

Franklin County Cooperative's Family Forming: Adoption, Maternity, Fertility and Infertility Benefits: Frequently Asked Questions

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Family Forming Benefits Overview

Not everyone follows the same path to building a family. And not every journey follows the expectation of 'want a baby, get pregnant, have a baby, return to work'. Physical, emotional and financial well-being can be impacted when navigating the complexities of trying to build a family. The Franklin County Cooperative (Cooperative) offers aspiring and expecting parents' equitable access to various resources that can support them on their unique path to parenthood.

What are the different family forming resources the Cooperative offers?

The Cooperative offers the following resources:

- \$30,000 lifetime maximum benefit for coverage of **fertility services** through your United Healthcare medical plan and fertility medications through your OptumRx pharmacy plan. (Medical and pharmacy expenses combined)
- \$30,000 lifetime maximum reimbursement for eligible **adoption and surrogacy** expenses. Must be enrolled in Maven Wallet to utilize.
- Personalized access to maternity nurses and educational resources before, during and after pregnancy through United Healthcare's **Maternity Support Program**.
- 24/7 access to **Maven** care advocates providing unlimited coaching and education from experts such as reproductive endocrinologists, male fertility specialists, sleep coaches and more.
- Additional **emotional, physical and financial health support** to assist members building or growing their family.

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What fertility benefits are available through the Cooperative's medical and pharmacy plans?

The Franklin County Cooperative health plan provides comprehensive coverage for maternity services and most members pay no more than the annual deductible for a traditional pregnancy. Effective January 1, 2023, the plan provides medical and pharmaceutical coverage for fertility services.

The medical plan (United Healthcare) covers in-network fertility treatments such as IUI and IVF and including egg retrieval, freezing and storage. **Coverage is only available if services are received from in-network providers.** Fertility medications are also covered by the Cooperative's pharmacy plan (OptumRx) with member's paying the applicable copay.

The combined lifetime maximum benefit for all medical and pharmacy expenses is \$30,000 USD.

What benefit is available through the Cooperative for adoption and surrogacy expenses?

For eligible out-of-pocket expenses incurred related to adoption and surrogacy, the Cooperative reimburses each household up to \$30,000 USD lifetime maximum. Reimbursement is managed through Maven Wallet and enrollment in the Cooperative health plan and Maven Wallet is required.

Note that this is a separate benefit from the medical/pharmacy benefit through the health plan for covered fertility services, which has a separate \$30,000 USD lifetime maximum benefit.

More information about Maven Wallet is provided in the following pages.

How do I know which resource is best for me?

The following table provides a high-level overview of the Cooperative's family forming resources. Additional detail is provided on the following pages. Review this document in its entirety prior to deciding on the best resource(s) for you. If after reviewing this document you still have questions or uncertainty about which benefit to utilize, contact the Benefits & Wellness Office for further assistance.

Health and Rx Plan: Fertility Services	MSP: Maternity Nurses	Maven: Resource Platform	Maven Wallet: Adoption/Surrogacy
<ul style="list-style-type: none"> • Medical benefits through United Healthcare • In-network and out-of-network maternity services • In-network fertility services (IUI/IVF, egg freezing) • Rx benefits through OptumRx • Coverage for fertility medications • Combined \$30,000 USD lifetime maximum for medical and Rx costs for covered fertility services (maternity services not limited) • MSP complements health plan coverage for those experiencing traditional pregnancy • Maven complements health and Rx coverage for those facing non-traditional or difficult paths to parenthood 	<ul style="list-style-type: none"> • 24/7 telephonic support from UHC nurses, during and after your pregnancy • Early access to specialized support through Neo Natal Resource Services, when appropriate • Does not replace, but complements, in-person care • \$200 incentive for participation • United Healthcare program • Voluntary enrollment 	<ul style="list-style-type: none"> • 24/7 digital support for those growing families, particularly through IUI/IVF, adoption, surrogacy • Network of 35+ types of specialists who provide unlimited education and coaching via tele-visits, a dedicated Care Advocate, and an extensive library of resources and community forums to engage with peers on the same path to parenthood as you • Does not replace, but complements, in-person care • Voluntary enrollment 	<ul style="list-style-type: none"> • Accessible through the Maven platform • Easy-to-manage tool to manage adoption and surrogacy expenses • Submit requests for reimbursement of adoption and surrogacy expenses, up to \$30,000 USD lifetime maximum benefit • Required enrollment for reimbursement of expenses

MSP Overview

What is MSP?

Maternity Support Program (MSP) provides you with a personalized approach and access to nurses, educational resources, and specialized services for you and your baby – before, during and after your pregnancy. A maternity nurse is assigned to you and is available to answer any questions or concerns.

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When you enroll in MSP, a registered nurse consults with you, via the telephone, to help you determine what, if any, risks or complications could arise during your pregnancy. They help you learn and practice healthy pregnancy habits and protect the well-being of your baby. If you have individual needs, the nurse provides one-on-one support throughout your pregnancy. After you enroll in the program, you can call 24 hours a day to ask questions or talk over your concerns. After delivery, many moms still find they need support or answers to their questions. Experienced nurses who can answer your questions are available to talk by phone, even after your baby is born.

MSP is a United Healthcare program and participation is 100% voluntary. It is a great program to support traditional or high-risk pregnancies. There is no cost for enrolling in MSP. Employees, spouses / domestic partners and dependents enrolled in the Cooperative health plan are eligible for the program.

Is there an incentive for using MSP?

Yes. You receive \$50 upon enrollment and \$150 upon completion of the program. The incentive amount is taxable and is added to the employee's paycheck. Payments are distributed once a quarter.

How do I sign up for MSP?

To enroll in MSP, call the number on the back of your United Healthcare id card (877-440-5983).

Maven Overview

What is Maven?

Maven is a leading global platform transforming women's and family health by providing high-quality, comprehensive support for employees and their spouses / domestic partners as they pursue parenthood. Through a virtual network of Care Advocates and specialists, Maven can guide each member through their family forming journey. Maven helps navigate preconception, pregnancy and postpartum; fertility treatment including IUI, IVF and egg freezing; and adoption and surrogacy; with content tailored to your individual experience and needs. Use Maven to book on-demand video appointments with best-in-class professionals and virtual specialists across more than 30 specialties and receive personalized educational and coaching resources.

There are two parts to the Maven program:

1. 24/7 access to the Maven platform, virtual visits, and support services providing unlimited education and coaching from reproductive and family health experts
2. Financial reimbursement for expenses incurred as part of your adoption and surrogacy journey through Maven Wallet.

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Maven is not a United Healthcare program and enrollment in Maven is not mandatory to access the fertility benefits available through your Cooperative medical and pharmacy plans. However, it is **strongly recommended** for members facing difficult or non-traditional paths to parenthood, i.e. IUI/IVF. Enrollment in **Maven Wallet** is required to request reimbursement of any adoption and surrogacy expenses. Maven is available to employees and spouses / domestic partners enrolled in the Cooperative health plan and is provided at no charge.

Who should consider signing up for Maven?

All employees and their spouses / domestic partners on the Cooperative health plan are eligible for free enrollment in Maven. Those who may be interested in signing up for Maven include (bolded items indicate life stages where participation in Maven is strongly encouraged):

- An employee who is considering conceiving or trying to conceive*
- **An employee or their partner pursuing fertility treatments**
- **An employee who is considering reproductive preservation (egg or sperm freezing)**
- An employee (or partner of an employee) who is currently pregnant*
- The spouse or partner of an employee who is pregnant*
- The new mother or father of a baby who is under a year old
- A mother or father who recently experienced the loss of a pregnancy or infant
- **Individuals considering adoption or surrogacy or in the process of adoption or surrogacy**
- Individuals who have adopted or had a child through surrogacy in the last year

***Enrollment in Maven is not restricted** to only those facing difficult or non-traditional paths to parenthood or to the life stages bolded above, however, United HealthCare's Maternity Support Program may be more applicable to these life stages.

When can I start using Maven?

Access to the Maven platform for support services for preconception, IUI/IVF, egg freezing, adoption, surrogacy, and maternity begins on your coverage effective date, or 1/01/2023, whichever is later.

Maven Enrollment

How do I sign up for Maven?

Prior to enrolling in Maven, please review all information provided to you. If you determine Maven is right for you, you may enroll using any computer or mobile device.

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To enroll, visit www.mavenclinic.com/join/franklincounty, search Maven Clinic in the App Store (iOS and Android) or use the QR code. If you have questions during enrollment, email the Maven Care Team at support@mavenclinic.com for 24/7 support.



As an employee, you need your primary email address recorded in the Benefits Administration system at fccbenefits.com, date of birth, and full name to get started. Your primary email address could be a work email or a personal email.

While your primary email address recorded in the Benefits Administration system at fccbenefits.com is required to validate your eligibility, you are also asked to provide a personal email address (if different) at sign up. Using your personal email allows you to receive emails from Maven even if you're not at work.

How can my spouse or domestic partner sign up for Maven?

Your spouse or domestic partner can sign up for a Maven account with their own email address and when they reach the validation screen, enter their first and last name and date of birth to validate their account. They may be asked to provide the employee's information such as their first name, last name, date of birth and email address for verification. An employee is not required to establish a Maven account prior to a spouse / domestic partner establishing an account.

How do I enroll in Maven Wallet?

Spouses / domestic partners do not establish Maven Wallet accounts. The account must be activated under the name of the employee.

If an employee is already enrolled in Maven, you can activate Maven Wallet by selecting the Maven Wallet dashboard card in the "Home" tab or selecting "My Maven Wallet" in your profile (the "Me" tab) and completing the survey. Note that Maven Wallet is available for adoption and surrogacy so enrollment in one of those tracks is required for Wallet utilization.

Maven Programs

What type of support do I receive through Maven?

The Cooperative is offering the following programs through Maven:

- **Fertility & Family Building**
 - **Preconception:** 12-month renewable offering; promotes overall health literacy for individuals of reproductive age, particularly around fertility and pregnancy. This includes:

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- Educational content, quizzes, and coaching from reproductive health and fertility experts to achieve health goals
 - Career coaching around family planning in the workforce
 - Holistic approach to preconception, including support for mental health, nutrition, and career planning
 - Tips to help families prepare to conceive naturally
 - Introduction to different paths to parenthood, including egg freezing, fertility treatments, adoption, and surrogacy
 - Referrals to high-quality, in-person OB-GYNs based on members' unique needs
- **Egg and Sperm Freezing:** 12-month program; guides members through the considerations and process of egg or sperm freezing, helps them choose a clinic, and provides emotional support along the way. This includes:
 - 24/7/365 access to virtual specialists that are critical in the egg freezing process including reproductive endocrinology & infertility providers and fertility nurses, alongside career coaches, nutritionists, and mental health providers
 - 1:1 guidance and support through egg, embryo, or sperm freezing consideration, consultations, and retrieval
 - Referrals to high-quality clinics based on members' unique needs
- **IVF & IUI:** 12-month program; guides members through the difficult journey of undergoing fertility treatment including education of the fertility treatment process, help with choosing a high-quality fertility clinic, emotional support and more. This program includes:
 - Access to Reproductive Endocrinologists and Fertility Nurses who provide personalized education on fertility treatment options
 - Referrals to a network of vetted fertility clinics with high success rates and high patient satisfaction scores.
 - Mental health support and community of members who are on a similar journey
 - Specialized track for partners
- **Adoption:** 24-month program; fills gaps in support for individuals navigating the adoption process. This includes:
 - 24/7/365 access to a network of diverse providers with expertise in the adoption process
 - Counseling and expert guidance from Adoption Coaches through different adoption pathways and key considerations in the process
 - Referrals to highly rated LGBTQIA+ friendly adoption agencies that best meet individual needs
 - Mental health support and community of members who are on a similar journey

- **Surrogacy:** 24-month program; our surrogacy program fills gaps in support for individuals navigating the surrogacy process. This includes:
 - 24/7/365 access to a network of diverse providers with relevant expertise including egg donor coaches and surrogacy coaches that provide education and support through the surrogacy selection process
 - Referrals to high-quality LGBTQIA+-friendly surrogacy agencies and fertility clinics in Franklin County's UHC network
 - Genetic counselors review donor egg/sperm genetic testing options and results, family history, and other specific considerations for surrogacy
 - Partnership with Nodal to connect surrogates and intended parents resulting in a faster match time and lower costs to match
- **Maternity & Newborn Care:** 21-month offering (9 mo pregnancy, 12 mo postpartum); end-to-end program supporting expecting mothers and fathers during pregnancy and through the underserved postpartum and return-to-work periods, driving outcomes for families. This includes:
 - Pregnancy, Partner, and Loss tracks which are personalized to meet the needs of the member, including clinical support for high-risk pregnancies
 - Integrated return-to-work coaching and curriculum introduced in first trimester
 - Manager Training resources (i.e., Manager tip sheet, complimentary virtual training on return-to-work best practices)
 - Referrals to high-quality OB-GYNs based on members' unique needs
 - Practitioner network across 30+ specialties, such as OB-GYNs, doulas, career coaches, sleep coaches, and more
 - Virtual group classes like Breastfeeding 101, Infant CPR, Newborn Care, and more

Receiving Support from Maven

What is the role of a Maven Care Advocate?

Once you enroll in Maven you are paired with a personal Care Advocate. Your Maven Care Advocate is available 24/7 to answer questions, recommend the best providers for your needs, and help you understand your benefits both on and off Maven.

What types of specialists can I connect with through Maven?

You can video chat and exchange private messages with fertility specialists, mental health providers, adoption specialists, surrogacy specialists, OB-GYNs, midwives, doulas, nurse practitioners, nutritionists, physical therapists, pediatricians, lactation consultants, sleep coaches, career coaches and more anytime.

Is there a limit to how many appointments I can have?

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No. You can book unlimited virtual appointments for education and coaching with the Maven network of virtual specialists for the duration of your enrollment period.

Should I still see my in-person OB-GYN, midwife, and/or fertility specialist?

Yes. Maven is a complement to in-person care, providing immediate education and coaching, anytime. It's not a replacement for your in-person medical care through your OB-GYN, midwife, or fertility provider, which are accessible through your medical and Rx plans. Maven providers will not diagnose nor prescribe medication. Please consult your in-person providers for medical care.

If you don't have an in-person OB-GYN or fertility specialist or are looking to switch, your Maven Care Advocate can provide you with personalized recommendations for accessing in-person care, taking into account your insurance coverage and any specialty preferences you have to provide recommendations from a database of highly-vetted in-person OB-GYNs and fertility specialists.

Can Maven help me find in-person care? (e.g. fertility clinic, OB-GYN)

Yes! Maven's Care Advocates provide referrals to in-person care for members within 48-hours of members' requests. In fact, 45% of Maven's Fertility program members and 30% of Maternity program members enroll in Maven without an in-person fertility clinic or OB-GYN, respectively, relying on Maven to provide referrals.

You can request a referral at any point throughout your journey on Maven. Your dedicated Care Advocate will work with you and provide a referral list of high-quality providers (including in-network options, as appropriate) that meets your preferences, in under 48 hours.

Fertility Clinics

Will United Healthcare pay for fertility services at any fertility clinic?

No. Your medical plan (United Healthcare) provides coverage at only in-network fertility providers. Likewise, fertility medications should be obtained from OptumRx network pharmacies.

You are ultimately free to seek treatment at a clinic of your choosing; however, **fertility benefits through the Cooperative are only available when utilizing an in-network fertility provider.** Maven Care Advocates can provide referrals to quality fertility clinics.

Who do I contact if I have questions about fertility coverage through the Cooperative medical (United Healthcare) or pharmacy (OptumRx) plans?

For questions about your fertility benefits and how to maximize coverage

- **Medical** services: Call the number on the back of your medical/United Healthcare id card (877-440-5983).
- **Pharmacy** services: Call the number on the back of your pharmacy/OptumRx id card (855-312-2307).

Who can provide a list of fertility providers?

Maven can generate a custom referral list of doctors/clinics/surrogacy agencies/adoption agencies. Note that only in-network fertility services are covered by the medical plan.

Can I sign up for Maven if I'm considering but not undergoing fertility treatment yet?

Yes! You can sign up to learn more about treatment options and have your questions answered by virtual fertility specialists. You receive 12 months of full access to fertility support from the day of enrollment. If you don't conceive within twelve months of signing up, you can re-enroll for another 12 months of support.

If I'm already undergoing fertility treatment can I use Maven?

Yes! Members specifically undergoing fertility treatment have access to:

- 1:1 virtual appointments with specialists such as Reproductive Endocrinologists, OB-GYNs, Mental Health providers, Fertility Educators, and more.
- A dedicated Care Advocate who guides you through the Maven experience, introduces you to your virtual support team, and refers you to additional in-person support
- Clinically approved articles and community forums, helping those undergoing fertility treatment to receive trusted information and resources - rather than falling down the 'internet rabbit hole'
- Guided mental health support throughout the fertility journey

Maven Wallet

[Eligibility](#) | [Using Maven Wallet](#)

What is Maven Wallet?

Maven Wallet enables easy reimbursement for employees pursuing **adoption and surrogacy**. Using Maven Wallet, employees can easily upload receipts for eligible expenses and then be reimbursed by the Cooperative through payroll. For more information on your Maven Wallet program through the Cooperative, please read the Program Overview which can be found on [BeWell](#) and for those already enrolled in Maven, through the Maven app. This overview includes specifics on the Cooperative's Wallet offering and a list of eligible and ineligible expenses for each program.

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Eligibility

Who is eligible for Maven Wallet?

Employees and their spouses / domestic partners on the Franklin County Cooperative health plan can incur expenses to be reimbursed under Maven Wallet. ***However, only employees can activate a Wallet and submit claims for reimbursement through Maven Wallet.***

Eligibility is ultimately determined by the Cooperative.

Do I or my spouse / domestic partner need to be enrolled in the Cooperative medical plan to access the Maven platform or Maven Wallet?

Yes. You must be enrolled in the Frankly County Cooperative health plan to access the Maven platform, including Maven Wallet.

Does my spouse / domestic partner and I each get a separate \$30,000 lifetime maximum?

No. The \$30,000 lifetime benefit is meant to cover a family unit or household.

Is this benefit the same as my combined medical and pharmacy benefit for fertility services which has a \$30,000 lifetime maximum?

No. This is an entirely separate benefit designed to support aspiring parents who are growing their family via adoption or surrogacy.

Using Maven Wallet

Do I have to go to a specific agency to get reimbursed for my adoption or surrogacy expenses?

No. Maven does not have a closed network. You can seek services anywhere, so long as your expenses are eligible for reimbursement under your employer's program, as outlined in the list of covered expenses in the Maven Wallet Program Overview.

What type of expenses are reimbursed using Maven Wallet?

The complete Maven Wallet Program Overview with a list of eligible expenses for reimbursement for adoption and surrogacy is available at [BeWell](#) or in the Maven app.

Are expenses related to the adoption of a step-child eligible for reimbursement?

Yes. Costs resulting from the adoption of a step-child are eligible reimbursable expenses under a non-qualified adoption assistance program.

Are these expenses taxable to me?

The Cooperative is operating a tax qualified *adoption assistance program* which means that eligible expenses for finalized adoptions are being offered on a tax favored (pre-tax) basis up to a certain value (set by the IRS).

Reimbursed expenses for surrogacy services and adoption of step-children fall outside of the program and are taxable to the employee.

What if the adoption fails?

If an adoption is unsuccessful for reasons outside of the control of the member, then the expenses may still be reimbursable. In this scenario the expenses would fall outside of the qualified program and would therefore be taxable to the employee.

What if I incurred a Maven Wallet expense prior to January 1, 2023?

Only eligible expenses **incurred on your benefit coverage effective date or January 1, 2023, whichever is later**, are eligible for reimbursement through Maven Wallet.

What is the turnaround time for reimbursement with Maven Wallet?

Maven typically reviews and approves eligible expenses in 1-3 business days and reports approved amounts to the Cooperative. Every effort is made for employees to receive reimbursement(s) within 2-3 payroll cycles depending on payroll cutoff timing. Reimbursement time may vary depending on payroll processing times.

Is the Cooperative sent information about the specific treatment(s) or only reimbursement amounts?

Only reimbursement amounts and designated tax treatment of those reimbursement amounts are sent to the Cooperative for purposes of processing reimbursement through payroll. No other specific information about services received by a member is shared.

Note: Only expenses that have not been and will not be reimbursed through another program (such as an FSA or HSA) are eligible for reimbursement through this program.

Security & Privacy

Is my personal health data secure?

Maven implements industry-leading encryption and data security practices to secure your personal health data. Additionally, Maven does not record video sessions, so any information you share with a Maven practitioner, including your care advocate, during your appointment stays between you and that practitioner.

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Other Questions

Have a question we didn't cover?

For more information about Franklin County Cooperative's Family Forming and Maternity benefits, refer to our [BeWell](#) site or contact the Benefits & Wellness Office at 614-525-5750 or benefits@franklincountyohio.gov.