

## Franklin County Cooperative's Family Forming and Maternity Benefits: Frequently Asked Questions

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### Family Forming Benefits Overview

Not everyone follows the same path to building 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 benefits and resources available?

1. The Cooperative's **Health Plan (Plan)** provides comprehensive coverage for maternity services through the medical plan UnitedHealthcare (UHC) and the prescription plan OptumRx (Orx).
2. In addition, the **Health Plan (Plan)** provides in-network medical and pharmacy coverage for fertility services such as IUI and IVF. The combined lifetime maximum benefit for all medical and pharmacy expenses is \$30,000 per member (enrolled employees and spouses/domestic partners).
3. The **Maternity Support Program (MSP)** available through UHC provides 24/7 personalized support from maternity nurses. The nurses discuss healthy pregnancy habits and provide educational resources throughout the pregnancy. There is no cost to join MSP and a \$200 incentive is available to anyone who engages with MSP.
4. In partnership with UHC, **Maven** provides end-to-end support for every path to parenthood. Your dedicated Maven Care Advocate helps navigate preconception, pregnancy and postpartum; fertility treatment; adoption and surrogacy; with content tailored to your individual experience and needs. If you are considering fertility treatment, you'll be connected with an experienced fertility nurse through UHC.
5. **Maven Wallet** is a tool that provides financial reimbursement for the acquisition of donor materials, adoption, and surrogacy expenses. The household lifetime maximum benefit for donor materials is \$10,000 and the combined household lifetime maximum benefit for adoption and surrogacy expenses is \$30,000.

## **How do I know which resource(s) are best for me?**

This document will provide an overview of each of the Cooperative's family forming resources. We recommend that you review this document in its entirety prior to deciding on the best resource(s) or benefit(s) for you. Should you still have questions or uncertainty about your next step, reach out to the Benefits & Wellness Office for further assistance.

## **Health Plan Overview (Medical and Pharmacy)**

### **What maternity benefits are available under the Health Plan?**

The Plan provides in-network and out-of-network coverage for maternity services through the medical plan (UHC), such as OB-GYN appointments, midwives, ultrasounds, labor and delivery, breast pumps, lactation support. Most members using an in-network provider will pay no more than the annual deductible for a traditional pregnancy and there is no maximum benefit applied. UHC also administers a Doula Reimbursement program for the Plan, which reimburses you up to \$3,000 per pregnancy for doula expenses. Medications and prenatal vitamins are available at in-network pharmacies through your pharmacy plan (OptumRx).

Maternity coverage is available to everyone enrolled in the Health Plan (employee, spouse/domestic partner, children).

### **What fertility benefits are available under the Health Plan?**

The Plan provides medical and pharmacy coverage for fertility treatment and services such as fertility preservation, IUI and IVF, medical expenses associated with collection of ovum and sperm, and cryopreservation and storage. Medical coverage is available through UHC and coverage for fertility medications is provided through your pharmacy plan, OptumRx. The combined lifetime maximum benefit for all medical and pharmacy expenses is \$30,000 per member.

Fertility coverage is only available at in-network providers for employees and spouses/domestic partners enrolled in the health plan. Dependent children are not eligible for fertility coverage.

### **Where can I find additional information about eligible expenses under my medical and/or pharmacy plan?**

More information on maternity and fertility coverage can be found at [Bewell.franklincountyohio.gov](http://Bewell.franklincountyohio.gov), in your medical plan SPD, or by calling the number on the back of your ID card(s); UHC 877-440-5983 and OptumRx at 855-312-2307.

## Fertility Clinics

### **Do I have to go to an in-network fertility clinic?**

Yes, fertility coverage through the medical plan is only available at in-network fertility clinics. Members are ultimately free to seek treatment at any clinic of their choosing; however, medical benefits through the Cooperative are only available when utilizing an in-network fertility provider.

### **Do I have to go to a Center of Excellence (COE) fertility clinic?**

No, obtaining treatment at Center of Excellence (COE) fertility clinics is strongly encouraged but not required. Maven Care Advocates will connect you to an experienced fertility nurse through UHC who will provide you with case management throughout the process and recommend Centers of Excellence (COE) fertility clinics for in-person treatment.

## Maternity Support Program (MSP) Overview

### **What is MSP?**

UHC's Maternity Support Program 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 will be assigned to you and is available to answer any questions or concerns.

When you enroll in MSP, a registered nurse will consult with you, via phone, to help you determine what, if any, risks or complications could arise during your pregnancy. They can help you learn and practice healthy pregnancy habits and protect the well-being of your baby. If you have individual needs, a nurse will provide one-on-one support throughout your pregnancy. After you enroll in the program, you can call an MSP nurse 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, up to 6-weeks after your baby is born.

MSP is available to everyone enrolled in the Health Plan (employee, spouse/domestic partner, children).

### **Is there an incentive for using MSP?**

Yes. Benefits enrolled employees, spouses/domestic partners, and dependent children will receive \$50 upon enrollment and \$150 upon completion of the program. Payment is taxable and will be added to the employee's paycheck. Payments are distributed once a quarter.

### **How do I sign up for MSP?**

To enroll in MSP, call 1-877-201-5328. When you call this number, you will be prompted “Why are you calling?” Please reply “Maternity Support Program” and you will be directly connected to a Nurse Advocate who can enroll you into the program.

## Maven Overview

### What is Maven?

Maven provides high-quality, comprehensive, virtual support for employees and their spouses/domestic partners as they pursue parenthood. 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. Maven’s virtual network of Care Advocates and specialists can guide each member through their family forming journey. All support through Maven is free and there are no copays, deductibles, or other fees for using Maven.

There are two (2) parts of 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 through Maven Wallet for acquisition of donor material expenses and/or adoption and surrogacy expenses.

Maven is available to employees and spouses/domestic partners enrolled in the Plan. Maven is not available to dependent children.

### Who should consider signing up for Maven?

Engagement is strongly encouraged for those seeking fertility treatment. Engagement with Maven is **required** to take advantage of Maven Wallet.

Those who may be interested in signing up for Maven include an enrolled employee and/or spouse/domestic partner who is:

- Considering conceiving or trying to conceive\*
- Pursuing or receiving fertility treatments
- Considering reproductive preservation (egg or sperm freezing)
- Currently pregnant\* (and their spouse/partner)
- 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
- Considering adoption or surrogacy, in the process of adoption or surrogacy, or have adopted or had a child through surrogacy in the last year

\*Members may also access UnitedHealthcare’s Maternity Support Program (MSP) for support with these life stages.

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

Yes! Members 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 Maven Care Advocate who will guide you through the Maven experience, introduce you to your virtual support team, and refer 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'.
- Mental health support throughout the fertility journey.
- Ability to connect with an experienced fertility nurse through UHC who will provide nurse case management support and guide you to Centers of Excellence (COE) fertility clinics for in-person treatment.

## **Maven Programs**

The Cooperative offers enrolled employees and spouses/domestic partners two programs through Maven: 1) Family Building & Fertility Solutions Plus; 2) Maternity & Newborn Care.

1. **Family Building & Fertility Solutions Plus** –This is a partnership between UHC and Maven. Below are the paths of support you can receive through this program.
  - **Preconception:** 12-month renewable offering; promotes overall health literacy for individuals of reproductive age, particularly around fertility and pregnancy. This includes:
    - 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 and provides emotional support along the way. The program includes:

- 24/7/365 access to virtual specialists that are critical in the egg freezing process including reproductive endocrinology & infertility providers, alongside career coaches, nutritionists, and mental health providers
  - Referrals and scheduling assistance to an experienced fertility nurse through UHC to provide a care plan including guidance to Centers of Excellence (COE) fertility clinics for in-person treatment
  - 1:1 guidance, education, and support through egg, embryo, or sperm freezing consideration, consultations, and retrieval
- **IVF & IUI:** 12-month program; guides members through the difficult journey of undergoing fertility treatment including education of the fertility treatment process, emotional support, personalized referrals to an experienced fertility nurse through UHC, and more. This program includes:
  - Access to virtual Reproductive Endocrinologists and Fertility Awareness Educators who provide personalized education on fertility treatment options
  - Referrals and scheduling assistance to an experienced fertility nurse through UHC to provide a care plan including guidance to Centers of Excellence (COE) fertility clinics for in-person treatment
  - 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; 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 in-network fertility clinics.
  - 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

2. **Maternity & Newborn Care:** 21-month program (9 mo. pregnancy, 12 mo. postpartum); end-to-end program supporting expecting mothers and fathers during pregnancy and through the postpartum and return-to-work periods. This program 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 tipsheet, 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

## Maven Wallet

### What is Maven Wallet?

Maven Wallet is a tool that enables easy reimbursement for employees with eligible expenses related to the acquisition of donor materials, adoption, and surrogacy. Using Maven Wallet, employees upload receipts for eligible expenses; reimbursement for approved Wallet claims is made through payroll.

### Who is eligible for Maven Wallet?

Employees and spouses/domestic partners enrolled in the Plan are eligible for up to \$10,000 lifetime maximum benefit as a household towards eligible Acquisition of Donor Material Expenses incurred on or after their benefits effective date, and within the last 90 days.

Employees and spouses/domestic partners enrolled in the Plan are eligible for up to \$30,000 lifetime maximum benefit as a household towards eligible Adoption and/or Surrogacy expenses incurred on or after their benefits effective date, and within the last 90 days.

However, only employees can activate a Wallet and submit claims for reimbursement through Maven Wallet.

**Does my spouse/domestic partner and I each get a separate \$30,000 lifetime maximum for adoption and surrogacy or \$10,000 lifetime maximum for donor materials expenses?**

No. The \$30,000 lifetime benefit for adoption & surrogacy and the \$10,000 lifetime benefit for donor materials expenses are a per-household benefit.

**Is this benefit the same as my medical 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 and/or have expenses for the acquisition of donor materials not covered under the health plan.

**Do I have to go to a specific provider to get reimbursed for my adoption, surrogacy, and/or donor materials expenses?**

No. You can seek services anywhere, so long as your expenses are eligible for reimbursement, as outlined in the list of covered expenses in the Maven Wallet Program Overview.

**What type of expenses are reimbursed using Maven Wallet?**

The Maven Wallet Program Overview provides a list of all eligible expenses for reimbursement for adoption, surrogacy, and/or donor materials expenses; the Program Overview is available for download and reference at [Bewell.franklincountyohio.gov](http://Bewell.franklincountyohio.gov) site and through the Maven app.

**Are these expenses taxable to me?**

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

The reimbursement program which provides monetary aid to employees who incur specific surrogacy and donor materials acquisition expenses is not tax favored and any reimbursement is taxable to the employee (just as compensation would be).

**What is the turnaround time for reimbursement with Maven Wallet?**

As previously stated, reimbursement is made through Payroll. Every effort is made to reimburse within 2-3 payroll cycles of approval, depending on payroll cutoff timing. However, reimbursement time may vary.

**Will my employer be sent information about the specific treatment(s) or only reimbursement amounts?**

Only reimbursement amounts and designated tax treatment of those reimbursement amounts will be sent to your employer for purposes of payroll processing. No other specific information about services received by a member is shared.



## Maven Enrollment

### How do I sign up for Maven?

To enroll in Maven, scan the QR code, download the Maven Clinic app (iOS and Android) or visit [mavenclinic.com/join/franklincounty](https://mavenclinic.com/join/franklincounty). All you will need is your work email address, date of birth, and full name to get started.



Should you have questions about enrollment or about Maven prior to enrolling, contact the Maven Care Team at [support@mavenclinic.com](mailto:support@mavenclinic.com) for 24/7 support.

### Should I use my personal or company email to sign up?

While your work email address will be required to validate your eligibility, we will ask you for a personal email address at sign up. Using your personal email will allow you to receive emails from Maven even if you're not at work.

### How can my spouse or domestic partner sign up?

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.

### As an employee, how do I sign up for Maven Wallet?

Three things you need to remember about Maven Wallet:

- You only need to activate Maven Wallet if you are requesting reimbursement for the cost of donor materials, adoption, or surrogacy.
- Maven Wallet must be activated in the employee's name.
- You must enroll in the corresponding journey in Maven to be able to activate Maven Wallet.

To activate Maven Wallet, go to your Maven account, select the Maven Wallet dashboard card in the "Home" tab or select "My Maven Wallet" in your profile (the "Me" tab) and complete the survey.

## Receiving Support from Maven

### **What is the role of a Maven Care Advocate?**

Once you enroll in Maven you'll be 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 virtually 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?**

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. It's not a replacement for your in-person medical care through your OB-GYN, midwife, or fertility provider. 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 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 preference you have to provide recommendations from a database of highly vetted in-person OB-GYNs.

For in-person fertility specialists, Maven Care Advocates will schedule you with an appointment with an experienced fertility nurse through UHC who will build a care plan which will include guidance to in-network Centers of Excellence (COE) fertility clinics for in-person treatment.

### **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 OB-GYNs and in-person support for Adoption and Surrogacy journeys. With Fertility Solutions Plus, your Maven Care Advocate will connect you to an experienced fertility nurse through UHC who will provide case management and guide you to Centers of Excellence (COE) fertility clinics for in-person treatment.

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.

## 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 will stay between you and that practitioner.

## Other Questions

### **Additional questions?**

For more information about Franklin County Cooperative's Family Forming and Maternity benefits, go to [Bewell.franklincountyohio.gov](http://Bewell.franklincountyohio.gov) or contact the Benefits & Wellness Office at 614-525-5750 or [Benefits@franklincountyohio.gov](mailto:Benefits@franklincountyohio.gov).