hourly)**
- **Eight years of service**
- **Health complications occurred prior to birth but had a healthy delivery**

Mariela is eligible for a twelve-week FMLA leave of absence and plans to take all twelve weeks off work after the birth of her child. However, she has complications prior to the birth of her child and must be on bed rest for the remainder of her pregnancy, which turns out to be two weeks. Since FMLA provides only twelve weeks of protected leave, Mariela changes her plans and decides to be off work for only ten weeks after the birth of her child. (If requested, supervisors may be able to grant a personal leave for employees who have exhausted their FMLA.) She has a full STD balance.

MARIELA'S INCOME:

Week 1: 40-hour STD waiting period during which disability benefits are not paid. Mariela may use PTO or she may choose to be unpaid during the STD waiting period.

Week 2: Mariela's base income is replaced by STD since she is on leave for a serious health condition prior to childbirth.

Weeks 3 – 8: Following childbirth, Mariela's base income is replaced by STD during weeks three through eight. At the end of week eight, she has completed the qualified health condition period to recover from a healthy childbirth and is no longer eligible for STD benefits.

Weeks 9 – 12: Mariela may choose to use her accrued PTO, PPL, or to be unpaid during these weeks. She has completed her protected leave period under FMLA at the end of week twelve.



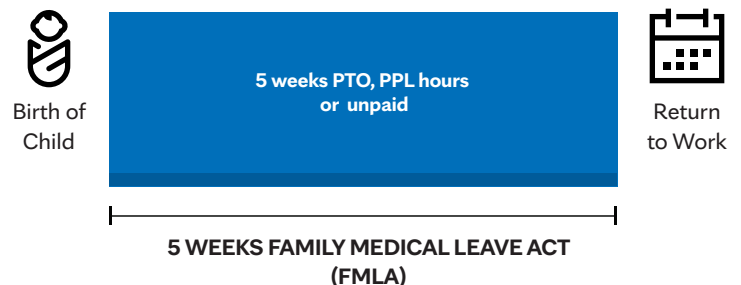
Example 5 — Jamie, non-birthing parent

- **Benefits-eligible employee**

Jamie, the non-birthing parent, is eligible for a twelve-week FMLA leave of absence, but plans to take only five weeks off work when baby is born. Since Jamie is not recovering from child birth, STD benefits are not available.

JAMIE'S INCOME:

Weeks 1 – 5: Jamie may choose to use accrued PTO, PPL hours, or to be unpaid during the approved FMLA period.



Choosing Benefits for Baby

Having a child is a qualifying event that allows you to make changes to your benefit elections. This section walks through each benefit plan to help you understand decisions you will need to make. **You must call HR Connect to add baby; coverage is not automatic.**

MAYO MEDICAL PLAN

- Mayo Medical Plan coverage for your baby goes into effect the date of birth, as long as you add the child to your plan within 31 days. You will receive new medical plan ID cards from Medica within two weeks from the date baby is added.
- You have the option to switch your Mayo Medical Plan option, and accumulators (deductible, out-of-pocket maximum) transfer to the new option.
- Under all three Mayo Medical Plan options, preventive care services for baby are covered 100% when performed by an in-network provider. Examples include well-baby visits, immunizations, and routine hearing exam.
- Under Mayo Premier and Mayo Select, there is no copayment for primary care office visits.

DENTAL/VISION PLANS

Mayo Reimbursement Account (MRA)

- Add baby within 31 days or wait until a future Open Enrollment period

Delta Dental

- Add baby anytime up to 30 days after 3rd birthday

Vision Care Plan

- Add baby within 31 days or wait until a future Open Enrollment period

VOLUNTARY BENEFITS

- Accident, Critical Illness, and Hospital Indemnity Insurance plans available
- If parent is currently enrolled, coverage goes into effect the date of birth, as long as you add the child to your plan within 31 days
- If you elect new coverage for yourself and child, coverage will begin when you actively return to work

FLEXIBLE SPENDING ACCOUNTS (FSA)

- Annual election amount is divided by remaining pay periods in the calendar year and deducted from future paychecks pre-tax

Health Care FSA

- Must enroll in or make changes to annual election within 31 days
- Can elect up to annual maximum per employee per calendar year
- Reimburse for eligible health care expenses

Dependent Care FSA

- Can enroll in or make changes to annual election within 31 days of returning to work. Returning from leave is a qualifying event for this benefit only.
- Can elect up to annual maximum per household per calendar year
- Reimburse for eligible dependent care expenses

LIFE INSURANCE

- As long as parent is enrolled in Voluntary Group Universal Life, child can be covered for \$10,000 from moment of live birth. There is no cost for child coverage under this plan.
- If parent is not enrolled in Voluntary Group Universal Life, child can be covered under the Dependent Life plan. Coverage is available in increments of \$10,000, up to \$50,000, and the monthly premium is \$0.100 per \$1,000 of coverage.
- Can add child coverage anytime; no Evidence of Insurability required.



Returning to Work

Returning to work after your leave can be challenging and Mayo provides several resources to support this transition.

Back Up Child and Adult Care

Mayo Clinic recognizes the challenges of balancing work and family and provides several benefits through Bright Horizons to help you care for your children, teens, adult and elderly family members. When your regular care arrangements are unavailable and you need to be at work, high-quality back-up child and adult care is available to benefit eligible employees.

Learn more at hrbenefits.mayo.edu/home/work-life-balance.

RESOURCE	DESCRIPTION	MORE INFO
Accommodations	Information regarding accommodations to help you stay at work/return to work	Reasonable Accommodations for Pregnancy-Related Medical Conditions Policy and Reasonable Accommodations Procedure
Employee Assistance Program (EAP)	Free short-term counseling and resources for you and your immediate family members.	https://mentalhealthandwellbeing.mayo.edu/
Lactation Resources	Information about lactation rooms, policies, and education.	connect.employees.mayo.edu/page/employee-lactation/
Mayo Employee Resource Groups (MERGs)	Join a group, make connections, find support.	intranet.mayo.edu/charlie/diversity/mayo-employee-resource-groups/

Resources

HR Connect online

- Search any keyword (e.g. baby) to find related articles with more information
- Available from the Mayo intranet home page or at mayoemployees.org when Mayo intranet is not available

HR Connect by phone

- 888-266-0440
- Need Employee ID and PIN

Recovery Claims and Services

- To access outside the Mayo firewall, click [here](#).
- 833-522-7857

Medica

- Third-party administrator for the Mayo Medical Plan
- Will mail you new plan ID cards within two weeks of baby being added
- Use the online member portal to view claims, review Explanation of Benefits, and track dollars paid towards your plan deductible and out-of-pocket maximum
- medica.com/signin
- 866-839-4015

Medica ONESource

- Third-party administrator for reimbursement accounts (Flexible Spending Accounts, Mayo Reimbursement Account)
- Mobile app available
- 866-839-4015 (option 2)

Legal Summary

This course is a high-level summary of certain Mayo Clinic benefits. The summary may or may not be applicable to union employees. It is intended for general information purposes only and should not be considered legal, investment or other benefits advice. This presentation is not a legal summary plan description or plan document. If there is a conflict with this information and an official plan document, the official plan document is controlling. Mayo Clinic reserves the right to terminate or amend the plans at any time, in whole or in part, for any reason. Any such amendment for termination may apply to current and future participants, current and future retirees, covered spouses, beneficiaries and dependents. Please refer to the Summary Plan Description for eligibility requirements for each plan as certain employment categories may or may not be included in coverage.

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