



Resources for you and your family

(for U.S.-based, benefits-eligible employees)

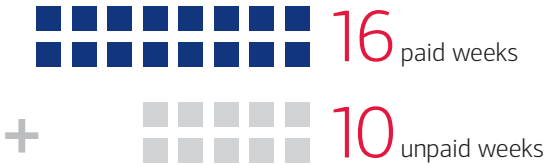
Congratulations on the new addition to your family. To help you during this important time, inside you'll find a variety of benefits and programs available to support you and your growing family.



About your parental leave

You can take up to 16 weeks of paid parental leave, and up to an additional 10 weeks of unpaid leave, for a total of 26 weeks. Leave must be requested through Sedgwick within the first **15 calendar days** of your leave start date.

If you have questions, call Sedgwick at **855.837.5999** or access the mySedgwick portal (mySedgwick.com/BankofAmerica).



You have some flexibility to take time away when it's best for you and your family.* For example, after taking maternity leave when a baby is born, new mothers can return to work for a period and then resume their leave as long as it starts in the first 12 months after the baby arrives. New fathers and adoptive parents can take parental leave any time within the first 12 months after the baby is born or the child is placed with you for adoption. As an example, you can:



Take eight weeks after you adopt a child



Return to work for three weeks



Take another eight weeks of paid leave

*For maternity, paternity or adoption leave, you may break your leave into three segments. Each segment must be more than seven consecutive calendar days, and you must return to work for at least seven consecutive calendar days between segments. Leaves must be initiated within the first 12 months of your child's birth or adoption date.

Once your child has arrived, make benefit elections and get financial help

Health and insurance

If you want to add your child to your benefits, including medical, dental, vision, life and accident insurance, you'll need to do so within **31 calendar days** of the birth or adoption of your child by calling the Global HR Service Center or visiting My Benefits Resources. You can also enroll in or change your Health Flexible Spending Account (FSA), Dependent Care FSA or Health Savings Account (HSA) contribution amounts.

Note: For online changes, you will need to add your child, as well as select benefits.

Global HR Service Center: 800.556.6044, Monday through Friday, 8 a.m. to 8 p.m. Eastern (excluding certain holidays)

My Benefits Resources: mybenefitsresources.bankofamerica.com



Don't forget

You have **31 calendar days** from the birth or adoption of your child to make changes to your benefits. **If you miss the deadline, per government rules, you'll have to wait until the next Annual Benefits Enrollment or qualified event to make changes to your benefits.** Enrollment in parental leave, adoption reimbursement or another related benefit is not in itself sufficient to allow you to add a new dependent to your coverage during the current plan year.

Update your beneficiaries

Update your beneficiaries for life insurance, accident insurance, retirement benefits and HSA (if applicable).

For life and accident insurance, visit My Benefits Resources: mybenefitsresources.bankofamerica.com

For 401(k), visit Benefits OnLine®: benefits.ml.com

For pension or Transferred Savings Account plans, visit NetBenefits®: netbenefits.com

For HSA, visit Health Benefit Solutions: myhealth.bankofamerica.com

Financial planning

Review and make any changes to your tax-withholding elections to add your new family member as a dependent.

Global HR Service Center: 800.556.6044, Monday through Friday, 8 a.m. to 8 p.m. Eastern (excluding certain holidays)

Financial guidance

Talk to experienced financial counselors, at no cost to you, for personalized guidance on benefits coverage, retirement planning, college savings and more. You can also access our new Financial Wellness tool through Benefits OnLine® to help you assess where you are and understand what actions you can take to improve your financial health.

Benefits Education & Planning Center: 866.777.8187 or bankofamerica.eyfpc.com, Monday through Friday, 9 a.m. to 8 p.m. Eastern (excluding certain holidays)

Financial products

Learn how to save money while saving for your child's future education with a 529 plan through Merrill, or discuss other products and services that may be of interest to you.

Employee Financial Services: 90% of parents are surprised by how much they spend on their children. Schedule a complimentary appointment with your local Employee Financial Services designated specialist to discuss your banking and investing needs.

For banking with Bank of America, call 800.695.6262

For investments with Merrill, call 888.865.2550

Obtaining products or services from Bank of America or Merrill or affiliates is not required and is not a condition to your employment. Employee Financial Services is offered through Bank of America and Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill"). MLPF&S makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BofA Corp.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
-----------------------------	--------------------------------	-----------------------

When you need help, use these convenient health and wellness services

24/7 support from a registered nurse

Whether you have a question about your baby's fever, how to manage your allergies or whether you should go to the emergency room, if you're enrolled in a bank medical plan, access a registered nurse by phone for free, 24/7.

Aetna 24-hour Nurse Line: 800.556.1555

Anthem 24/7 NurseLine: 800.700.9184

KP OnCall (Kaiser Permanente): 888.576.6225

UnitedHealthcare 24-Hour Nurse Line: 877.240.4075

Counseling and referral services

Access confidential counseling for assistance with family and work situations, including dealing with stress and managing change and relationship issues. Plus, get help with life's day-to-day challenges through our referral and information services. Employees and their household members have 24/7 access to six free face-to-face counseling sessions and unlimited telephone consultations at no cost. **Note:** You don't need to be enrolled in a bank medical plan to use the Employee Assistance Program.

Employee Assistance Program: 866.327.2725

Teladoc®

Connect with a U.S. board-certified doctor (including pediatricians) by phone or online video anytime you or your enrolled dependents need routine non-emergency care. The median response time is only 10 minutes, and, where available, a prescription can be sent to your pharmacy. No waiting rooms. No hassle. You can also go online to request a board-certified psychiatrist, licensed psychologist or therapist, for virtual care on a wide range of mental health issues. (General medicine and mental health services are available at no cost.)

Available to Bank of America employees and dependents enrolled in medical plans through Aetna, Anthem or UnitedHealthcare. (If you're enrolled in Kaiser, call the number on your Kaiser ID card for information on telemedicine.)

Teladoc: 855.835.2362 or teladoc.com/bankofamerica

Support for growing families

Family Support program

Get guidance on post-pregnancy, infant care and back-to-work questions. Offered through our partner, Maven, and accessible via your mobile device or computer 24/7, there's no cost to you for the first 12 months after your baby is born or your adopted child is placed with you.

You can take advantage of:

- A personal care concierge
- Unlimited video appointments and messaging with practitioners
- Coordination with and referrals to in-person, in-network providers
- An extensive digital library of best-in-class educational resources
- A community of other parents to talk and share with

Note: You must be enrolled in a national bank medical plan with Aetna, Anthem or UnitedHealthcare to use this service. Kaiser Permanente members have access to similar resources through Kaiser.

Family Support: getfamilysupport.com or search "Maven Clinic" in the app store.

Family Planning Reimbursement program

This program provides you with the flexibility to choose reimbursement for eligible adoption, fertility and/or surrogacy expenses — up to a collective, lifetime, \$20,000 maximum throughout your career at the bank. Eligible claims must be submitted within 180 calendar days of the date of the expense or within 180 calendar days after the U.S. adoption is finalized, whichever is later. For international adoptions, reimbursement requests must be submitted within 180 calendar days of the date when the international adoption is finalized.

Global HR Service Center: 800.556.6044, Monday through Friday, 8 a.m. to 8 p.m. Eastern (excluding certain holidays)

My Benefits Resources: mybenefitsresources.bankofamerica.com

To help manage your work and life, explore child care support

Back-up care

Register your new child for convenient back-up care services for when your regular child care arrangements are temporarily unavailable.

Bright Horizons: 877.242.2737 or backup.brighthorizons.com.
Representatives are available 24/7.

Child care reimbursement

Determine whether you are eligible to receive reimbursement for certain child care expenses once you return to work.

Global HR Service Center: 800.556.6044, Monday through Friday, 8 a.m. to 8 p.m. Eastern (excluding certain holidays) or mybenefitsresources.bankofamerica.com

Parenting tips

Get assistance with parenting tips and practical advice, as well as assistance finding discounted child care and household services.

LifeCare®: 866.327.2725 or member.lifecare.com. Representatives are available 24/7.

Employee discounts

Access discounts and preferred pricing from top national retailers, online stores and local shops.

Bank of America Discount Program: perksatwork.com



When you're ready to come back to work

The resources and services listed throughout this guide are also available once you return to work.

For instructions about returning to work after your leave, refer to the **Returning to work** section of the applicable parental leave guide on mybenefitsresources.bankofamerica.com.

Are you a nursing mom? We're here to help.

Lactation accommodations

The bank provides reasonable break periods and a private space for nursing mothers to express milk for a minimum of one year after their child's birth. Talk with your manager about the need to take breaks and the locations where they'll occur. If lactation accommodation support is needed, the Medical Accommodations Support team (accommodations_mailbox@bofa.com) can assist you. You can find more resources for nursing mothers by visiting HR Connect.

Nursing during work travel

Our miscellaneous travel reimbursement benefit supports working mothers who choose to breastfeed, by covering costs associated with shipping expressed breast milk home while they're away on approved business travel. Learn more by calling the Accounts Payable Service Center at 888.550.6433.





To learn more online

From work:

Visit HR Connect

hrconnect.bankofamerica.com

From home:

Visit Employee Resources at Home

bankofamerica.com/employee

This communication provides information about certain Bank of America benefits. Receipt of this document does not automatically entitle you to benefits offered by Bank of America.

Every effort has been made to ensure the accuracy of this communication. However, if there are discrepancies between this communication and the official plan documents and policies, the plan documents and policies will always govern.

Bank of America retains the discretion to interpret the terms or language used in any of its communications according to the provisions contained in the plan documents and policies. Bank of America also reserves the right to amend or terminate any benefit plan or policy in its sole discretion at any time for any reason.