



BenefitBump Frequently Asked Questions

1. WHAT IS BENEFITBUMP AND WHY SHOULD I ENGAGE?

BenefitBump is an emotional-health-forward benefit navigation program for growing families. We help you and your partner/spouse on your path to parenthood (i.e., pregnancy, adoption, surrogacy, or fertility treatment) understand your Stifel-provided benefits and optimize the resources available to you. Plus, we have great free swag you can receive throughout your participation in the program.

2. CAN MY PARTNER ALSO REGISTER FOR THE PROGRAM?

Yes! In fact, we encourage you to invite your partner to all calls you will have with your BenefitBump Care Navigator and for them to register online or in the BenefitBump mobile app. They do not need to work at Stifel or be on a Stifel-sponsored medical plan to engage.

3. DO FAMILY MEMBERS NEED TO USE A STIFEL ASSOCIATE'S ACCOUNT OR CAN THEY CREATE THEIR OWN?

That is up to you. If you have a family member who would also like to engage, they are welcome to use your BenefitBump login information. If they would prefer to have a separate account and have independent calls with a BenefitBump Care Navigator, they can set up their own account by visiting mybenefitbump.com or downloading the BenefitBump mobile app. If they do set up their own account, they will just indicate 'No' when asked if they are an associate of Stifel during the initial onboarding screens.

4. IS BENEFITBUMP ONLY FOR EXPECTANT MOMS?

No. BenefitBump is for all paths to parenthood *and* all parents. We provide navigation for pregnancy, adoption, fertility treatment, and surrogacy. Additionally, we support birth and non-birth parents.

5. I AM ONLY PLANNING TO GROW MY FAMILY RIGHT NOW, IS THIS PROGRAM STILL RIGHT FOR ME?

Yes. The BenefitBump program is here to support all paths to parenthood at all stages, including those planning or even in the postpartum period. For those who are unsure of what path is best for them, we can provide support and resources to help with that decision process.

6. DO I HAVE TO PAY FOR BENEFITBUMP?

No. The program is completely free to you and your family.

7. DO I NEED TO BE ENROLLED IN STIFEL'S BENEFITS TO UTILIZE THE BENEFITBUMP SERVICES?

No. Regardless of your employment type, your position, and your benefit eligibility, we encourage you to engage with the BenefitBump program. We will help you navigate the benefits available to you and connect you with community resources as needed.

8. DO I NEED TO WAIT UNTIL OPEN ENROLLMENT TO SIGN UP FOR BENEFITBUMP?

No. We invite you to register for the program at any time of the day or year.

9. WILL MY ENGAGEMENT IN THE PROGRAM BE SHARED WITH MY EMPLOYER AND/OR MANAGER?

No. Your engagement, including everything you share with your Care Navigator, is 100% confidential.

10. CAN BENEFITBUMP HELP ME UNDERSTAND COVERAGE FOR MEDICAL SERVICES RELATED TO GROWING MY FAMILY?

Yes. BenefitBump has collected Stifel's plan information for each medical plan offered. We can help you determine the coverage level for a wide variety of services and will connect you directly to your medical carrier if we ever do not have an answer.

11. CAN BENEFITBUMP HELP ME UNDERSTAND FERTILITY COVERAGE THROUGH KINDBODY?

BenefitBump's Care Navigators and digital tools can educate you on what may be covered by the Kindbody fertility and family-building benefit. However, you will need to work directly with Kindbody to understand *exactly* what is covered and what your out-of-pocket expenses will be. If you do have additional out-of-pocket expenses, BenefitBump will connect you with public grants that may help you to offset those costs.

12. CAN BENEFITBUMP EDUCATE ME ON GOVERNMENT RESOURCES LIKE MEDICAID AND WOMEN, INFANTS AND CHILDREN (WIC)?

Yes. Our team is trained in local resources to support new and expectant parents. We can help you understand what programs you may be eligible for based on your geographic location and income status. Additionally, we can help you get signed up with those programs.

13. DO BENEFITBUMP'S SERVICES END AFTER I HAVE MY BABY OR COMPLETE MY ADOPTION?

We know that after you welcome your little one, life can be hectic. That is why BenefitBump's support continues in the post-partum and post-placement period. While we

will never 'graduate' you from the program, our support tappers off one-year after birth or placement.

14. WILL I BE ABLE TO WORK WITH THE SAME NAVIGATOR THROUGHOUT MY PREGNANCY, ADOPTION, OR FERTILITY TREATMENT JOURNEY?

Yes. Once you connect with a Care Navigator, that same Navigator will stick with you throughout the rest of your parenthood journey, proactively outreaching along the way to ensure everything is going well.

15. IS THE PROGRAM ONLY FOR FIRST-TIME PARENTS?

Nope. Whether you are a first-time parent or a seasoned veteran, we are here to help you along your journey.

16. I AM NOT ACTIVELY GROWING MY FAMILY, BUT I CURRENTLY HAVE OLDER CHILDREN. IS BENEFITBUMP FOR ME?

Our program is designed for planning and actively growing families to help you navigate your journey to parenthood. However, we will never turn away a participant and can still connect families with young children to helpful resources offered through Stifel and your community.

17. WHAT SUPPORT DO YOU OFFER STEP-PARENTS, FOSTER PARENTS, GRANDPARENTS, SURROGATES OR THOSE WHO ARE USING A SURROGATE, SINGLE PARENTS?

Expanding your family can be complicated, regardless of how your family grows. Our BenefitBump Care Navigators are here to help all associates navigate that growing family journey and optimize relevant Stifel-provided benefits. Additionally, our team will connect you to community resources to supplement the benefits offered by Stifel. That may include online community groups for first-time foster parents, Medicaid information if your dependent is expecting, or public grant programs to cover surrogacy-related expenses.

18. WHAT SUPPORT DO YOU OFFER FAMILIES WITH CHILDREN WHO HAVE DISABILITIES?

Finding out your child has a physical or mental disability can impact the entire family. If you are a new or expectant parent and your child has a disability, you can work with a BenefitBump Care Navigator to evaluate key developmental milestones, understand possible coverage for specialist visits, and connect with local resources for families of kids with disabilities.

19. WHAT SUPPORT DO YOU OFFER FOR PARENTS WITH DISABILITIES (MULTIPLE SCLEROSIS, AUTOIMMUNE DISEASES, PCOS, ETC.)?

Our team is here to help you navigate your disability as it relates to your growing family journey, including infertility coverage, emotional health resources, and time off programs.

20. WHAT SUPPORT DO YOU OFFER FOR A FAMILY WHO HAS EXPERIENCED PREGNANCY OR ADOPTION LOSS?

As all of our Care Navigators are trained emotional professionals, they are here to provide in-the-moment emotional support to you and your family. On top of that, they can help you navigate your physical recovery, understand relevant Stifel-provided benefits, and access emotional health resources. If you do experience a loss, we encourage you to reach out to BenefitBump by calling 888-286-7314. You are not alone in this journey, BenefitBump is here to help you every step of the way.

21. CAN BENEFITBUMP HELP ME FIND CHILDCARE?

For many families, finding available and affordable childcare can be challenging. Our team will help you develop a childcare plan (in-home vs center vs nanny), access online search tools to find a childcare provider, and optimize your money. While we cannot guarantee that you will find a childcare provider that meets your budget and care preferences, we will work with you to find the best possible childcare solution.

22. WHO DO I CONTACT IF I HAVE QUESTIONS ABOUT THE BENEFITBUMP PROGRAM?

You can reach out to BenefitBump at participantservices@benefitbump.com or call 888-286-7314 for questions about the program. If you are ready to sign up, you can register at mybenefitbump.com (invitation code: Stifel).