



Maven Wallet for Cozen O'Connor

Introduction

Welcome to Cozen O'Connor's family building benefits, powered by Maven. This document is your comprehensive resource on the Fertility, Adoption and Surrogacy benefits offered by Cozen O'Connor. We understand that your journey to parenthood can be both exciting and challenging, and Maven is here to support you every step of the way.

Maven's family building expense management system is called "Maven Wallet." The benefits offered by Cozen O'Connor through Maven Wallet have been carefully curated to combine high quality and accessible in-person and virtual care. Whether you're just starting to explore options or you're well on your way, this guide is designed to empower you with the knowledge and resources you need to make informed decisions about your path to parenthood.

Inside these pages, you will find information on the financial support offered by Cozen O'Connor, guidance on accessing these employer-sponsored benefits, and valuable insights on how to navigate your journey.

At Maven we're on a mission to make healthcare work for all of us. Thank you for entrusting Maven with your family building journey.

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Your benefits at a glance

Program	Benefit Amount	Eligibility	Member Cost-share
Fertility (including preservation)	\$40,000 lifetime maximum per household (with sub-limits for adoption and surrogacy, listed below)	All employees, spouses/domestic partners enrolled in a Cozen O'Connor health plan. Eligibility begins on the date of hire	For most plans Maven Wallet pays 100% of eligible expenses up to the maximum set by your employer. For individuals on a health plan that allows you to contribute to a Health Savings Account (such as a High Deductible Health Plan), Maven will calculate if you have any financial responsibility to meet the IRS minimum deductible
Adoption	\$16,000 lifetime maximum per household	All employees and spouses/domestic partners. Eligibility begins on the date of hire	None
Surrogacy	\$16,000 lifetime maximum per household	All employees and spouses/domestic partners. Eligibility begins on the date of hire	None

Additional Details

Historical Utilization	If you have previously used all or a portion of your lifetime fertility and family building benefits through a previous Cozen O'Connor reimbursement program, this will be reflected in your benefit balance through Maven.
Infertility Diagnosis Requirements	A medical diagnosis of infertility is not required to receive fertility treatment (IUI, IVF) or fertility preservation (egg, sperm freezing) coverage through this benefit.
Fertility Network Access	<p>Members pursuing fertility treatments (like IUI, IVF and egg freezing) are required to use a Maven Performance Network provider to qualify for coverage. No prior authorization is needed to access this care.</p> <p>In certain limited circumstances, you may be eligible to continue using your current fertility clinic / provider that does not participate in Maven's Performance Network. You may inquire with your Maven Care Advocate if you need to apply for an exception to use an out-of-network provider.</p>

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How to access your coverage

With Maven Wallet, we've simplified paying for your family building journey so you can focus on what really matters — your care. Wallet is your home base for understanding your employer-sponsored family building coverage, viewing upcoming treatments, managing treatment costs, and tracking your benefit balance — all within the Maven app!

Follow the instructions below to start using Cozen O'Connor's family building benefits through Maven Wallet.

1. Activate your Maven Wallet

- Download the Maven Clinic app (Google Play or App Store) to enroll or sign into your account at <https://www.mavenclinic.com/app/login>.
- Once you enroll in Maven, you can apply to activate your Wallet. We will verify your eligibility after which you will be able to manage your employer-sponsored benefits for Fertility, Adoption and Surrogacy through Wallet.

2. Get your Maven Benefit ID

Before you seek in-person fertility care or fill your fertility prescriptions you will need your Maven Benefit ID. This ID is your family's unique Maven key to unlock your benefits at a Maven Performance Clinic or through Maven Rx — similar to a health insurance member ID.

*Note: A Maven Benefit ID is only needed for fertility treatment and preservation expenses. If you are using Maven Wallet for adoption and surrogacy expenses, you do **not** need to use your Maven Benefit ID.*

- To access your Maven Benefit ID, following approval of your Wallet application, you will be prompted to link your preferred method of payment to pay any applicable cost share for Covered Fertility Services.

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- The method of payment can be your personal checking or savings account (including your HSA) or your preferred credit/debit card. Any credit/debit card payment will be processed along with a 3% fee. The payment method you choose will be used to pay your portion of any Covered Fertility Service, if applicable. You will be notified 3 days before any charge is made and can elect to change your payment method at any time.
- If your clinic or provider has any questions about your fertility coverage through Maven, you can provide them with your Maven Benefit ID and they can look up your benefits directly in Maven's Provider Portal.

Partner/Dependent access to Maven Wallet

- Once you activate your Wallet, invite your spouse/domestic partner to join your Maven Wallet. They will receive an email with a unique URL and instructions on how to join your Wallet. If your spouse/tax dependent partner will also need treatment or services, it is **required** for them to be added to your Wallet prior to getting care.
- You and your partner will share a Maven Benefit ID and will each draw down from the household benefit offered by Cozen O'Connor. Both partners will have full visibility into the financial and medical information available in Maven Wallet.

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Your care options

Virtual Care

Maven's 24/7 platform is designed to complement the care you receive in person. As a member, you'll get matched with a dedicated Maven Care Advocate to help answer your questions along your health journey, navigate your employer-sponsored family building benefits, and connect you with high quality in-person care. Maven also provides 24/7 unlimited virtual education and coaching appointments and messaging with providers spanning 35+ specialties, including OB-GYNs, mental health specialists, fertility awareness educators, adoption and surrogacy coaches, and more. You can access thousands of trusted articles, attend on-demand provider-led classes, or get support from the Maven community.

Your Maven care team will be with you every step of the way.

Maven's Performance Network

With Maven, we've taken out the guesswork of finding a fertility clinic with outstanding reviews, outcomes and negotiated rates. Every clinic in our high performing network (the "Maven Performance Network") has been chosen so that you can have the best experience, receive exceptional care, and achieve your family building goals. If you are still beginning your journey your dedicated Care Advocate will provide a list of in-network clinics that meet your unique needs, or you can self-navigate the Maven Performance Network in your Maven Wallet under "Learn More" by clicking on the "Clinic Directory".

You must use a Maven Performance Network fertility clinic / provider to qualify for coverage (unless you've received an exception).

1. Once you select your preferred provider within Maven's Performance Network, let your Care Advocate know so that Maven can facilitate a warm introduction. Maven will email your contact information, Maven Benefit ID, and any other information you'd like us to convey to your selected Performance Network clinic. We'll also let them know you're a **Maven Gold** member — this will indicate to the clinic that they'll bill Maven directly for covered services, up to your benefit maximum.
 - a. You may also call and make an appointment yourself. **Be sure to self-identify as a Maven Gold member and share your Maven Benefit ID.**

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2. In addition to your Maven Benefit ID, you may be asked to provide information about your health insurance. While you are welcome to share this information with your selected Performance Network clinic, as a Maven Gold member, you will access Covered Fertility Services through Maven and the clinic will bill Maven directly. You will **not** pay the clinic directly for any covered services or cost share before your employer-sponsored benefits have been exhausted.
3. Once you and your in-person provider have decided on your treatment plan, your clinic's billing team will begin submitting Covered Fertility Services through Maven's Provider Portal for payment. **No additional prior authorization through Maven is required for Covered Fertility Services.** So long as you're seeking care at a Maven Performance Network clinic, your clinic may submit covered services through Maven's Provider Portal, up to your benefit maximum.

How to apply for an exception for out-of-network care:

If you (or your covered partner) are actively undergoing IUI, IVF, egg freezing cycle, or have frozen tissue (egg/sperm/embryo) at a specific out-of-network fertility clinic or provider when your benefits launch with Maven on January 1, 2024, or if you live more than 50 miles from a Maven in-network clinic, you may be eligible for an exception to continue using your out-of-network provider.

To apply for an exception please reach out to your Maven Care Advocate. You'll be asked to fill out a Network Exception Request Form. If your request is approved, you will be able to submit eligible out-of-pocket expenses for reimbursement of Covered Fertility Services incurred up to your benefit maximum through the applicable exception expiration date. You will not be eligible to receive reimbursement until the service is rendered to you and complete (i.e., only incurred expenses are eligible for reimbursement).

You must request an exception to utilize an out-of-network clinic or provider ***at least 14 days prior to receiving services.***

Maven Rx

Maven Rx provides members with critical support to manage the cost and complexity of fertility medications. We've partnered with a leading specialty fertility pharmacy — SMP Pharmacy — to offer best-in-class support for ordering, paying, receiving and administering your covered fertility medications.

Through MavenRx, the cost of your covered fertility medications will be paid directly through Maven's integrated system with SMP Pharmacy.

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To take advantage of MavenRx, please instruct your clinic to send your prescriptions directly to SMP Pharmacy using the instructions below. This information can also be found on the backside of your Maven Benefit ID card.

- Pharmacy Name: SMP Pharmacy #2 (Fertility/Compounding)
- Address: 7500 NW 26 Street Suite 102, Miami, FL 33122
- NABP/NCPDP#: 1054573 (for electronic/SureScripts orders)
- Include “Maven” in the prescription notes

Note: You are not required to use Maven’s pharmacy partner, SMP Pharmacy. If you choose to obtain covered fertility medications from another pharmacy (outside of SMP Pharmacy) you will need to submit for reimbursement via the Maven app.

Ancillary Services

Preimplantation Genetic Testing: Maven has two preferred preimplantation genetic testing laboratory partners — Progenesis and Genomic Predictions — that offer excellent service and competitive rates for PGT A, SR, and M testing.

- **Progenesis:** For members receiving fertility care in 49 states across the US, except the state of New York. Your physicians should indicate that you are a Maven member on the requisition form. The lab will reach out to you for payment.
- **Genomic Predictions:** For members receiving fertility care in the state of New York. Your physicians should indicate that you are a Maven member on the requisition form. The lab will reach out to you for payment.

Note: You are not required to use one of Maven’s preferred PGT lab partners. However, if you choose another PGT lab, you will not be able to take advantage of Maven’s negotiated rates. For PGT testing completed at one of Maven’s preferred PGT lab partners, or another PGT lab, you will need to submit for reimbursement via the Maven app.

Male Fertility: Maven partners with Posterity Health, a Virtual First Center of Excellence for Male Fertility, to offer Maven members access to high quality male fertility care at competitive rates. Posterity Health is a national provider, employing fellowship trained reproductive urologists. If you’d like to be referred to Posterity Health, message your Care Advocate.

Note: You are not required to use a reproductive urologist in the Posterity Health network to qualify for coverage of eligible male fertility services. However, if you choose another

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reproductive urologist, you will not be able to take advantage of Maven's negotiated rates. For covered male fertility services, you will need to submit for reimbursement via the Maven app.

Adoption and Surrogacy

Maven maintains a database of high quality adoption and surrogacy agencies. If you are just starting your journey, your dedicated Care Advocate will be able to provide a curated list of adoption or surrogacy agencies.

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How benefits are processed

With Maven Wallet, paying for covered expenses is a bit like managing your personal wallet. Just like you may use cash, credit cards, or checks for different personal, family, and household expenses there are different payment options with Maven Wallet.

Know before you spend! Please read the guidelines below in their entirety before seeking covered services.

In-network services at a Maven Performance Clinic and with MavenRx

When you get care at a Maven Performance Clinic, or you use MavenRx, payments for covered services are facilitated seamlessly without you having to pay out-of-pocket and seek reimbursement. Here's how it works:

- Your Maven Performance Network provider will input your upcoming covered services directly into Maven's Provider Portal; if your treatment plan includes fertility medications, your provider will send your prescription to SMP Pharmacy.
- You will be able to see the cost of your upcoming services right in your Wallet.
- For most plans, Maven Wallet covers 100% of eligible expenses up to the maximum set by your employer. In other words — you will not owe any cost-share.
- For individuals on a health plan that allows you to contribute to a Health Savings Account (such as a High Deductible Health Plan), Maven will calculate if you have any financial responsibility to meet the IRS minimum out-of-pocket spend (which is \$1,600 for an individual plan, or \$3,200 for a family plan in 2024). If you owe a portion or all of the IRS minimum out-of-pocket spend before your Maven Wallet coverage kicks in, payment for your cost-share will be made directly from your personal account or card on file.

Important notes:

- In the event that a procedure such as IVF or IUI is **canceled or unable to be completed**, your benefit maximum will only be reduced based on rendered services (as will any applicable cost share that you owe).
- If your service cost is **greater than your Wallet balance**, then payment will be made directly from your personal account or card on file.
- **Only Covered Fertility Services** will be processed through Maven's Provider Portal. Should you choose to receive treatment that is not covered under your benefits, you will be required to pay the clinic directly and out-of-pocket.

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Seeking reimbursement for other covered services

There are some eligible expenses and services outlined in this document that cannot be provided at a Maven Performance Clinic or through MavenRx. For these covered services, you must first pay out-of-pocket and provide documentation through the Maven app to receive reimbursement. Here's how it works:

- Pay for eligible services using your personal credit or checking account.
- Prepaid services, including fertility treatment packages (e.g., multi-cycle packages, or money-back guarantee packages) cannot be reimbursed until the service is complete or until the opportunity for refund has passed.
- Submit the documentation below to Maven Wallet, within 180 days of your date of service.
 - **All Wallet expenses submitted for reimbursement need to be accompanied by an itemized invoice and proof of payment.** The itemized invoice should show the date of service, description of services, and service provider's name and contact information. A receipt showing your financial responsibility for the service serves as proof of payment.
 - There may be other substantiation required for particular expenses.
 - **Adoption only:** Documentation of legal adoption
 - **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
- Be sure to add your bank account information to Maven Wallet to receive reimbursements through direct deposit. Maven will make every effort to ensure reimbursement within 10-14 days of receiving all required documentation.
- When reimbursement is approved for taxable expenses, your employer will process an appropriate tax withholding that will be deducted from your next paycheck.
- In the event that your expense is deemed ineligible for reimbursement, you will receive an email notification from Maven. If you think you have received a denial in error you may reach out to your Care Advocate for more information.

Your financial responsibility

Unlike many insurance benefits, there is no additional premium you owe to access Maven or Maven Wallet. Your benefit is covered in its entirety through Cozen O'Connor. For qualified medical expenses covered under the Fertility and Preservation section(s) you must confirm your enrollment in a health insurance plan of minimum value through Cozen O'Connor.

If your health insurance plan is compatible with a Health Savings Account (such as a High Deductible Health Plan), 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

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Covered Fertility Services

Outlined below are the services included in your Maven fertility treatment and preservation coverage.

You should **not** be billed directly for these services when performed at a Maven Performance Clinic, unless you have exhausted your employer-sponsored fertility benefits. Some diagnostics, carrier screening and reference lab work may be billed to your medical plan.

Eligible expenses

- Procedures related to the **initial evaluation*****:
 - Office visits (virtual or in person)
 - Ultrasounds
 - Blood work
 - Hysterosalpingography (HSG) or Saline Sonogram (SIS)
 - Semen analysis
- Procedures related to **timed intercourse**:
 - Cycle management and monitoring
 - Related office visits
 - In-cycle blood work
 - Related ultrasounds
- Procedures related to **intrauterine insemination (IUI)**:
 - Cycle management and monitoring
 - Related office visits
 - In-cycle blood work
 - Related ultrasounds
 - Simple or complex sperm wash & prep
 - Insemination
- Procedures related to **fresh in vitro fertilization (IVF)**:
 - Cycle management and monitoring
 - Related office visits
 - In-cycle blood work
 - Related ultrasounds
 - Simple or complex sperm wash & prep
 - Anesthesia
 - Retrieval
 - Assisted hatching
 - Blastocyst culture
 - Embryo biopsy and culture in lab
 - Intracytoplasmic sperm injection (ICSI)
 - Oocyte identification and fertilization
 - Preparation and cryopreservation of embryo(s)
 - Preimplantation genetic testing (PGT-A, M or SR)**
 - Embryo transfer

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- Tissue storage (1 year)
- Procedures related to **in vitro fertilization (IVF) Freeze All:**
 - Cycle management and monitoring
 - Related office visits
 - In-cycle blood work
 - Related ultrasounds
 - Simple or complex sperm wash & prep
 - Anesthesia
 - Retrieval
 - Assisted hatching
 - Blastocyst culture
 - Embryo biopsy and culture in lab
 - Intracytoplasmic sperm injection (ICSI)
 - Oocyte identification and fertilization
 - Preparation and cryopreservation of embryo(s)
 - Preimplantation genetic testing (PGT-A, M or SR)**
 - Tissue storage (1 year)
- Procedures related to **frozen embryo transfer:**
 - Cycle management and monitoring
 - Related office visits
 - In-cycle blood work
 - Related ultrasounds
 - Embryo thaw
 - Preparation of embryo for transfer
 - Embryo transfer
- Procedures related to **preservation of eggs:**
 - Cycle management and monitoring
 - Related office visits
 - In-cycle blood work
 - Related ultrasounds
 - Anesthesia
 - Retrieval
 - Oocyte identification
 - Preparation and cryopreservation of eggs
 - Tissue storage (1 year)
- Procedures related to **preservation of sperm:**
 - Related office visits
 - Semen analysis
 - Semen cryopreservation
 - Tissue storage (1 year)
- Procedures related to a **split cycle (preservation of both eggs and embryos in one cycle):**
 - Cycle management and monitoring
 - Related office visits
 - In-cycle blood work
 - Related ultrasounds
 - Simple or complex sperm wash & prep
 - Anesthesia
 - Retrieval

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- Assisted hatching
- Blastocyst culture
- Embryo biopsy and culture in lab
- Intracytoplasmic sperm injection (ICSI)
- Oocyte identification and fertilization
- Preparation and cryopreservation of embryo(s) and egg(s)
- Preimplantation genetic testing (PGT-A, M or SR)**
- Tissue storage (1 year)
- Procedures related to **frozen oocyte (egg) transfer:**
 - Cycle management and monitoring
 - Related office visits
 - In-cycle blood work
 - Related ultrasounds
 - Simple or complex sperm wash & prep
 - Assisted hatching
 - Blastocyst culture
 - Oocyte thaw
 - Oocyte identification and fertilization
 - Embryo biopsy and culture in lab
 - Intracytoplasmic sperm injection (ICSI)
 - Preimplantation genetic testing (PGT-A, M or SR)**
 - Preparation and cryopreservation of extra embryo(s)
 - Preparation of embryo for transfer
 - Embryo transfer
 - Tissue storage (1 year)
- Procedures related to **frozen oocyte (egg) banking:**
 - Cycle management and monitoring
 - Related office visits
 - In-cycle blood work
 - Related ultrasounds
 - Simple or complex sperm wash & prep
 - Assisted hatching
 - Blastocyst culture
 - Oocyte thaw
 - Oocyte identification and fertilization
 - Embryo biopsy and culture in lab
 - Intracytoplasmic sperm injection (ICSI)
 - Preimplantation genetic testing (PGT-A, M or SR)**
 - Preparation and cryopreservation of embryo(s)
 - Tissue storage (1 year)
- Procedures related to **INVOCell:**
 - Cycle management and monitoring
 - Related office visits
 - In-cycle blood work
 - Related ultrasounds
 - Anesthesia
 - Retrieval
 - Oocyte identification

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- o INVOcell
 - o Preparation of embryo for transfer
 - o Embryo transfer
 - o Preimplantation genetic testing (PGT-A, M or SR)**
 - o Preparation and cryopreservation of extra embryo(s)
 - o Tissue storage (1 year)
- **Medications** related to egg stimulation, retrieval, and embryo transfer*
- **Donor related services** specified herein:
 - o Egg retrieval cycle for a live egg donor with embryo fertilization:
 - Physical examination & psychological consultation and testing on donor**
 - Psychological evaluation of recipient / intended parent**
 - Cycle management and monitoring
 - Related office visits
 - In-cycle blood work
 - Related ultrasounds
 - Simple or complex sperm wash & prep
 - Anesthesia
 - Retrieval
 - Assisted hatching
 - Blastocyst culture
 - Embryo biopsy and culture in lab
 - Intracytoplasmic sperm injection (ICSI)
 - Oocyte identification and fertilization
 - Preparation and cryopreservation of embryo(s)
 - Preimplantation genetic testing (PGT-A, M or SR)**
 - Preparation of embryo for transfer
 - Embryo transfer to intended parent
 - Tissue storage (1 year)
 - o Directed (known) sperm donor cycle**:
 - Screening blood work
 - Physical examination
 - Related office visits
 - Serology testing and donor eligibility determination testing
 - Semen analysis, processing, and freeze
 - Tissue storage (1 year)
 - o Procurement of frozen donor sperm from a donor bank**
 - o Procurement of frozen donor egg or embryos from a donor bank**
 - o Embryo/egg/sperm donation agency fees**
 - o Donor screening costs, compensation, and insurance coverage**
 - o Clinic donor coordination fees**
 - o Shipping/transport fees**
- **Male fertility services** specified herein**:
 - o Consultations with a licensed male fertility specialist***
 - o Male factor evaluation, including but not limited to semen analysis, bloodwork, and ultrasounds***
 - o Hormone therapy for infertility
 - o Percutaneous epididymal sperm aspiration (PESA)
 - o Testicular sperm extraction (TESE)

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- Microdissection testicular sperm extraction (mTESE)
 - Varicocele (unilateral and bilateral)
- Surgery to reverse prior surgery that prevented the person operated on from having children **(reversal of sterilization)****

*Through MavenRx, the cost of your covered fertility medications will be paid directly through Maven's integrated system with SMP Pharmacy. You are not required to use Maven's pharmacy partner, SMP Pharmacy. If you choose to obtain covered fertility medications from another pharmacy (outside of SMP Pharmacy) you will need to submit for reimbursement via the Maven app within 180 days.

**These covered services may not be available at your selected Maven Performance Clinic. You may pay out-of-pocket for the eligible covered service and submit for reimbursement through Maven within 180 days.

Services without a (**) received outside of a Maven Performance Clinic will **not** be covered unless you receive an exception for out of network coverage ***at least 14 days prior to receiving services.***

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Adoption Expenses Eligible for Reimbursement

You must submit any claim for reimbursement within **180 days** of incurring an eligible adoption expense.

Adoption reimbursement is available for eligible adoption expenses associated with the legal adoption of any child (whether adopted domestically or internationally) who is under the age of 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 registered domestic partner if you live in a state that allows a same-sex second parent or co-parent to adopt their partner's child. It does include the child of your spouse (i.e., a stepchild). You'll be required to provide documentation of the legal adoption.

Eligible expenses

- Agency placement fees
- Court costs and legal fees
- Immigration, immunization, and translation fees
- Reasonable travel and lodging costs for the intended parent(s) and any minor child(ren) associated with the adoption process (including ground and air travel)
- Required education directly related to the adoption
- Home study fees

Ineligible expenses

- Fees for a birth mother's maternity care
- Fees for any service to establish guardianship
- Fees for temporary foster care
- Costs for medical care for the child before the adoption has been finalized

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Surrogacy Expenses Eligible for Reimbursement

Surrogacy reimbursement is available for eligible expenses associated with a valid surrogacy arrangement that is supported by a lawful 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 may 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 all surrogacy expenses 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 lawful despite the absence of a signed agreement.

Expenses related to the retrieval of reproductive material of the covered member for the purposes of being transferred to a gestational carrier will be covered under the fertility portion of this document. Fertility services performed on the gestational carrier are covered by reimbursement only and subject to taxation.

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

- 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

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Ineligible expenses

- 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 gestational carrier's maternity care

Nodal is one of Maven's key partners for surrogacy benefits. Nodal is a platform that efficiently connects vetted surrogates and intended parents, offering transparency, equity, education, and support for all parties on their journey. That means Nodal saves intended parents time and money by providing them with highly-vetted surrogates, all while giving surrogates the support and resources they need to find their best matches. Maven members are eligible to receive up to \$500 off the Nodal match fee for members pursuing surrogacy. You do not need an exception to work with an agency outside of Nodal. If you are interested in learning more about Maven's Nodal partnership please reach out to your dedicated Care Advocate.

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Important Tax Information

Your Maven Wallet program offers coverage for benefits that may be taxable to you. Please remember that Maven Clinic does not provide any legal or tax advice or guarantee any particular tax treatment of the benefits provided by your employer through Maven Wallet.

Any covered services you receive under the Covered Fertility Services section are intended to be treated as excludable from your taxable income.

Any reimbursement you receive through Maven Wallet for surrogacy or adoption expenses 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.

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 of the benefits provided by your employer through Maven Wallet.

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Exhaustion/Termination of Benefits

Exhausting your benefits

Coverage for covered fertility treatment and preservation services continues until you reach the maximum allowable benefit offered by Cozen O'Connor or until your eligibility for Wallet otherwise changes. If you exhaust your benefits before treatment is complete, you may continue to receive discounts for services at a Maven Performance Clinic or for fertility medications filled through Maven Rx.

For all other eligible expenses covered in this document, you may submit a request for reimbursement until you reach the maximum allowable benefit offered by Cozen O'Connor or until your eligibility for Wallet otherwise changes. You will be able to receive reimbursement for eligible expenses for partial coverage should your last expenses exceed the remaining amount in your Wallet benefit.

Leaving Cozen O'Connor

You may submit for reimbursement of eligible expenses incurred on or before the last of the month following your last day of employment up to 90 days after the last of the month following your last day of employment.

Continuing coverage (COBRA)

Your fertility benefits through Maven may be eligible for COBRA continuation coverage after your employment with Cozen O'Connor ends. Please contact your HR representative for details on COBRA continuation coverage and how to enroll for continuing access to your Maven Wallet.

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Contact Us

Maven is available to support you through your journey to parenthood and beyond 7 days a week, 24 hours a day. Your dedicated Care Advocate will be able to assist you with any questions you may have about your benefits, treatment, or family building care. They will also be able to connect you with virtual providers across 35+ specialties that can provide expert guidance and support tailored to your unique needs.

You may contact the Maven Care Support team via messaging and video appointments at any time through the Maven app, or by emailing support@mavenclinic.com.

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Frequently Asked Questions

I'm enrolled in two health plans. How does this work with my Cozen O'Connor fertility coverage through Maven?

When you are covered by two health plans, "coordination of benefits" is the process insurance companies use to decide which plan will pay first for covered medical services or prescription drugs and what the second plan will pay for the same covered services or prescription drugs. The insurance plan that covers you as an employee is considered your "primary" insurance, and pays benefits up to the plan limits. The plan covering you as a dependent is considered "secondary" and pays only to the extent that service or care is eligible for payment or reimbursement under the second plan. This means that your bills are first submitted to the plan covering you as an employee, and any unpaid balances are then submitted to the plan covering you as a dependent.

For more detailed information on how coordination of benefits works for your employer's benefit, please refer to your employer's medical insurance certificate of coverage or Summary Plan Description.

I'm currently in treatment at a fertility clinic that is out-of-network with Maven. Can I continue using my current provider?

In certain limited circumstances, you may be eligible to continue using your current fertility clinic or provider that does not participate in Maven's Performance Network. You must request an exception to utilize an out-of-network clinic or provider **at least 14 days prior to receiving services**. We recommend you request this exception as soon as possible in order to avoid unnecessary delays of services.

Reach out to your Care Advocate to request a Network Exception Request Form. Once completed, Maven will review the form and approve/deny the request within 3 business days. If approved, you may continue to use your current provider through the exception expiration date. If denied, Maven's dedicated Care Advocates will support your transition to a high-quality Maven in-network provider.

If you incur covered fertility services through a pre-approved out-of-network provider, you must pay for your services directly and out-of-pocket, then submit a receipt with an itemized invoice through Maven Wallet for reimbursement.

What are the circumstances permitted for approval of an exception to continue

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services at an out-of-network fertility clinic?

The following member circumstances are eligible for approval to receive services at an out-of-network provider:

- You (or your partner) is in the middle of an IUI, IVF, or egg freezing cycle when benefits launch with Maven on January 1, 2024 (i.e. monitoring, medications)
- You (or your partner) have frozen tissue (egg/sperm/embryo) at an out-of-network provider when benefits launch with Maven on January 1, 2024
- You live more than 50 miles from a Maven in-network provider

All other members will need to use a Maven Performance Network clinic / provider to qualify for coverage.

If my exception request is approved, does my exception expire?

If you are in the middle of an IUI cycle, your exception request expires after you complete that IUI cycle. When your IUI cycle is completed, your dedicated Care Advocate will support your transition to a high-quality Maven in-network provider for continued benefits.

If you are in the middle of an IVF or egg freezing cycle or you have frozen tissue (eggs/sperm/embryos) stored at an out-of-network provider when benefits launch with Maven on January 1, 2024, your exception request expires after all frozen tissue has been exhausted. Once all frozen tissue has been exhausted, you will not be able to complete additional egg retrieval cycles with an out-of-network provider and your dedicated Care Advocate will support your transition to a high-quality Maven in-network provider for continued benefits.

If you live more than 50 miles from a Maven in-network provider, your exception request does not expire. However, if you move to a location within 50 miles of a Maven in-network provider or Maven adds a clinic to our network that is located within 50 miles of where you are located, you will be required to use an in-network provider, unless one of the circumstances above also applies to your active ongoing treatment (i.e., you are in the middle of an IUI, IVF, egg freezing cycle, or have frozen tissue stored at the out-of-network provider you've been working with previously) and therefore the corresponding expiration will apply.

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Appendix



Maven Wallet: Invoice and Receipt Assistance

Our team wants to make the reimbursement process as easy as possible for you! In order to process your expenses our team looks for two things, an invoice and a receipt, that has the information we need to get you your reimbursement. We've included examples of this information below - if you have any questions, please message the Wallet Team!

Invoices

An **invoice** needs the following information:

1. Name of Service Provider
2. Name of Patient/Recipient of Service
3. Description of Service(s)
4. Date(s) of Service(s)
5. Cost of Service(s)

An invoice may have multiple services, like the one below. If you are submitting an invoice like the below, please ensure that you specify the amount that you are submitting this reimbursement for!



1.

SMP Pharmacy
9601 Blackwell Rd
#230, Rockville, MD
20850

2.

Prepared for: Jane Smith
Date of Birth: 10/07/1984

4.

3.

Invoice Date	Date of Service	Medication	Rx Number	Qty	Doctor	Cost
4/1/2023	4/1/2023	Gonal F 450 UNIT	4/1/2023	1	C Maven	\$100.00
4/1/2023	4/1/2023	Menopur 75 UNIT	4/1/2023	20	C Maven	\$1760.00
4/1/2023	4/1/2023	Cetrotide 0.25 MG	4/1/2023	5	C Maven	\$280.00

5.

Balance Due	\$2140.00
Total Paid	\$2140.00

1.

RMANORCAL
Reproductive Medicine Associates of North California
150 Spear St.
San Francisco, CA 94105

2.

Bill To:
Doe, Jane
100 Main Street
San Francisco, CA 94105

3.

Birth Date: 01/01/1990
Invoice No: 7890
Billing Date: 06/10/2021
Service Date: 05/10/2021
Location: San Francisco
Physician: Dr. Geisel

Insurance Snapshot

Insurance	Policy Num	Insured	Payment Type	Amount
Aetna	F13209214HL1	Doe, Jane	Bill Insurance	\$0.00

4.

Date	CPT Code	3.	Description	Price	Mod	Dx Codes
3/2/2023	11111		Ultrasound	\$300.00	\$0.00	
3/5/2023	22222		Venipuncture	\$100.00	\$0.00	
3/7/2023	11111		Ultrasound	\$300.00	\$0.00	
3/8/2023	33333		Progesterone	\$250.00	\$0.00	
3/10/2023	44444		HCG	\$250.00	\$0.00	
3/17/2023	55555		Anesthesia	\$3000.00	\$0.00	
3/20/2023	66666		Egg Retrieval	\$5000.00	\$0.00	
			Total	5.	\$9200.00	E28.2

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Helpful Invoice Tips and Tricks

- If you are submitting an invoice for medication or labwork, please ensure that the medication names prescribed or lab tests performed are clearly displayed on the invoice. Our team will not be able to submit any invoices that solely show Rx numbers or “Labwork” on the invoice without additional information.
- If you are submitting an invoice for massage, chiropractor, acupuncture or other wellness expenses, please ensure that you also have a doctor's note that indicates that these expenses were clinically indicated. If you have any questions about what this might look like, don't hesitate to message the Wallet team!



Maven Wallet: Invoice and Receipt Assistance

Receipts

A **receipt** needs the following information:

1. Cost of Service
2. Last four digits of payment method
3. Date of Payment

If a receipt from your service provider is not available, a **bank statement** or **screenshot** from your **mobile banking app** would work! Just make sure that your card number is prominently displayed.

Please note that even if your receipt says “Credit Card”, “Debit Card” or “Bank”, **we will not be able to accept it** unless it has the **last four digits of the payment method used**. This allows our team to confirm that the transaction has been processed.

3. **Northwell Health®**

Payment Date: Friday, June 4, 2021 Receipt Number: 138465830

Payment Details **1.**

Account Number	Facility Name	Service Date	Balance	Savings	Amount Paid
*****1202	Northwell Health Physician Partners (MG00)	5/13/2021	\$1,234.87	\$0.00	\$1,234.87

Total Paid: \$1234.87
 Transaction Date: 6/4/2021
2. Payment Method: Credit
 Card Number: ***** 5806
 Cardholder's Name: Jane Doe
 Authorization Code: 917823

Note: Please allow 24-48 hours for your payment to be reflected on your account

1:08 5G

Search Transaction Details **2.** Card Ending - 2014

Healthcare Services

1. **SMP PHARMACY**
\$19.05

3. Apr 13, 2023

Approved

This is a Pending Transaction. Pending Transactions are purchases or Card pre-authorizations that are yet to appear on your Account balance.

Split It

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FAQ

Can I use cash or checks for payment?

If you use cash, please message us when you submit your documents that you have done so. This will help our team as we process your expense! Additionally, the invoice should have a balance of \$0.00.

If you use checks for payment, please provide a credit card statement or screenshot of your bank app that shows the funds being withdrawn from your bank account.

If I am requesting reimbursement for a package (i.e. egg freezing cycle, IVF), what kind of documents do I need to send?

If you are requesting reimbursement for a package, you will need to submit an invoice that confirms the last date that services were provided to you OR a letter from your clinic that confirms that the package has been completed. This helps our team to confirm that this expense is eligible for reimbursement! If the services have not been completed, we won't be able to submit them until they are.