



Maven Wallet for Franklin County Cooperative

Welcome to Maven Wallet! Through the Maven Wallet program your employer provides funds for eligible Adoption and/or Surrogacy expenses. You can access up to a lifetime maximum of \$30,000 USD for eligible expenses as outlined in this document. If you have any questions about Franklin County's Maven Wallet program, please contact the Wallet team or Maven support at support@mavenclinic.com.

This communication provides information about certain employer sponsored benefits. Receipt of this document does not automatically entitle you to benefits offered by your employer. Every effort has been made to ensure the accuracy of this communication. However, if there are discrepancies between this communication and the official plan documents and policies, the plan documents and policies will always govern. Your employer retains the discretion to interpret the terms or language used in any of its communications according to the provisions contained in the plan documents and policies. Your employer reserves the right to amend or terminate any benefit plan or policy in its sole discretion at any time for any reason.

How to use this document

We know that navigating your benefits can be overwhelming and we want your Maven Wallet experience to be different! This document includes all the helpful how-to details you need to use your Maven Wallet. We also know that in those details, some important things can get lost so here are a few highlights to keep in mind:

- Benefits may be subject to taxation; details on this can be found in the “Important tax information” section.
- To be reimbursed for Maven Wallet expenses you’ll need to submit an itemized invoice (showing the services you received) AND proof of payment (such as a receipt).
- All expenses must be submitted by the benefits eligible EMPLOYEE, even if incurred by a spouse or domestic partner. The eligible employee’s name must be present on the documentation submitted to support the adoption or surrogacy expenses.
- As always, please reach out to the Maven Wallet team or support@mavenclinic.com if you don’t see the answer to your question in this document.

Eligibility¹

Employees along with their spouses / domestic partners on a Franklin County Cooperative health plan are eligible for up to **\$30,000 USD lifetime maximum** as a household towards Maven Wallet expenses.

Eligible expenses must be incurred on or after your Franklin County Cooperative health plan coverage effective date or January 1, 2023, whichever is later, and documentation submitted within 120 days of your date of service or finalized adoption if seeking reimbursement.

Eligible expenses include services for you or your spouse / domestic partner. All expenses must be submitted by the benefits eligible EMPLOYEE, even if incurred by a spouse / domestic partner.

Any expense that is reimbursed by any other source (including any reimbursement accounts held by your eligible spouse / domestic partner) is ineligible for reimbursement through Maven Wallet.

¹ Maven Wallet eligibility is ultimately at the discretion of the Franklin County Cooperative.

Activating your Maven Wallet

Download the Maven Clinic app (Google Play or App Store) to enroll or sign into your account. Maven implements industry-leading encryption and data security practices to secure your personal health data.

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.

Paying for your expenses

Once you’ve activated Maven Wallet and your enrollment is completed you can access your funds by Payroll Reimbursement.

Note: With Payroll reimbursement you will first be required to pay for eligible expenses using your personal credit or checking account before being reimbursed.

How to use Maven Wallet to pay for expenses:

1. Read the “Reimbursable expenses” section below to learn which expenses are eligible before using your funds
2. Pay for eligible services using a personal form of payment, such as your personal credit or checking account
3. Submit documentation to Maven Wallet within 120 days of your date of service or finalized adoption if seeking reimbursement
4. Get approved and reimbursed via Payroll

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Payroll reimbursement

First, pay your service provider for your eligible expenses using a checking or credit card account with your (or your eligible spouse's / domestic partner's) name on it and be prepared to share an itemized invoice and proof of payment.

Submit your eligible expenses through Maven Wallet on your phone or desktop. Once your eligible expense is approved, Maven makes every effort to ensure you receive reimbursement in your next 2-3 payroll cycles. The Franklin County Cooperative cannot issue reimbursements for employees who are not on an active payroll status.

Important Tax Note: When reimbursement is approved for taxable expenses, an appropriate withholding will be deducted from the approved reimbursement value. For more details please read the "Important tax information" section of this document or reach out to the Maven Wallet team.

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Submitting documentation

You must submit required documentation for all services. Submitting expenses is easy through the Maven Clinic app—just follow the steps below!

Important Note: In order to ensure compliance with Franklin County Cooperative's Maven Wallet program, please upload any required documentation to the Maven Clinic app or website within 120 days of your date of service or finalized adoption.

To upload documentation for out-of-pocket reimbursement:

1. Log into your Maven account
2. Visit My Maven Wallet
3. Find the transaction in Recent Transactions
4. Click Upload Documents
5. Upload your documents

For speedy approval, your documentation should include:

- **Itemized invoice** showing date of service, description of services, and the service provider's name and contact information and a **receipt** showing your (or your eligible spouse's / domestic partner's) financial responsibility for the service.
- **Adoption only:** Documentation of finalized adoption with the eligible employee as a party to the arrangement
- **Surrogacy only:** Copy of legal surrogacy agreement or a letter from an attorney attesting that there is a signed agreement or that the arrangement is legal despite the absence of a signed agreement (solely for expenses marked with an asterisk [*] on the Surrogacy page) with the eligible employee as a party to the arrangement
- Any other substantiation required for the particular expense

Maven may reach out to you to request additional information, we always do our best to explain why but if you have any questions please let us know!

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Important tax information

U.S. Employees Only:

Any Surrogacy reimbursement you receive through Maven Wallet is intended to be treated as taxable income to you. These reimbursements are intended to be reported on your W-2 as wages that are subject to standard tax withholding.

However, adoption reimbursements you receive through Maven Wallet may be excludable from your income in accordance with IRS rules for maximum excludable amounts per adopted child and modified adjusted gross income caps on exclusions. Please review the IRS rules at <https://www.irs.gov/instructions/i8839> and follow the instructions therein. Adoption reimbursements are intended to be reported on your W-2 in box 12 with code T, subject to payroll tax withholding but not income tax withholding.

Due to various factors, your withholding may be less than or more than your actual tax liability associated with Maven Wallet reimbursements. You should consult your payroll administrator if you have any questions about your W-2 or pay statements. You should consult your personal tax advisor if you have questions about your personal tax situation, such as your ability to claim credits or deductions. You are solely responsible for complying with your personal income tax filing and payment obligations. Please remember that Maven Clinic does not provide any legal or tax advice or guarantee any particular tax treatment.

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Reimbursable expenses

Adoption

You must submit any claim for reimbursement within **120 days** of finalizing an adoption for which you have incurred an eligible expense.

Adoption reimbursement is available for eligible adoption expenses associated with the legal finalized adoption of any child (whether adopted domestically or internationally) under age 18 at the time the expense is incurred. This includes relatives (such as a niece, nephew, grandchild or cousin) as well as a child of your domestic partner if you live in a state that allows a same-sex second parent or co-parent to adopt their partner's child. However, it does **not** include the child of your spouse (i.e., a stepchild). You'll be required to provide documentation of the finalized adoption.

U.S. employees, please review the IRS rules regarding income tax exclusion of Adoption reimbursements and follow the instructions set forth in <https://www.irs.gov/instructions/i8839>.

Eligible expenses	Ineligible expenses
<ul style="list-style-type: none">● Agency placement fees● Court costs and legal fees● Immigration, immunization, and translation fees● Travel and lodging costs for the intended parents and any minor children associated with the adoption process (including ground and air travel)● Required education directly related to the adoption● Home study fees	<ul style="list-style-type: none">● Fees for a birth mother's maternity care

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Surrogacy

Surrogacy reimbursement is available for eligible expenses associated with a surrogacy arrangement that is supported by a legal agreement, whereby a person agrees to become pregnant and deliver a child for a contracted party (an individual or a couple) who is, or will ultimately become the parent(s) of the newborn child or children. This would also include a gestational surrogate—someone who carries a pregnancy and gives birth to a child for another person or couple, but has no biological connection to the child. The surrogacy arrangement must be a legally recognized agreement between the two parties.

For any expenses marked with an asterisk (*) and you'll be required to provide a copy of the formal, signed surrogacy agreement or a letter from an attorney attesting that there is a signed agreement or that the arrangement is legal despite the absence of a signed agreement.

Reimbursement for surrogacy costs is not available in every country. Please contact your Maven Care Advocate to determine whether surrogacy reimbursement is available in your country before incurring any surrogacy costs.

Eligible expenses	Ineligible expenses
<ul style="list-style-type: none"> ● Court costs, legal and attorney's fees ● Embryo/egg/sperm donation agency fees ● Surrogacy agency fees ● Gestational carrier, egg/sperm donor screening costs* ● Surrogate/gestational carrier compensation* ● Egg/sperm donor compensation* ● Egg/sperm donation shipping and transport fees* ● In vitro fertilization (IVF) and other medical costs related to the impregnation of the surrogate, if not covered by another source* ● Extraction and other medical costs related to the egg/sperm/embryo donation, if not covered by another source* ● Fees associated with the adoption of a surrogate child* ● Reasonable travel and lodging costs for the intended parents and any minor children associated with the surrogacy process 	<ul style="list-style-type: none"> ● Any surrogacy arrangement that is not legally valid and recognized in the appropriate jurisdiction ● Gifts or personal expenses to a gestational carrier and/or family members ● Gifts or personal expenses to an egg, sperm or embryo donor ● Voluntary donations or contributions to the surrogacy agency ● Fees for a birth mother's maternity care

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