

# We love adding new rockers to the family!

Welcoming a new member to the family is both life-changing and challenging. The good news is that you have a lot of help. Your benefits will go a long way to support you on your journey to parenthood.

This guide walks you through what you need to know and do to get the most from your benefits, every step of the way. Because there's enough to think about as a new parent.



You can best care for others if you first take care of yourself. Our health plans offer free in-network preventive care to everyone, but it is especially important for moms-to-be. If you haven't had a medical, dental or vision checkup lately, get that on your calendar!

# Where to go for help

No matter where you are on your journey, there are a few resources you should keep in mind. Add these numbers into your phone and/or bookmark these websites now so they're easy to find when you need help.

#### **FMLASource**

FMLASource is Our leave of absence and childbirth pay administrator. To apply for a leave of absence or to learn more about available leaves, contact FMLASource at 877-462-3652 or online at **sunlife-ams.com** (register using your employee number).

#### Cigna

Our medical benefits are provided through Cigna and offer comprehensive coverage for office visits, maternity care, hospitalization, prescription drugs and more. Cigna also offers the Cigna Healthy Babies program, which provides extra support during your pregnancy. Contact Cigna at 800-244-6224 or log in to mycigna.com. Download the Cigna Healthy Pregnancy app from Google Play or the Apple App Store.

#### Progyny

If you are covered by a medical plan, you have access to Progyny, a leading fertility benefits solution offering support for every path to parenthood, including fertility, surrogacy and adoption benefits. Contact Progyny at 833-272-1071 or progyny.com. See page 4 for details on Progyny.

#### **Human Resources**

For information on all your benefits, email **usbenefits@company.com**. Remember, if you are adding a new child to your benefits, you have 30 days from the date of the child's birth or placement for adoption to add them to your coverage.

## **Emotional health support**

We offer free resources to help you and your family members:

- Our Employee Assistance Program (EAP), provided through Cigna, offers confidential short-term counseling and many other services. Call 877-622-4327 or log in to mycigna.com (register using employer ID: Company). See page 21 for details.
- Ginger is a confidential emotional support app offering guidance through any life challenge. Download the Ginger app from Google Play or the Apple App Store, then tap "Get Started" to verify your identity. Ginger is available to employees and dependents age 13 or older that are enrolled in a medical plan. See page 21 for details.

# **Bright Horizons**

Enhanced family care services including referrals and discounts on child care services, back up care, academic support and tutoring, college coaching, elder care support and pet care. Contact Bright Horizons at 877-BH-CARES (242-2737) or online at clients.brighthorizons.com. See page 20 for details.



Thinking about a new addition to your family? Before you get too far, check out these great benefits to support you as you plan for a child.

# **Pre-pregnancy health benefits**

If you are planning a pregnancy, assessing your own health is the place to start.

Your doctor may recommend a pre-pregnancy checkup up to a year before you plan to conceive. He or she may recommend exercise or diet changes such as adding a folic acid supplement, and make sure you're up to date on recommended vaccinations. Your doctor may also run tests to uncover existing health issues you or your partner might have that could affect pregnancy.

- If you're enrolled in a medical plan, preventive care including routine physicals, screenings and immunizations are 100% covered.
- If you're at our Seattle location, The Cure Med Clinic offers on-site
  affordable care for employees and eligible family members, including annual
  physical exams, health assessments and routine immunizations. Preventive
  care is covered at 100% and enrollment in a medical plan is not required. To
  schedule an appointment, call 512-851-5331.

See page 7 for information on how maternity claims are covered. The medical plans also feature a Healthy Babies maternity support program that includes pre-conception health information. Log in to **mycigna.com** for more information.

# Progyny

No matter your path to parenthood, we will support you through your journey.

# **Fertility services**

If you and/or your spouse or domestic partner are enrolled in a medical plan, you have access to comprehensive fertility benefits through Progyny, including access to the largest network of fertility specialists and bundled fertility treatment options, known as Smart Cycles, to make the most of your fertility benefits. Highlights of your coverage include:

- 3 Smart Cycles covering treatments such as IVF, frozen embryo transfer, egg freezing, surrogacy services and more
- Progyny Rx integrated fertility medication coverage
- Unlimited guidance and support from a dedicated Patient Care Advocate throughout your fertility journey

Your cost for services depends on the medical plan you are enrolled in as outlined below. Services must be approved and coordinated through Progyny. There is no coverage for out-of-network services. To get started contact Progyny at 833-272-1071.

Medical plan	Summary of coverage
Cigna HSA	The plan covers infertility services at 90% after the annual deductible.
Cigna OAP	The plan covers infertility services at 90% after the annual deductible. You also pay a \$30 copay per visit.





# **Adoption assistance**

Adopting a child can be the most rewarding experience of your life.

To help you make your adoption a reality, Progyny Patient Care Advocates can provide information and counseling throughout the adoption process. We will also reimburse up to \$14,000 of eligible adoption-related expenses including adoption fees, travel expenses and medical expenses for the birth mother. To learn more, contact Progyny at 833-272-1071.

# Surrogacy assistance

Surrogacy may be another option for starting or growing your family.

Progyny Patient Care Advocates can provide surrogacy counseling, including information on the process, average cost, state laws impacting surrogacy options, same-sex and transgender considerations and referrals to surrogacy agencies. We will also reimburse up to \$14,000 of eligible surrogacy-related expenses. To learn more, contact Progyny at 833-272-1071.



Whether you're pregnant or planning surrogacy or an adoption, there's a lot to consider. Know your benefits so you can get the most from your plans.

# **Your checklist**

- Sign up for a pregnancy support program
- Understand your share of prenatal and delivery health care costs
- ☑ Order a free breast pump
- Apply for a leave
- ☑ Find an in-network pediatrician

# **Pregnancy support**

Our medical plans offer special support for expecting parents.

# Cigna Healthy Babies

Get help throughout your pregnancy – from prenatal to post-delivery – with Cigna Healthy Babies.

- Maternity specialists are available over the phone 24/7 to help you with everything from morning sickness to maternity benefits. Call the number on the back of your Cigna ID card.
- Download the Cigna Healthy Pregnancy app to keep track and learn about your pregnancy. It also provides support for the baby's first two years.
   Download the app from Google Play or the Apple App Store and just enter your due date, mycigna user ID and password.
- Get support from a case manager if you're hospitalized during your pregnancy or your baby is in the NICU.

# **Prenatal care and delivery**

Looking after yourself will give your baby the very best start in life. Our medical plans provide comprehensive benefits for expecting parents. Health services performed by a midwife are covered for normal-risk pregnancies as long as the midwife is licensed or certified.

The table at right shows your share of the cost for some common prenatal and delivery services under both medical plans when using in-network providers. Out-of-network coverage is available, but you will pay more of the cost. Log in to mycigna.com for more information.



	Cigna HSA	Cigna OAP				
Covered services	What you pay in-network					
Initial visit to confirm pregnancy	10% after deductible	\$15 PCP or \$30 specialist copay*				
Global maternity services, including routine prenatal exams, physician delivery charges and postnatal exam	10% after deductible					
Routine immunizations	No cost to you					
Ultrasound	10% after	deductible				
Additional office visits (not included as part of global maternity services)	10% after deductible	\$15 PCP or \$30 specialist copay*				
Delivery facility services (inpatient hospital and birthing center)	10% after deductible					
Lactation counseling	No cost to you					

<sup>\*</sup> An Ob/Gyn is considered a PCP or specialist based on the provider's contract with Cigna.

# Get a breast pump at no additional cost

The Cigna Healthy Babies program offers a breast pump to medical plan participants at no additional cost once you reach the 28th week of pregnancy. You don't need a prescription, unless you are ordering a hospital-grade pump, and you will have the option to purchase upgrades and accessories at a discounted rate. Contact one of the providers below to order your breast pump. Plus, you can purchase your own additional breast pump anywhere and request reimbursement for up to \$500. Send your request and receipt to **usbenefits@company.com**.

Provider	Website	Phone number
AdaptHealth (formerly McKesson)	storkpump.com	844-993-3740
Aeroflow	aeroflowbreastpumps.com	844-867-9890
Edgepark	edgepark.com	855-504-2099
Breastpumps.com	breastpumps.com	888-495-7491
Medline Industries	medline.com	800-633-5463
Yummy Mummy	yummymummystore.com	212-879-8669
Pumping Essentials	pumpingessentials.com	866-688-4203

# Welcoming your new family member

Shortly after your new baby's arrival watch for a gift from us:

A diaper bag, hat and blanket – so everyone knows your new baby is part of our family, and a **Door Dash gift card,** to keep mom and dad energized for those midnight feedings.

# Time away from work

It's important to take some time to bond as a family and care for your new child. We provide all employees with leaves of absence.

If you have worked at least 1,250 hours over a 12-month period, as a new parent you are eligible for a leave of absence under the Family and Medical Leave Act (FMLA). With FMLA leave, you can take up to 12 weeks of unpaid leave at any time during the 12 months following the birth or adoption. FMLA leave is unpaid, but your job will be held for you during your leave.

You may also be eligible for a leave of absence under state law. FMLA leave will run concurrently with leave under applicable state law, to the extent permitted by federal and state laws. State laws vary considerably – especially if your absence is due to pregnancy, childbirth or related medical conditions.

To learn more about federal, state or leaves, or to apply for a leave of absence, contact FMLASource at **877-462-3652** or **sunlife-ams.com** (register using your employee number).

# Childbirth pay and paid parental leave

Mothers who give birth are eligible for six to eight weeks of full pay – called childbirth pay – depending on the type of delivery. This pay replaces 100% of your regular weekly wages and is paid in lieu of short-term disability or California Voluntary Disability pay. To apply for childbirth pay, contact FMLASource at 877-462-3652.

Employees are also eligible for up to six weeks of paid parental leave following the birth or adoption (and after childbirth pay is exhausted for the eligible birth parent). This pay equals 100% of your regular weekly wages. Paid parental leave can be taken all at once or intermittently, but must be completed within 12 months of the child's birth or placement. Employees receiving paid parental leave will continue to accrue PTO and are eligible for paid company holidays. Request paid parental leave by visiting **ESS** and selecting *Request Time Off*.

The next page shows how leave of absences and time off benefits coordinate.



Job-protected leaves of absence available and how they coordinate with any paid time off benefits you may be eligible for, as shown here.

# Maternity leave for birth parent

Job protection*		ıl Family Me d 1,250 hou		Act (FMLA)	protects em	ployment fo	or up to 12 w	eeks. To be	eligible, you	ı must have v	worked for a	t least 12
Week	1	2	3	4	5	6	7	8	9	10	11	12
Pay while on leave*	Receive 100% of your regular weekly wages through childbirth pay while recovering from childbirth							00% of your bonding w		ekly wages the	rough paid	parental

<sup>\*</sup> Depending on your location, you may be eligible for additional leave and/or income replacement under state law.

# Parental leave to care for a newborn or newly adopted child

Job protection	The federal Family Medical Leave Act (FMLA) protects employment for up to 12 weeks. To be eligible, you must have worked for at least 12 months and 1,250 hours.											
Week	1	2	3	ų	5	6	7	8	9	10	11	12
Pay while on leave*	Receive 100% of your regular weekly wages through paid parental leave while bonding with your new child						Unpaid or	use availabl	e PTO			

<sup>\*</sup> Depending on your location, you may be eligible for additional income replacement under state law.

To learn more, contact FMLASource at 877-462-3652 or sunlife-ams.com (register using your employee number).

# **Benefits during leave**

During your leave of absence, many of your benefits will continue. Here's what happens to your benefits during an FMLA leave of absence.

These benefits continue automatically and the company pays the full cost	These benefits continue automatically and you pay your share of the cost*	Your participation ends
Short-term disability	Medical	Dependent Care FSA
<ul> <li>Long-term disability</li> </ul>	Dental (full-time employees only)	
Basic life and AD&D insurance	Vision	
Employee Assistance Program	Voluntary life and AD&D insurance	
(EAP)	Health Care and Combination FSA	To resume participation in the
	HSA contributions (if enrolled in the CIGNA HSA medical plan)	Dependent Care FSA, you must re- enroll upon your return from leave.
	Voluntary benefits	
	401(k) savings plan	

<sup>\*</sup> Your contributions for continued coverage will be deducted from childbirth pay and/or paid parental leave you receive while you are away from work. If your leave is unpaid, your contributions will be deducted from your pay after you return to work.

**NOTE:** If you choose not to continue your Health Care FSA, you cannot use it to reimburse health care expenses incurred during your leave.

If you have a Health Savings Account (HSA), you can use it to pay for eligible health care expenses during your leave.

# Find a pediatrician

Choosing the right doctor for your child is an important decision. You'll likely have six visits in the first year for routine well-baby visits alone. Take the time to find a pediatrician you trust before your child arrives so you're ready for those first visits.

When you're looking for a doctor, here are a few things to consider:

- Is the office in a location that's convenient for you?
- Do the office hours meet your needs?
- How quickly can you get a non-emergency appointment?
- Can you email questions to the doctor?
- How do you reach the doctor after hours?

Once you find a few providers you are interested in, call to schedule face-to-face meetings to assess each doctor's personality and style. Don't hesitate to ask lots of questions and keep looking until you find the right fit for you and your baby.

Some providers charge for an initial interview, so be sure you know what your medical plan will cover. To search for in-network providers for your medical plan, contact Cigna at 800-244-6224 or log in to mycigna.com.



# Parent together

# **Your checklist**

- Within 30 days of birth or adoption, update your benefits by emailing Human Resources at usbenefits@company.com
- ☑ Budget for your growing family consider saving more in your HSA, FSA and/or 401(k)
- Consider increasing life insurance coverage
- Create or update your will or trust
- ✓ Update insurance and 401(k) beneficiaries
- Arrange for your return to work
- Visit Bright Horizons to find childcare resources
- ☑ Get well-child checkups
- ✓ Learn about all the ways we support your family

# **Update your benefits**

Having a new child is a qualifying life event that allows you to make changes to your benefits. You must make these changes within **30 days** of birth or adoption. Otherwise, you will have to wait until the next benefits open enrollment to add or change coverage.

#### Don't miss these important deadlines or your child will not be covered.

Your new child qualifies you to make the following changes:

- Add medical, dental and/or vision coverage for your new child. Coverage for health benefits will take effect as of the date of birth or adoption.
- Begin or change contributions to the Health Care FSA or the Dependent Care FSA.
- Add or increase voluntary life insurance.

To make changes, email the Human Resources team at **usbenefits@company.com**.

You can make changes to your HSA and 401(k) contributions at any time.

# Returning from a leave of absence?

Resume participation in the Health Care and/or Dependent Care FSA within 30 days of your return.

# **Budget for your growing family**

Are your finances keeping up with your life? Make sure you're planning for your family's financial future and getting the most from your benefits. The programs below can help you lower your taxable income by using pre-tax dollars for some important parenting costs.

# Dependent Care Flexible Spending Account (FSA)

If both you and your spouse or domestic partner work or go to school full-time, pay for eligible day care expenses tax-free by participating in the Dependent Care Flexible Spending Account (FSA). You can contribute up to \$5,000 per household each year. Expenses that are eligible for reimbursement include:

- In-home babysitting services (not provided by a dependent)
- Care of a preschool child by a licensed nursery or day care provider
- Before- and after-school care
- Day camp
- In-house dependent day care
- Care for a spouse or other adult individual who is unable to care for themselves

You cannot change your Dependent Care FSA without a qualifying life event and any unused funds are forfeited at the end of the year, so plan carefully. You also cannot claim a dependent care tax deduction and participate in a Dependent Care FSA in the same year. To learn more, contact WEX, our FSA administrator, at 866-451-3399 or visit benefitslogin.wexhealth.com.



#### **Health Savings Account (HSA)**

If you're enrolled in the Cigna HSA plan, the company contributes to your HSA: \$750 for individual coverage or \$1,500 if you cover dependents. You can also contribute tax-free dollars to your HSA – an additional \$2,900 for individual coverage or \$5,800 if you cover dependents.

Use your HSA to pay for eligible health care expenses for you and your tax dependents with pre-tax dollars. Eligible expenses include doctor visits, eye exams, prescription expenses and more. Visit **IRS Publication 502** for a complete list.

You own your HSA. You can roll over unused HSA funds to the next year and you can even let funds accumulate year over year to use for eligible expenses in retirement. To learn more, contact Cigna at 800-244-6224 or log in to mycigna.com.



# Health Care Flexible Spending Account (FSA)

If you're enrolled in the Cigna OAP medical plan, you can use the Health Care FSA to pay for eligible health care expenses for you and your tax dependents with pre-tax dollars.

## Combination Flexible Spending Account (FSA)

If you are enrolled in the Cigna HSA medical plan you cannot contribute to a traditional Health Care FSA but you can contribute to a Combination FSA that allows you to set aside pre-tax dollars for qualified dental, vision and post-deductible medical and prescription drug expenses.

The maximum you can contribute to a Health Care or Combination FSA in 2022 is \$2,850. You have a two and a half month grace period after the end of the plan year to use the funds in your account. Any unused funds are forfeited, so plan carefully. To learn more, contact WEX, our FSA administrator, at 866-451-3399 or log in to benefitslogin.wexhealth.com

#### Retirement

Your 401(k) offers an easy way to save for your future, with pre-tax or Roth after-tax contributions. You can contribute up to \$20,500 in 2022, plus an additional \$6,500 if you turn 50 or older in 2022.

We match your pre-tax contributions, 50% on the first 8% of pay you contribute (after-tax contributions are not matched). Matching contributions are 100% vested after one year of service. Contributions you make are always owned by you.

Save at least 8% in pre-tax contributions to maximize the match. You can enroll in, change or stop your contribution at any time.

For more information, contact Schwab Retirement Plan Services at **800-724-7526** or visit **workplace.schwab.com**.

You also have access to Pensionmark, one of the leading retirement plan advisory firms that can answer questions about your 401(k) account and provide individual financial consultation on topics such as investments, contribution amounts, 401(k) rollovers, loans, hardship withdrawals and more. Contact Pensionmark at 888-201-5488 or support@pensionmark.com to get started.





# Prepare for the unexpected

As a new parent, you want to provide for your child and protect your family's security. This includes making sure that your family is protected in the event of your death. Take the time to review and update your life insurance coverage, your will or trust, and your beneficiaries for insurance and retirement accounts.

#### Life insurance

Employee life insurance helps replace your income. As you welcome a new child, consider purchasing or increasing supplemental life insurance coverage. When you add your new baby as your dependent in **ESS**, \$5,000 of Basic Child Life Insurance will be automatically provided to you and paid for by the company.

#### Will and trust preparation

Planning for the unexpected is more important than ever when you have kids. Prepaid Legal coverage provided through ARAG Legal offers access to legal support, including will and trust preparation. You can receive a referral to a licensed attorney in your local community. You must be enrolled in Prepaid Legal coverage to use this benefit. You can enroll within 30 days of your child's birth or adoption. Otherwise, you must wait until the next benefits open enrollment to add this coverage.

For more information, contact ARAG Legal at **800-247-4184** or visit **araglegal.com/myinfo** and use access code **18815cl**.

#### Insurance and retirement beneficiaries

Your beneficiary is the individual you elect to receive life insurance, AD&D insurance and your vested 401(k) balance in the event of your death. Update your life and AD&D beneficiary elections in **ESS** > *My Benefits* > *Create Dependents/Beneficiaries*. Update your 401(k) beneficiary by contacting Schwab Retirement Plan Service at **800-724-7526** or visit **workplace.schwab.com**.

# **Return from leave**

If you take a leave of absence for birth or adoption and/or to bond with your child, there are a few things you need to do before you return to work. Keep your supervisor and FMLASource informed of the timing of your leave and if anything changes.

About two weeks before your planned return date, you need to:

- Contact FMLASource at 877-462-3652 or sunlife-ams.com (register using your employee number) so they can begin processing your return to work.
- Contact your supervisor so he or she can make arrangements for your return.

If you experience an ongoing disability related to pregnancy or childbirth, FMLASource will work with you to arrange disability benefits.

#### **Paid Flex Return Leave**

Transitioning back to work when you are a new parent can be tough. We provide up to 40 hours of paid flex time for your return, and allows you to work 20 hours per week for two weeks. Paid Flex Return Leave must be used within six months of the child's birth or placement for adoption and cannot be used intermittently.

For more information, contact the Human Resources team at usbenefits@company.com.

#### **Mother's rooms**

We provide mother's rooms at all locations, including a personal fridge delivered to your desk.

For more information and to request a fridge, contact the Human Resources team at **usbenefits@company.com**.





# Checkups for your child

Pediatric preventive medical, dental and vision checkups are covered at 100% by all the health plans if you use in-network providers.

- Medical: For newborns, your first checkup is usually the day after you leave the hospital. Talk to your pediatrician about immunizations and tests he or she recommends.
- **Dental:** Dentists recommend taking kids to their first dental appointment by their first birthday.
- Vision: Schedule your child's first eye exam prior to kindergarten, unless
  your pediatrician suggests earlier due to family history or the child's medical
  history. Our vision plan provides comprehensive eye exams and glasses
  every year.

Log in to **mycigna.com** for resources and recommendations for keeping your child healthy.

# Sport and camp participation physicals

The Cure Med Clinic on-site at our Seattle location provides affordable, sameday physicals for school, sports and camp participation for children age six and up. Your cost depends on the medical plan you are enrolled in. To schedule an appointment, call **512-851-5331**.

# **Family support**

Programs to support your whole family, at any age and every stage.

## **Bright Horizons Enhanced Family Care**

Take advantage of all the benefits Bright Horizons has to offer and register at **clients.brighthorizons.com**.

## Get help with:

- Securing ongoing childcare jump ahead on Bright Horizons center waitlists or access exclusive discounts at select network partner centers nationwide.
- Nanny placement personalized help from a local nanny agency to find fully vetted candidates that match your family needs at discounted rates.
- Finding an after-school sitter or someone who can help around the house

   you'll have access to Sittercity's comprehensive database of caregivers
   with no membership fee required.
- Academic support and tutoring exclusive discounts on tutoring from high-quality education partners, including Sylvan Learning, Varsity Tutors and Revolution Prep.
- Academic enrichment and STEM programs access fun, creative and educational options for your child, including Brooklyn Robot Foundry, Code Ninjas and Marco Polo – all at a discount.
- Summer and school-break camps enroll your child in discounted camp spaces at Steve and Kate's locations across the country.
- Elder care Years Ahead connects you with elder care tools, resources and guidance to help find senior care providers near you or your loved ones.
- Pet care As part of your free Sittercity membership, you can find options for all your pet care needs – dog walking, pet sitters, grooming, training resources and more.

You also have access to these other Bright Horizons benefits:

- Back-up care and virtual tutoring when your regular care is unavailable, you have access to high-quality back-up care. Be sure to register in advance so you're ready whenever you need care. You can also use your back-up care benefit for virtual tutoring. Schedule time with an experienced tutor to help your 5- to 18-year-old in reading, math, science and 300+ other subjects. Each back-up care use can be exchanged for four hours of virtual tutoring. Go to backup.brighthorizons.com and use the employer name: Company and password: Benefits4You to register or call 877-BH-CARES (242-2737).
- College coaching take the worry out of your child's educational
  future with Bright Horizons College Coach, which gives you access to
  a team of college admissions and finance experts who can help you
  maximize your child's academic success and plan for college costs. Visit
  passport.brighthorizons.com and use employer name: Company and
  password: Benefits4You, or call 888-527-3550 for more information.

## **Employee discounts**

Having kids is expensive – but Employee Discounts can help. We have established relationships with several valued partners and can pass the savings directly to you. For more information, visit **ice.company.com**.



#### **Employee Assistance Program**

The Employee Assistance Program (EAP), provided through Cigna, is available to help you live a balanced life – and also to keep your balance in times of transition. Confidential counseling is available when things don't go according to plan (pregnancy loss, a difficult birth experience or post-partum depression), or just to help with the adjustment to a new set of challenges.

The EAP can also help with practical solutions and online resources for:

- Parenting support
- Marriage and family relationship issues
- Alcohol or drug dependency
- Finding legal and financial resources
- Career assistance

The EAP is convenient, confidential and easy to use, offering support through all of life's phases. All employees and their family members are eligible for up to five face-to-face visits of confidential assistance provided by the EAP. Counseling is also available through Talkspace, a digital platform offering text, voice and video sessions. Access Talkspace through the Cigna EAP.

We pay 100% of the cost for this benefit. Call Cigna 24/7 at **877-622-4327**, or log in to **mycigna.com** (register using employer ID: **Company**).

# Ginger

Ginger is a confidential emotional support app, available to employees and dependents age 13 and over that are enrolled in a medical plan. Ginger offers coaching and guidance and, if needed, can put you in touch with our EAP or connect you with your medical plan for behavioral health services or additional resources.

Ginger also offers free unlimited text based therapy 24/7. Video based care with a psychologist or psychiatrist is also available and will be billed as a medical visit under your health plan.

Download the Ginger app from **Google Play** or the **Apple App Store**, then tap "Get Started" and enter your work email address. Follow the instructions sent to your inbox to set up your account.

