

## 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. 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 benefits and resources available to me?

1. The Cooperative's **Health Plan (Plan)** provides comprehensive coverage for maternity services. In addition, the Plan provides medical and pharmaceutical coverage for fertility services such as IUI and IVF including egg retrieval, freezing and storage. Fertility coverage is only available if services are received from in-network providers. The combined lifetime maximum benefit for all medical and pharmacy expenses is \$30,000 per member (enrolled employees and spouses/domestic partners).
2. The **Maternity Support Program (MSP)** available through the medical plan 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.
3. **Maven** provides end-to-end support for every path to parenthood. Maven helps navigate preconception, pregnancy and postpartum; fertility treatment including IUI, IVF and egg freezing; acquisition of donor materials; adoption and surrogacy; with content tailored to your individual experience and needs. There is no cost to join Maven.
4. **Maven Wallet** provides financial reimbursement for the acquisition of donor materials, adoption, and surrogacy expenses. The household lifetime maximum for donor materials is \$10,000 and the combined household lifetime maximum 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 Franklin County's family forming resources. We recommend that you review this document in its entirety prior to deciding on the best resource(s) for you. Should you still have questions or uncertainty about which benefit(s) to utilize, we encourage you to reach out to the Benefits & Wellness Office for further assistance.

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

The Health Plan provides comprehensive in-network and out-of-network coverage for maternity services through the medical plan, UnitedHealthcare, and most members will pay no more than the annual deductible for a traditional pregnancy. Comprehensive maternity services also include the Doula Reimbursement program, which allows you to be reimbursed up to \$3,000 for doula expenses.

In addition, the Plan provides medical and pharmaceutical coverage for enrolled employees and spouses / domestic partners 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. Fertility coverage is only available if services are received from in-network providers. Coverage for fertility medications is provided through OptumRx. The combined lifetime maximum benefit for all medical and pharmacy expenses is \$30,000 per member (enrolled employees and spouses/domestic partners).

More information on maternity and fertility coverage available under your Health Plan can be found on the [BeWell](#) site or in your medical plan SPD.

## **Maternity Support Program (MSP) Overview**

### **What is MSP?**

United Healthcare'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 the telephone, 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 wellbeing 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, even after your baby is born.

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

Yes. You 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. Benefits enrolled employees, spouses/domestic partners and dependents are eligible for the program.

## **MSP Enrollment**

### **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 is the leading global platform transforming women's and family health by providing high-quality, comprehensive support for employees and their spouses / domestic partners on the Franklin County Cooperative health plan 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. All support through Maven is free if you are part of the health plan and there are no copays, deductibles, or other fees for using Maven. Engagement with Maven is 100% voluntary, however, is strongly encouraged for those facing difficult or non-traditional paths to parenthood.

Through Maven's virtual network of Care Advocates and specialists, Maven can guide each member through their family forming journey.

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 as part of your fertility journey and/or adoption and surrogacy expenses as part of your Adoption and Surrogacy journey.

### **Who should consider signing up for Maven?**

All employees and their spouses / domestic partners on a Franklin County Cooperative health plan are eligible for free enrollment in Maven. Engagement with Maven is 100% voluntary, however, is strongly encouraged for those facing difficult or non-traditional paths to parenthood, i.e. IUI/IVF. Enrollment in Maven Wallet is required to request reimbursement of any acquisition of donor materials, adoption, and surrogacy expenses.

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**

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

## 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.

### How do I sign up for Maven Wallet?

If you are already enrolled in Maven **and** you are an employee of Franklin County, you will be able to 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 Fertility, Adoption, and Surrogacy journeys so enrollment in the corresponding program is required for Wallet utilization.

## Maven Programs

### What type of support do I receive through Maven?

Franklin County 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:
  - 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 that offer Maven members discounts and priority scheduling
    - 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:
  - 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

## 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 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, 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

### **Do I have to go to a clinic within Maven's network ("Partner Clinic")? Can I go anywhere?**

The Cooperative's fertility coverage through its medical plan require you to go to an in-network fertility clinic. Members are ultimately free to seek treatment at a clinic of their choosing; however, medical benefits through the Cooperative are only available when utilizing an in-network fertility provider. Maven Care Advocates can provide referrals to fertility clinics that are both in-network and/or Maven Partner Clinics. For questions about your fertility benefits and how to maximize coverage, please contact your insurance carrier by calling the number on the back of your card.

### **Are there any discounted rates Maven has with doctors/clinics?**

Every Maven member may receive a custom referral list of doctors/clinics/surrogacy agencies/adoption agencies etc., no matter where they are located. Message your dedicated Care Advocate to receive a customized referral list based on the type of in-person care you are looking for.

Maven has partnerships with fertility clinics that offer preferred pricing for Maven members (ranging from 5-20% on top of the clinic's discounted self-pay rates). If a Maven Partner Clinic is available in your area or desired location for receiving care, your Care Advocate will include the Maven Partner Clinic(s) on your referral list and let you know the specific Maven member perks at that clinic. However, medical benefits through the Cooperative are only available when utilizing an in-network fertility provider, which may include a Maven Partner Clinic.

**Please note that applicable preferred pricing cannot be applied retroactively**, and if you have an existing relationship with a fertility clinic that is also a Maven Partner Clinic, you may not be eligible. Please check with the clinic to confirm.

### **How do I access Maven perks at a fertility clinic?**

To receive access to Maven perks (which may include certain preferred pricing) at our Partner Clinics, you must book your in-person appointment with a Maven Partner Clinic through your Maven Care Advocate. Maven's network of Partner Clinics is based on key clinical success metrics and patient satisfaction and is constantly expanding. Your Maven Care Advocate can provide a list of top fertility clinics based on your preferences; however, there may or may not be a Partner Clinic near you.

Your Care Advocate will have the latest details and can facilitate your first appointment at any of our Partner Clinics. **Please note that applicable preferred pricing cannot be applied retroactively**, and if you have an existing relationship with a fertility clinic that is also a Maven Partner Clinic, you may not be eligible. Please check with the clinic to confirm.



## **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'll 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 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'
- Guided mental health support throughout the fertility journey

## **Maven Wallet**

### **What is Maven Wallet?**

Maven Wallet enables easy reimbursement for employees with eligible expenses related to the acquisition of donor materials, adoption, and surrogacy. Using Maven Wallet, employees can easily upload receipts for eligible expenses and then be reimbursed by their employer. Eligible employees will be reimbursed for approved Wallet claims through payroll; for more information on your Maven Wallet program through the Cooperative, please read the Program Overview which can be found on the [BeWell](#) site 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.

### **Who is eligible for Maven Wallet?**

Employees and spouses / domestic partners enrolled in the Franklin County Cooperative health plan are eligible for up to \$10,000 USD lifetime maximum as a household towards eligible Acquisition of Donor Material Expenses incurred on or after your Franklin County Cooperative health plan coverage effective date or January 1, 2024, whichever is later.

Employees and spouses / domestic Partners enrolled in the Franklin County Cooperative health plan are eligible for up to \$30,000 USD lifetime maximum as a household towards eligible Adoption and/or Surrogacy expenses incurred on or after your Franklin County Cooperative health plan coverage effective date or January 1, 2023, whichever is later.

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

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

Yes. You must be enrolled in the Frankly County Cooperative health plan to access 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 meant to cover a family unit.

**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 acquiring donor materials.

## **Using Maven Wallet**

**Do I have to go to a specific agency to get reimbursed for my Adoption, Surrogacy, and/or Donor Materials 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 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 on the [BeWell](#) site and for those already enrolled in Maven, through the Maven app.

**Are these expenses taxable to me?**

Franklin County is operating 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).

All other services, like those that fall under surrogacy or donor materials acquisition, are considered a standalone reimbursement program which provides monetary aid to eligible employees who incur specific expenses and is taxable to the employee (just as compensation would be).

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

Maven will typically review and approve eligible expenses in 1-3 business days and report approved amounts to Franklin County. Maven makes every effort for employees to receive reimbursement(s) within 2-3 payroll cycles depending on payroll cutoff timing. Reimbursement time may vary depending on Franklin County's processing times.

**Will Franklin County 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 Franklin County for purposes of payroll processing. No other specific information about services received by a member is shared.

## 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

**Have a question we didn't cover?**

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