

MAVEN

COZEN
O'CONNOR

MAVEN FOR COZEN

Guide to your Fertility and Family Building Benefits

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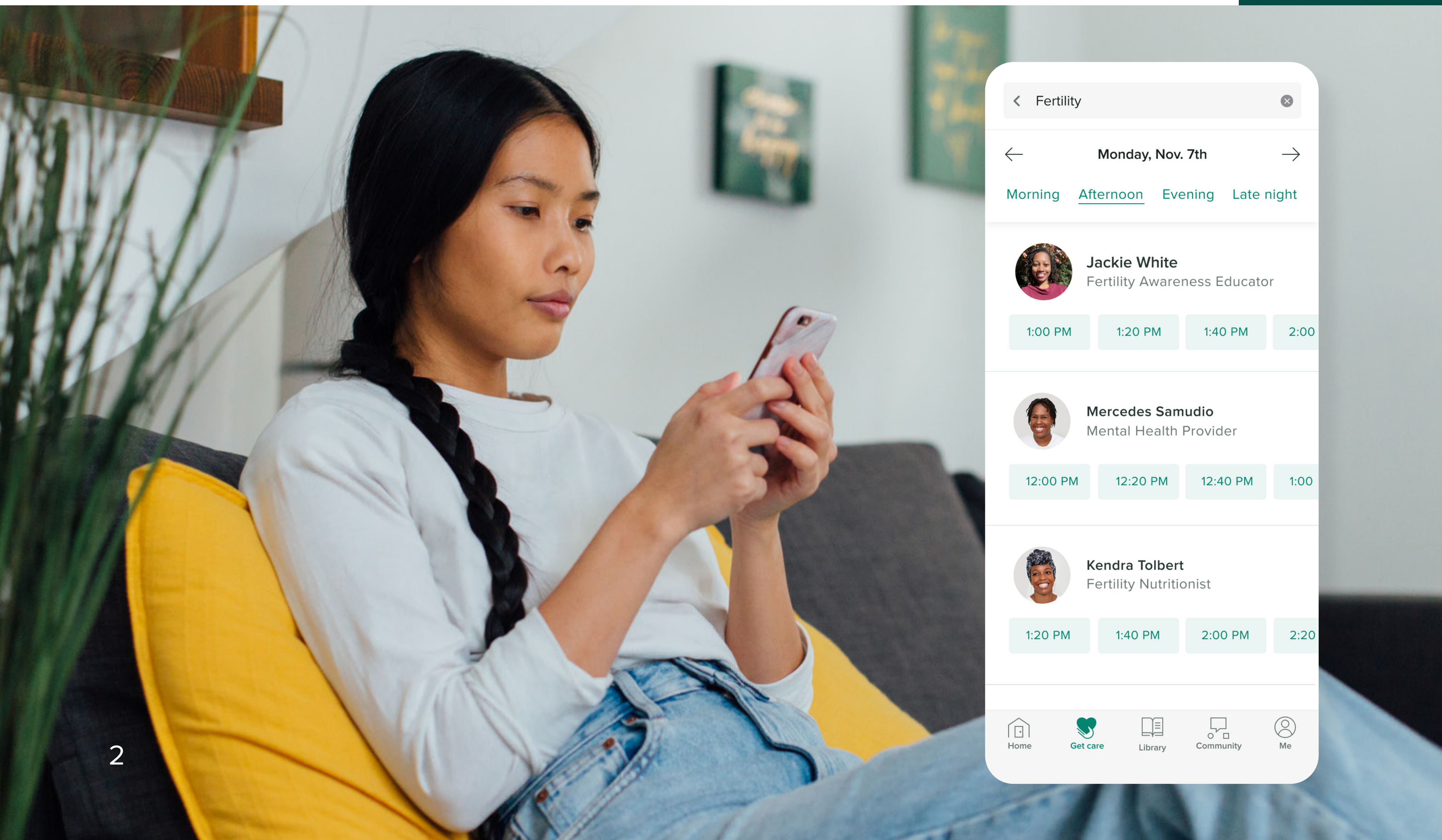
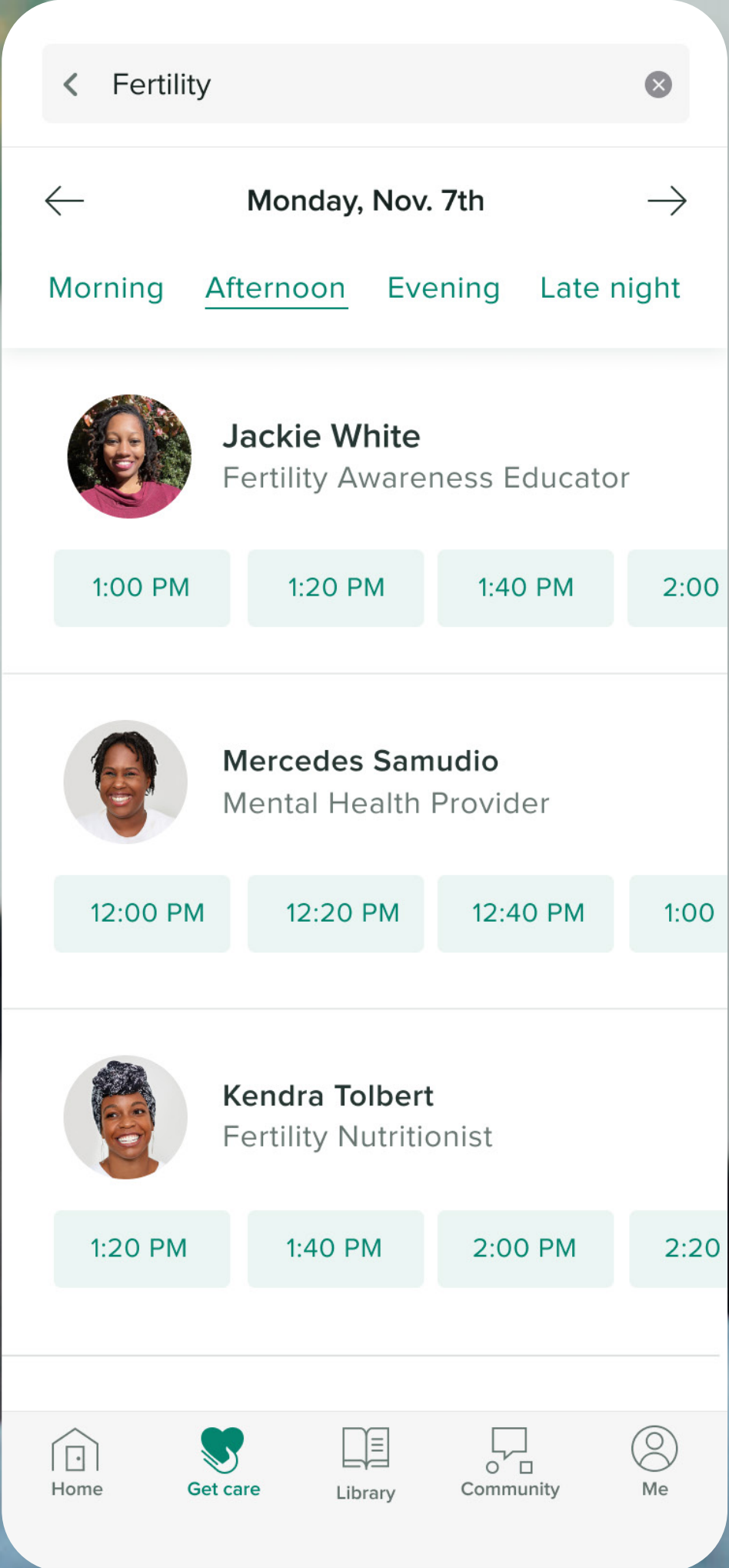
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What is Maven?

Maven is a digital family health platform that provides virtual support for those navigating trying to conceive, fertility treatments and preservation—including egg freezing, IVF, and IUI—adoption, surrogacy, pregnancy, postpartum, parenting & pediatrics and menopause.

As a member, you'll get matched with a dedicated Care Advocate to help answer your questions along your health journey, navigate your employer family building benefits, and connect you with high quality in-person care. Maven also provides 24/7 unlimited video appointments and messaging with providers spanning 35+ specialties, including OB-GYNs, mental health specialists, fertility awareness educators, adoption and surrogacy coaches, lactation consultants, and pediatricians. You can access thousands of trusted articles, attend on-demand provider-led classes, or get support from our Maven community. Plus, you can get financial support to help cover the costs of eligible fertility treatments, preservation, adoption, and surrogacy expenses with Maven Wallet.



Why has Cozen O'Connor selected Maven as our new fertility and family building benefits administrator?

Cozen is focused on providing inclusive support for you and all employees pursuing parenthood.

Maven is designed to provide you with personalized, high-touch support no matter where you are in your family building journey. Whether you are trying to conceive, considering surrogacy, adopting your first child, or starting your IVF treatments, Maven is here to support you. Maven's Fertility & Family Building program is the only program of its kind to combine easy-to-use financial support with a digital care network on a single platform.

What is actually covered in my benefits to help with the cost of fertility and family building?

Cozen is excited to offer the following fertility and family building benefits through Maven.

- A \$40,000 lifetime maximum for fertility treatment, preservation, adoption, and surrogacy.
 - Fertility benefits are available to full-time employees of Cozen, their spouse/tax dependent partner, and dependents who enroll in a Cozen O'Connor IBC health plan in 2024.
 - All full-time employees of Cozen O'Connor may access adoption and surrogacy expense reimbursement coverage.
 - Of the \$40,000 there is a lifetime maximum of \$16,000 that can be used for adoption and a lifetime maximum of \$16,000 for surrogacy expenses.
- If you have previously used all or a portion of your \$40,000 fertility and family building lifetime maximum, this will be reflected in your benefit balance through Maven.

What services and procedures are covered in my benefits through Maven?

Your fertility and family building benefits through Maven cover all of the major expenses related to fertility treatment, preservation, adoption and surrogacy. A complete, detailed list of covered services and procedures will be available in Cozen's Maven Wallet Program Overview after launch on January 1, 2024.

Covered fertility expenses include but are not limited to:

- Egg/sperm retrieval, freezing, storage, and thawing
- Medications related to fertility treatments
- Embryo fertilization and transfers
- Diagnostics and monitoring for related fertility services
- Embryology diagnostic and screening tests
- Acquisition of donor material (egg, sperm, embryos)

Covered adoption expenses include but are not limited to:

- Court costs and legal fees
- Agency fees
- Eligible and related travel and lodging expenses

Covered surrogacy expenses include but are not limited to:

- Court costs and legal fees
- Agency fees
- Eligible and related surrogate medical expenses



II. ACCESSING YOUR BENEFITS THROUGH MAVEN

How do I access Cozen’s fertility and family building benefits through Maven?

Fertility treatment and preservation benefits are available to full-time employees of Cozen O'Connor, their spouse/tax dependent partner, and dependents **who enroll in a Cozen O'Connor IBC health plan.**

Accessing your benefits through Maven is easy—it’s all through the app!

- If you haven’t done so already, download the Maven Clinic app, and connect with your dedicated Care Advocate to learn more about your benefits. Your Care Advocate is available through in-app messaging and video appointments to answer any and all questions related to your benefit through Maven.
- Once benefits launch with Maven on January 1, 2024, eligible employees may access the financial benefit from your employer by activating your Maven Wallet directly in the app. Maven Wallet is your home base for tracking your benefits and expenses in real-time.
- If you are considering or pursuing fertility-related treatment (e.g., IUI or IVF), eligible employees will gain access to your Maven Benefit ID through Maven Wallet. Present your Maven Benefit ID at an in-network fertility clinic to access coverage through Maven.
- If you are not sure if a clinic is in-network, reach out to your Care Advocate or email support@mavenclinic.com and they will provide you with a personalized referral list of in-network providers in your area.

Is there anything I need to do to qualify for coverage?

Fertility treatment and preservation benefits are available to full-time employees of Cozen O'Connor, their spouse/tax dependent partner, and dependents **who enroll in a Cozen O'Connor IBC health plan.**

With most health plans, Maven Wallet pays 100% of eligible expenses up to the maximum set by the Company. For individuals that elect a High Deductible Health Plan (HDHP) that is eligible for a Health Savings Account (HSA), Maven Wallet pays 100% of eligible expenses after the minimum out of pocket spend has been met. This value is set by the IRS and resets before every plan year; for 2024 it is \$1,600 for an individual plan, or \$3,200 for a family plan.

A medical diagnosis of infertility is **not required** to receive fertility treatment (IUI, IVF) or preservation (egg, sperm freezing) coverage.

Does Maven help with covering fertility medications?

Yes! Medications required for covered fertility treatments are included in the \$40,000 lifetime maximum.

Maven partners with leading fertility specialty pharmacies to offer Maven members discounted medications, same day or next day shipping, unboxing and injection support.



III. MAVEN'S PROVIDER NETWORK

Which clinics and providers are in Maven's network?

Maven partners with hundreds of high quality clinics across the US to offer Maven members discounted rates, preferred appointment scheduling, and excellent patient care. Your Care Advocate can provide you with a personalized referral list of in-network providers (referred to as the "Maven Performance Network") in your area.

Am I required to use a provider in Maven's network?

Yes. You will need to use a Maven Performance Network provider to qualify for coverage. Maven partners with the top clinics across the US to provide our members with access to the highest quality fertility care.

If you live more than 50 miles from a Maven Performance Network location, you may request, and may be granted, an exception to utilize an out-of-network provider. Simply reach out to your Maven Care Advocate to submit a request for an exception to utilize an out-of-network provider.

I'm currently in treatment at a fertility clinic that is also in-network with Maven. Is there anything I need to do when benefits launch with Maven on January 1, 2024?

Yes, please be sure to download the Maven Clinic app and activate your Maven Wallet before your first appointment after January 1, 2024.

Maven will work directly with your clinic's billing and administrative teams to ensure your treatment plan and coverage seamlessly transition to Maven. Beginning on January 1, 2024, covered services will be paid through Maven. Present your Maven Benefit ID to the financial counselor at your clinic. Any covered expenses incurred prior to January 1, 2024 are administered through your current health plan.

I'm currently in treatment at a fertility clinic. What do I do if my provider is not in-network with Maven?

If you are currently in treatment with a provider that does not participate in Maven's Performance Network and are satisfied with your provider, you may be eligible to receive continued coverage with Maven. If you would like to **request an exception** to utilize an out-of-network provider and continue your care with your current provider prior to January 1, 2024, contact the Maven Care Team at support@mavenclinic.com.

If approved, you will be able to submit treatment costs to Maven for reimbursement directly within the app by sharing a picture of your invoice and paid receipt. Should you wish to access Maven's network for in-network coverage, your Care Advocate will be able to transfer you to a Maven Performance Network clinic.

I want to begin treatment soon. What do I do if my treatment begins before Maven is available to me?

Before you begin treatment, make sure you choose a provider that participates in the Maven Performance Network. Simply contact the Maven Care Team at support@mavenclinic.com to learn about in-network providers in your area. Any covered expenses incurred prior to January 1, 2024 are administered through your current health plan, or you can pay out of pocket.

Beginning on January 1, 2024 you will be able to activate your Maven Wallet directly in the app to receive your Maven Benefit ID. Maven Wallet is your home base for tracking your benefits and expenses in real-time. You'll need to present your Maven Benefit ID at a Maven Performance Network clinic to access coverage through Maven.

How do my benefits work if I'm pursuing adoption or surrogacy?

All full-time employees of Cozen O'Connor and their spouse/tax dependent partner may access adoption and surrogacy expense reimbursement coverage.

Accessing your benefits through Maven is easy—it's all through the app!

- If you haven't done so already, download the Maven Clinic app, and connect with your dedicated Care Advocate to learn more about your benefits. Your Care Advocate is available through in-app messaging and video appointments to answer any and all questions related to your benefit through Maven.
- Once benefits launch with Maven on January 1, 2024, eligible employees may access the financial benefit from your employer by activating your Maven Wallet directly in the app. Maven Wallet is your home base for tracking your benefits and expenses in real-time.
- If you are just starting your journey, your dedicated Care Advocate will be able to provide a curated list of adoption or surrogacy agencies.



IV. ADDITIONAL RESOURCES

More questions?

You can reach the Maven Care Team at support@mavenclinic.com.

For members who are already receiving care at a fertility clinic, Maven Care Advocates are available to answer any additional questions you may have about your fertility benefits transitioning to Maven. You can reach your Maven Care Advocate through in-app messaging and video appointments in the Maven Clinic app.

Meet Kaitlyn



Your Care Advocate

Hi, I'm Kaitlyn, your Care Advocate. Message me at any time for help with anything you need, including but not limited to:



Connecting you to the right specialists over video chat and messaging.



Get referrals to top in-person, in-network specialists in your area.



Get help navigating your company benefits and insurance.