



# THE ESSENTIAL GUIDE TO Parent and Family Resources



At Lubrizol, we believe caring for our employees means offering a benefits program (part of your total rewards package) to help support you and your family's health and well-being.

If you are considering adding a child to your family, this guide will introduce you to some of the Lubrizol benefits and resources beneficial to new parents and parents-to-be. It also includes helpful checklists and important contact information.

From the moment you start thinking about having a child, to planning your return to work, Lubrizol is here to support you.

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### Start Your Journey with BenefitBump

Maximize your Lubrizol benefits and get help navigating the logistics of growing your family with BenefitBump, a confidential service provided by Lubrizol. With BenefitBump, you get:

- A dedicated Care Navigator to support you on your life-changing journey to parenthood,
- Help to understand your Lubrizol benefits and connect with the valuable programs Lubrizol offers for your health and financial well-being,
- Important educational reminders, tips, and support before, during and after pregnancy or adoption,
- Advocacy and support when planning your leave and return to work and
- Emotional support and stress management for the whole family during this exciting (but stressful) transition

Get started now. Register at [mybenefitbump.com](https://mybenefitbump.com) (invitation code: Lubrizol), download the BenefitBump mobile app or call **888-286-7314**.

## SUPPORT FOR YOU AND YOUR CHILD'S HEALTH AND WELL-BEING

### Fertility Benefits

If you are enrolled in a Lubrizol medical plan, your coverage includes infertility treatment services, as well as fertility preservation. You must enroll in Optum's Fertility Solutions Program Centers of Excellence Program for treatment to be covered. Call **866-774-4626** to enroll.

### Adoption Lifetime Assistance

Lubrizol's adoption benefit reimburses you up to \$10,000 lifetime maximum for expenses (e.g., agency and attorney fees) related to the adoption of a non-relative child under the age of 18 or who is physically or mentally incapable of caring for himself/herself. Please submit a benefits request through **MyHR** to learn more.

### Included Health Maternity/Newborn Care Program

The Maternity/Newborn Connected Care Program is here to manage your medical, social, and behavioral health needs throughout your pregnancy and beyond. Included Health will work with you and your support network, local providers, and other local resources to help improve outcomes for everyone, not just those who may be considered high-risk. Some of the services Included Health provides include:

- Specialized maternity and pediatric clinicians to help provide education on prenatal care, labor and delivery, lactation support, and newborn care,
- Early assessment to identify risks and set health goals,
- Clinical education and follow-up to promote progress toward health goals,
- Care coordination to new high-quality providers/specialists and
- Navigation to other health benefits or to local/federal programs

To take advantage, download the **Included Health app**, visit [go.lubrizol.com/includedhealth](https://go.lubrizol.com/includedhealth) (single sign on) or [includedhealth.com/lubrizol](https://includedhealth.com/lubrizol) (outside the Lubrizol network) to chat with a Care Coordinator, or call **855-431-5532** to speak with a Care Coordinator.

### Included Health Medical and Behavioral Health Virtual Visits

Get on-demand care for a wide range of common medical conditions from Included Health's multidisciplinary team of licensed clinicians. Connect with a board-certified provider at any time of day or night. To take advantage, download the **Included Health app** and click "Get Care."

### Essentials Balance Program

The Essentials Balance Program, your employee assistance program through Optum, offers you and your family members free and confidential access to counseling services, financial and legal advice, family and relationship support, and more. Resources are free, confidential, and available 24/7. Visit [liveandworkwell.com](https://liveandworkwell.com) or call **866-248-4094** to learn more. Access code: Lubrizol.

### Get Help Navigating Your Benefits

For help with understanding and maximizing the programs and resources Lubrizol offers you, contact BenefitBump at **888-286-7314**. A dedicated Care Navigator will answer your questions and provide the support you need.

## SUPPORT FOR YOUR FINANCIAL WELL-BEING

### Health Savings Account (HSA)

An HSA is a smart way to save and pay for eligible health care costs tax-free. You may be eligible for an HSA if you are enrolled in a Lubrizol medical plan. Visit [irs.gov](https://www.irs.gov) for information about eligible expenses and annual contribution limits. The HSA is administered by Optum Bank.

### Dependent Care Account (DCA)

The DCA helps you pay for eligible dependent care-related expenses, including day care for your child, with pre-tax dollars. You can enroll in the DCA within 30 days of a qualified family status change (e.g., the birth or adoption of a child). If you are already enrolled, you may increase your contribution within 30 days of the birth or adoption of your child. The DCA is administered by UMR.

Keep in mind the DCA is a use it or lose it type of account. Visit [irs.gov](https://www.irs.gov) for information about eligible expenses and contribution limits. To learn more, visit [benefits.lubrizol.com/resources](https://benefits.lubrizol.com/resources).

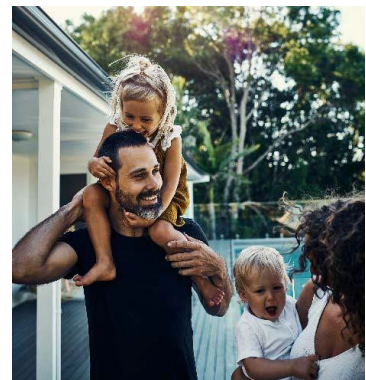
### Supplemental Life Insurance

Supplemental life insurance can provide additional financial protection for you and your growing family. As part of annual enrollment for your benefits, you can purchase supplemental term life insurance through Securian for your spouse/eligible domestic partner and your/your domestic partner's eligible child(ren). You pay the coverage cost through payroll deductions. Coverage can be elected for a newborn or adopted child within 30 days of the birth or adoption date.

## Your Retirement Plans

### Update Your Beneficiaries

Make sure your beneficiaries for your retirement savings account, life and supplemental life insurance, and any other financial benefits you may have, are up to date.



Now is a good opportunity to review your retirement plans. Visit [myLubrizolRetirement.com](https://myLubrizolRetirement.com) to review The Lubrizol Corporation Employees' Profit Sharing and Savings Plan (401(k)) and adjust your contributions or allocations as applicable. If you are a member of The Lubrizol Age-Weighted Defined Contribution plan, you can review your allocations and make changes at [myLubrizolRetirement.com](https://myLubrizolRetirement.com). For more information about both plans, visit [benefits.lubrizol.com/retirement](https://benefits.lubrizol.com/retirement).

## SUPPORT FOR YOUR LEAVE TIME

### Federal Family and Medical Leave Act (FMLA)

Under FMLA, eligible employees can take up to 12 weeks of unpaid leave in a 12-month period for a variety of reasons, including the birth or adoption of a child.

### Parental Leave

Lubrizol's **parental leave** benefit provides time off so you can bond with your newborn, adopted child or child placed in foster care. Primary Caregivers can receive six weeks of paid leave, and Secondary Caregivers can receive four weeks of paid leave. Paid parental leave must be used in one-week increments (does not need to be Monday through Friday) and may be taken at any time within the first year of the child's birth or placement.

Caregiver	Description	Length of Leave
Primary Caregiver	During your parental leave, you will have the greatest responsibility for the daily care and rearing of a child.	Six weeks Used in one-week increments
Secondary Caregiver	During your parental leave, you will have parental responsibility for the child, but you will not be the Primary Caregiver.	Four weeks Used in one-week increments

### Paid Sick and Family Leave

Lubrizol's **Paid Sick and Family Leave** benefit lets you take paid time off to care for yourself or a family member. Eligible absences include illness, medical appointments, events related to your child's health, etc. You may use Paid Sick and Family Leave in one-hour increments. If your site attendance policy allows and after discussing with your manager, you may use vacation time once you exhaust your Paid Sick and Family Leave hours. Refer to the Paid Sick and Family Leave Policy (HR-01-46) in myHRr.

### Short Term Disability (STD)

STD covers the medical portion of your leave following the birth of your child. While you are on STD, you will receive 100% of your eligible base pay for the entirety of your leave.

#### Get Help Coordinating a Leave

Coordinating a leave of absence can be confusing. Your BenefitBump Care Navigator (888-286-7314) can make the process of planning your leave and return to work easier by helping you understand Lubrizol's time off programs.



## SUPPORT FOR YOUR RETURN TO WORK

### Flexible Work Arrangements

Work flexibility can be especially important when you have a child. Lubrizol supports flexible work arrangements and encourages role-based flexibility, including varying work time, job role and workplace. If you are interested in a flexible work arrangement, have an open discussion with your manager or supervisor about possibilities based on your work/life situation. Flexible work arrangements will not work for every employee, role, or department. Please refer to Lubrizol's flexible work philosophy and options for employees in [MyHR](#).

### Child Care Resources

The *Essentials* Balance Program, your employee assistance program (EAP) through Optum, can help you find licensed childcare centers and family daycare homes. You can [search online for a provider in your state](#), call **866-248-4094** to talk to a specialist who can help you with your search, or [request a childcare search](#). The EAP also provides checklists to help you choose the right provider for your infant, toddler, preschooler and/or school-age child(ren). Browse as a guest and use access code "Lubrizol".

### Local Resources

Your work location may have additional resources available to support your return to work, including lactation rooms, product/service discounts, etc. Please talk to your local HR partner regarding available resources.



### Get Support Returning to Work

Your BenefitBump Care Navigator can help you with the adjustment of returning to work.

## NEW PARENT CHECKLIST

### Thinking about having a child?

- Consider signing up for BenefitBump by visiting [mybenefitbump.com](https://mybenefitbump.com) (invitation code: Lubrizol) or by calling **888-286-7314** for help navigating your entire parenthood journey.
- Review your medical plan to understand your benefits, including fertility services.
- Review your benefits and policies, including parental leave, STD, FMLA, Paid Sick and Family Leave, adoption benefits, and flexible work arrangements on [MyHR](#).
- Learn about resources available through the *Essentials* Balance Program.

### Are you expecting?

- If you are enrolled in a Lubrizol medical plan, consider calling Included Health for health care coordination. Call **855-431-5532** to speak with a Care Coordinator.
- Discuss your leave plans with your manager. Parental Leave requests must be directed to and approved by your manager at least 30 days prior to the leave (or as soon as practical if the leave is not foreseeable). After you obtain your manager's approval, inform The Hartford at **866-712-3510**.

### 30 days before your due date:

- Contact The Hartford to initiate your STD leave, FMLA and parental leave. You will need the following information when you call **866-712-3510**:
  - Your name, address, and other key identification information,
  - Name of your department and date of your last full day of active work,
  - Nature of your leave request,
  - Your expected delivery date and
  - Your treating physician's name, address, phone, and FAX numbers.
- Inform The Hartford and your manager if your physician declares you disabled prior to delivery.

### After your baby is born:

- Contact The Hartford at **866-712-3510** to provide the date of birth and the method of delivery.
- The birth of a child is a qualified family status change that allows you to make certain changes to your benefit elections. You may:
  - **Add your new child to your medical coverage** within 60 days.
  - Increase your Health Savings Account contributions.
  - Enroll in the Dependent Care Account or increase your contribution within 30 days.
  - Enroll your new child in supplemental term life insurance coverage within 30 days.
- Review and update your tax withholding as needed.
- Review and update your beneficiary designations as needed:**
  - Basic and Supplemental Term Life and/or
  - Lubrizol's 401(k) Plan

### Before you return to work

- Check in with your Lubrizol site medical department or site HR partner if you were on a medical leave at any point of your absence.

### After you return to work

- Meet with your manager to:
  - Ask if a lactation room is available, if desired.
  - Propose flexible work arrangements, if desired.
  - Discuss how your return is going.

## PATERNITY/PARTNER CHECKLIST

### Thinking about having a child?

- Consider signing up for BenefitBump by visiting [mybenefitbump.com](https://mybenefitbump.com) (invitation code: Lubrizol) or by calling **888-286-7314** for help navigating your entire parenthood journey.
- Review your medical plan to understand your benefits, including fertility services.
- Review your benefits and policies like parental leave, FMLA, Paid Sick and Family Leave, adoption benefits, and flexible work arrangements on [MyHR](#).
- Learn about resources available through the *Essentials* Balance Program.



### Early pregnancy?

- If you and your partner are enrolled in a Lubrizol medical plan, encourage your partner to call Included Health for healthcare coordination. Call **1-855-431-5532** to speak with a Care Coordinator.
- Discuss your parental leave plans with your manager. Requests must be directed to and approved by your manager at least 30 days prior to the leave (or as soon as practical if the leave is not foreseeable). After you obtain your manager's approval, you must inform The Hartford at **866-712-3510**.

### 30 days before you plan to use FMLA/parental leave:

- Contact The Hartford at **866-712-3510** to initiate your FMLA and parental leave. You will need the following information when you call:
  - Your name, address, and other key identification information,
  - Name of your department and date of your last full day of active work and
  - Nature of your leave request.

### After your baby is born

- If you have not already done so, contact The Hartford **866-712-3510** to inform them of the date of birth and any changes to the dates of your planned parental leave.
- The birth of a child is a qualified family status change that allows you to make certain changes to your benefit elections within 60 days. You may:
  - **Add your new child to your medical coverage,**
  - Increase your Health Savings Account contributions,
  - Enroll in the Dependent Care Account or increase your contribution and
  - Enroll your new child in supplemental term life insurance coverage.
- Review and update your tax withholding as needed.
- Review and update your beneficiary designations as needed.**
  - Basic and Supplemental Term Life and/or
  - Lubrizol's 401(k) Plan

### After you return to work

- Meet with your manager to:
  - Propose flexible work arrangements, if desired.
  - Discuss how your return is going.



## PARENT CHECKLIST FOR ADOPTION OR FOSTERING

### Thinking about adoption or fostering?

- Consider signing up for BenefitBump by visiting [mybenefitbump.com](https://mybenefitbump.com) (invitation code: Lubrizol) or by calling **888-286-7314** for help navigating your entire parenthood journey.
- Review your medical plan to understand your benefits.
- Review your benefits and policies like parental leave, FMLA, Paid Sick and Family Leave, adoption benefits, and flexible work arrangements [MyHR](#).
- Learn about resources available through the *Essentials* Balance Program.



### Early in the adoption or fostering process:

- Discuss your parental leave plans with your manager. Requests must be directed to and approved by your manager at least 30 days prior to the leave (or as soon as practical if the leave is not foreseeable). After you obtain your manager's approval, you must inform The Hartford at **866-712-3510**.

### 30 days before you plan to use FMLA/parental leave:

- Contact The Hartford to initiate your FMLA and parental leave. You will need the following information when you call:
  - Your name, address, and other key identification information,
  - Name of your department and date of your last full day of active work and
  - Nature of your leave request.

### After adoption or fostering

- If you have not already done so, contact The Hartford to inform them of the date of birth, adoption or placement, and any changes to the dates of your planned parental leave.
- The birth, adoption or fostering of a child is a qualified family status change that allows you to make certain changes to your benefit elections within 60 days. You may:
  - **Add your new child to your medical, dental and/or vision coverage,**
  - Increase your Health Savings Account contributions,
  - Enroll in the Dependent Care Account or increase your contribution,
  - Enroll your new child in supplemental term life insurance coverage.
- Review and update your tax withholding as needed.
- Review and update your beneficiary designations as needed.**
  - Basic and Supplemental Term Life and/or
  - Lubrizol's 401(k) Plan

### After you return to work

- Meet with your manager to:
  - Propose flexible work arrangements, if desired.
  - Discuss how your return is going.

## IMPORTANT RESOURCES

When you need ...	Contact ...
<b>General Resources</b>	
Help navigating the logistics of growing your family, maximizing your Lubrizol benefits, managing stress, coordinating a leave, and returning to work.	<b>BenefitBump</b> <a href="http://mybenefitbump.com">mybenefitbump.com</a> Download on the <a href="#">App Store</a> or <a href="#">Google Play</a> Code: Lubrizol <b>888-286-7314</b>
Benefit resources, including enrollment tools, contacts, support documents and more.	<a href="http://benefits.lubrizol.com/resources">benefits.lubrizol.com/resources</a>
Answers to questions related to a leave of absence.	<b>Leave Management Information</b> For employees on leave: <a href="mailto:LeaveManagement@Lubrizol.com">LeaveManagement@Lubrizol.com</a> For active employees: <a href="#">MyHR</a>
<ul style="list-style-type: none"> <li>Request parental leave or file a claim,</li> <li>Request Family and Medical Leave or file a claim,</li> <li>Request Short Term Disability or file a claim.</li> </ul>	<b>The Hartford</b> <b>866-712-3510</b> , IVR available 24/7
<ul style="list-style-type: none"> <li>Add your child to your medical plan,</li> <li>Change your beneficiary,</li> <li>Enroll in the DCA or increase your contribution,</li> <li>Enroll in an HSA or increase your contribution,</li> <li>Purchase or increase supplemental term life insurance.</li> </ul>	<b>Lubrizol Benefits Center</b> <a href="http://Lubrizol.BenefitsNow.com">Lubrizol.BenefitsNow.com</a> <b>844-747-1641</b>
<ul style="list-style-type: none"> <li>Answers to medical-related benefit questions,</li> <li>Find network providers,</li> <li>Help to resolve insurance-related issues.</li> </ul>	<b>Included Health</b> <a href="http://includedhealth.com/lubrizol">includedhealth.com/lubrizol</a> <b>1-855-431-5532</b> , 24/7
Review or change your tax withholding	Visit the payroll page on <a href="#">MyHR</a> .
<b>Health Resources</b>	
Fertility services, information, and support.	Enroll in the UnitedHealthcare <b>Fertility Solutions Program — Centers of Excellence Program</b> or contact the <b>Fertility Solutions Program Nurse Team: 866-774-4626</b> Manage your medical, social, and behavioral health needs throughout your pregnancy and beyond with <b>Included Health’s Maternity/Newborn Care Program</b> . Download <a href="#">Included Health’s app</a> , visit <a href="http://go.lubrizol.com/includedhealth">go.lubrizol.com/includedhealth</a> (single sign on) or <a href="http://includedhealth.com/lubrizol">includedhealth.com/lubrizol</a> (outside the Lubrizol network) or chat with a Care Coordinator at <b>855-431-5532</b> .
See a doctor using your mobile phone or computer for diagnosis and treatment of a non-emergency medical condition.	<b>Included Health Medical and Behavioral Health Virtual Visits.</b> Download the <a href="#">Included Health mobile app</a> and click “Get Care.”
<b>Parenting and Emotional Well-Being Resources</b>	
Support and information to help you manage life’s challenges, such as parenting and family issues; childcare support; depression, anxiety and stress.	Lubrizol’s <i>Essentials</i> Balance Program <a href="http://liveandworkwell.com">liveandworkwell.com</a> <b>866-248-4094</b>
<b>Financial Well-Being Resources</b>	
<ul style="list-style-type: none"> <li>Access and manage Lubrizol’s 401(k) Plan,</li> <li>Change your beneficiary and</li> <li>Professional investment advice and/or financial planning assistance.</li> </ul>	<b>Empower Retirement</b> <a href="http://myLubrizolRetirement.com">myLubrizolRetirement.com</a> <b>833-698-0797</b>

## **ABOUT THIS GUIDE**

This guide provides a high-level overview of some of the Lubrizol benefits and resources beneficial to new parents and parents-to-be. It is not intended to be all-inclusive. For additional details on the information in this guide, please refer to [benefits.lubrizol.com](https://benefits.lubrizol.com).

If there are any conflicts between the information provided in this communication and the legal plan documents, the legal plan documents will govern. Participation in the benefits program and eligibility for the benefits described in this guide are determined under the legal plan documents, as they may be amended from time to time, and applicable law. Participation in the benefits program does not constitute a right to continued employment with Lubrizol. While it is Lubrizol's intent to continue these programs, we reserve the right to amend or terminate them at any time for any reason. Although one or more of the plans described in this communication are intended to meet certain requirements of existing federal tax laws, we cannot guarantee the tax treatment as to any plan participant. This communication should not be construed as tax or legal advice. If there is any doubt, you should consult your own attorney or tax advisor. To better direct you to resources, Included Health will ask you questions related to your preferences. You can opt out of these questions. Included Health does not share your preferences with Lubrizol.