EQUIFAX

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Paid Parental Leave for Birth Moms

To bond with a child following birth, birth moms get at least 12 weeks of paid time off.

Additional leave is provided when two or more children are born at the same time or following a caesarean delivery.

Here's how it works:

6 to 8 Weeks of Short-Term Disability (STD) —

From the delivery date, birth moms get six weeks paid leave for natural births or eight weeks of paid leave for caesarean section deliveries. Up to 90 additional days are available, if medically approved. 6 to 9 Weeks of Paid Parental Leave — In

addition to STD coverage, birth moms get six weeks of paid time off following the birth of one child, or nine weeks of paid time off following the birth of more than one child (twins, triplets, etc.).



Additional Forms of Leave

In addition to your Paid Parental Leave, birth moms may have access to additional forms of leave through these policies.

Vacation or PTO

Refer to the **policy** on People Link for details.

Unpaid Family Medical Leave

You may be eligible for up to 12 weeks of concurrent coverage according to the terms of the Equifax Family Medical Leave Policy. <u>Refer to the</u> <u>policy on People Link for details</u>.

Leave Before Birth

Paid time off coverage under STD is available before the birth but only if medically necessary.

When You Can Take the Leave

The leave must be taken within the first 12 months of the birth of the child. You can choose to use this time all at once, or intermittently in increments of at least two weeks at a time.





Eligibility

To be eligible for Paid Parental Leave, you must satisfy all of the following as of the first day that the Paid Parental Leave begins, or is expected to begin.

- You must be actively employed as a U.S. employee.
- You must be regularly scheduled to work at least 25 hours per week.
- You must have satisfied the waiting period requirement (the first of the month following date of hire or rehire).
- You must have incurred a Qualifying Family Event while actively employed by Equifax and after satisfying the waiting period requirement.



Does Your Spouse or Domestic Partner Work for Equifax, Too?

If you and your spouse or domestic partner want to take Paid Parental Leave, you each have six weeks of paid leave time.

Following a multiple birth (twins, triplets, etc.), you each have nine weeks of paid leave time.

Your Pay

You will receive your pay from Equifax on the normal bi-weekly payroll schedule. If you do not receive your pay, email <u>AskHR@equifax.com</u>. Use "Paid Parental Leave – Missing Pay" as your email subject line.

Amount of Your Pay

Short-Term Disability (STD) coverage pays birth moms a percentage of their eligible base pay, following the birth of the child.

Paid Parental Leave ensures birth moms receive 100% of eligible base pay following the birth of their child(ren).

What Is Eligible Base Pay?

Your eligible base pay is your annualized bi-weekly base rate of pay in effect immediately prior to the date that your Paid Parental Leave begins or is expected to begin.



Paid Parental Leave Boosts Your STD Benefit

STD normally pays 100% of eligible base pay only for the first week of your leave, and 70% of your eligible base pay thereafter. Paid Parental Leave boosts your STD benefit to ensure birth moms continue to receive 100% of their eligible base pay. This is sometimes referred to as "topping-up."

Paid time off coverage under STD is available before the birth only if medically necessary and will not be "topped-up" to 100%.



Planning and Support Checklists

Use the checklists on the following pages to ensure everything goes smoothly as you prepare for, take, and return from your Paid Parental Leave.

When You Find Out



Understand your healthcare coverage. Visit People Link or <u>efxhealthywealthywise.com</u>.

Participate in the <u>Cigna Healthy Babies Program</u>, which provides special care for mom and child during maternity if you're enrolled in an Equifax medical plan. You can earn a \$75 or \$150 wellness reward for participating in the program.

Review the <u>vacation policy</u> and log on to <u>Workday</u> to see your available time off, if you are non-exempt.

Visit People Link to learn more about when and how to request Family Medical Leave and Short-Term Disability.

When you are ready to share the news, meet with your manager to discuss your leave plans.

Think about your potential child care needs. Even though it sounds early, many places have long wait lists. Our Employee Assistance Program, administered by LifeWorks, (Username: Equifax; Password: lifeworks) can help you identify options.

Ask your local HR Business Partner about quiet and mother's room options at your location for comfortable amenities for expectant mothers.

Click the box to mark complete.

Scheduling Your Leave

Initiate your leave claim at least four weeks before your anticipated delivery date by calling Lincoln Financial Group at **888-398-6338** or visiting mylincolnportal.com. (Click "Register for an account" and enter Equifax01 as your Company Code.)

As part of your leave request, Lincoln Financial Group will ask you for the following (not all of this information will be immediately available; however, it should be provided post-delivery):

- Dates of the requested leave
- Your child's name
- Your relationship to the child
- The date of the child's birth
- A copy of a newborn child's birth certificate or other proof of birth

Preparing for Your New Arrival

Find a pediatrician. If you are enrolled in health insurance through Equifax, log on to myCigna.com to find a doctor.

Take advantage of resources through the Equifax Employee Assistance Program, administered by <u>LifeWorks</u> (Username: Equifax; Password: lifeworks).

Order a breast pump, if needed. Certain brands are covered under the Equifax medical plan. Contact Cigna to learn more.

Consider if increasing contributions to your <u>Health Savings Account (HSA)</u> or <u>Healthcare Flexible Spending Account (FSA)</u> could be right for you.

Learn about the **Dependent Care FSA** and determine whether to participate or increase your existing election rate, as appropriate.







Before Going on Leave

Reset your password to prevent it from expiring while you're away.

Visit Access Manager to make sure you have security questions and answers in the event that a password reset is needed upon returning to work.

While on Leave

While you are on leave, we want you focus on your family, not work. Your computer access will be turned off until your scheduled return.

Visit <u>www.efxhealthywealthywise.com</u> to review the available benefits coverage options and determine which are ideal for you based on your and your new family's needs.

Change your Equifax company benefits coverage to include your new family member(s) within 31 days of birth. You will not have access to any Equifax systems while you are on leave. To make any changes to your benefits, send an email to **AskHR@equifax.com**. Use "Benefit Change Request - Child Birth/Adoption" as your email subject line.

Consider making your child a beneficiary for your <u>401(k)</u> and <u>life insurance</u> benefits.

Review and update your tax withholdings.

For a smooth transition back, stay in contact with Lincoln Financial Group and make them aware of your anticipated return to work.

Preparing to Return to Work

Contact Lincoln Financial Group and confirm your return to work so that computer access and additional accounts can be reactivated on a timely basis.

Email <u>AskHR@equifax.com</u> a week before you return to work to let them know of your plans. Use "Returning from Leave of Absence" as your email subject line. Copy your manager on this email to ensure he or she is aware of your plans. With this notice, HR will update your leave status in Workday. The Workday update is fed to Active Directory / Access Manager within two hours after which systems access is restored.



Due to recent security updates, some employees may have problems with logging in even after their status has been updated in Workday. If your leave status has been updated in Workday, you and your manager will need to connect with Access Manager and the Help Desk (444-4357) for further assistance.

Contact your manager to discuss how and when you will return to work. If you foresee issues with your previous work schedule, be sure you make your manager aware.

Ask your local HR Business Partner about quiet and mother's room locations and access requirements.

Life as a Working Parent

Find valuable employee discounts on baby supplies and children's educational services at Equifax Extras.

Make use of your financial wellness resources to prepare for increased expenses and save for college with the help of Fidelity.

Contacts

Paid Parental Leave Administration

Schedule your leave and your return

Tools and Resources for New Parents

Find child care options and more

Financial Resources

Learn about your HSA, update your 401(k) beneficiaries, see ways to save for college

Benefits Information and Changes

Enroll new dependents; make HSA, FSA, or tax elections changes; enroll your child in life insurance or update your beneficiaries

Health Care Find a doctor for you and your child

Employee Discounts Save money on baby supplies and children's educational services Lincoln Financial Group 888-398-6338 <u>www.mylincolnportal.com</u> Create a username and password; for your Company Code use Equifax01

LifeWorks Employee Assistance Program 888-267-8126 equifax.lifeworks.com/life/employee-assistance Username: Equifax; Password: lifeworks

Fidelity

800-354-3419 nb.fidelity.com/public/nb/401k/home

Before Leave: Workday https://sso.eis.equifax.com/workday During Leave: www.efxhealthywealthywise.com

To request changes, send an email to <u>AskHR@equifax.com</u>. Use "Benefit Change Request - Child Birth/Adoption" as your email subject line.

Cigna

800-244-6224 my.cigna.com/web/public/guest

Equifax Extras auth.savings.beneplace.com/equifax