Fertility & Family-forming Benefits through Maven - FAQs

How do I get started?
Join for free at MAVENCLINIC.COM/JOIN/TAKECARE or download The Maven Clinic App.

What is the interaction between my current medical/Rx coverage and Maven's coverage? Maven benefits are a separate offering that expand fertility and family-forming coverage by providing personalized support for every path to parenthood. The PAISBOA Health Benefit Trust (HBT) members and their spouses/partners get access to $10,000 on eligible expenses for egg/sperm freezing, IVF, adoption, or surrogacy through Maven Wallet. Coverage through Maven includes any eligible family building-related out of pocket costs for medical services (copays, deductibles, coinsurance) that are not covered under the medical and/or Rx plan.

What if I'm enrolled in a High Deductible Health Plan (HDHP)? If you are enrolled in a High Deductible Health Plan (HDHP), Maven Wallet pays 100% of eligible expenses after the minimum out of pocket spend has been met, <u>as per the IRS guidelines.</u> This amount for 2023 calendar year is $1,500 for an individual plan or $3,000 for a family plan. For the 2024 calendar year, the minimum out of pocket spend is $1,600 for an individual plan, or $3,200 for a family plan. The expenses reimbursed through Maven Wallet will not accumulate to your HDHP deductible.

Can I continue to use my existing doctor with Maven, or do I have to use their clinics? You may continue to use your current provider; however, by using Maven's vetted partner clinics, you will receive discounts on fertility services and expedited appointment scheduling.

Where do I find a complete list of eligible expenses for reimbursement through Maven Wallet?
A list of eligible expenses can be found in the Maven Wallet Program Overview.

Is my spouse/partner covered through Maven? As an enrolled member on the PAISBOA Health Benefit Trust (HBT) health plan, you and your spouse/partner have access to a lifetime household maximum of $10,000 on eligible expenses through Maven Wallet. All expenses must be submitted by the benefit eligible employee, even if incurred by a spouse or partner.

Is the $10,000 benefit for each plan year? No, there is $10,000 lifetime maximum benefit per household.

If I've reached my lifetime maximum of $10,000, can I still access the concierge services? Yes, specialized Care Advocates will support you through your family-forming journey. You will continue to have on-demand access to a custom network of women's and family health providers via video, chat message, and phone, as well as a supportive community of other parents and educational resources you can trust.

If I've already started on my family-forming journey, can I still join Maven? Yes, you may enroll in Maven on or after November 1, 2023. Eligible expenses incurred on or after November 1, 2023, will be reimbursable through Maven Wallet.

Does Maven cover egg storage? Yes, coverage includes retrieval, preparation, and cryopreservation of eggs, sperm, and/or embryos for one year.

What about eggs that have already been frozen? Maven can only reimburse for expenses and services after 11/1/2023.

If I've already started a surrogacy journey, will future costs be covered after the Maven effective date of November 1, 2023? Yes. Eligible expenses incurred on or after November 1, 2023 will be reimbursable up to your lifetime household maximum of $10,000.

Can I use my FSA or HSA for Maven expenses? Yes, however, if you are enrolled in an FSA that covers an expense that is covered by both the FSA and Maven Wallet, you must exhaust your Maven Wallet funds before using your FSA funds to pay for the expense. You are not permitted to use HSA funds for any services for which you are being reimbursed by Maven. Furthermore, HSA and FSA funds cannot be used for non-qualified benefits, such as surrogacy.

What are the tax implications with using Maven's services?
Qualified/Non-Taxable Services include fertility treatments and qualified adoptions. Each December, your school will receive a report from the HBT with the amount an employee has received. This amount will be reported to the school's payroll provider to present in Box 12 of the W-2, with code T. This is the same box used to report the cost of employer-sponsored health coverage.
Non-Qualified/Taxable Services include surrogacy and stepchild adoptions. Each February, the HBT will send a 1099 directly to employees for taxable benefits received in the prior calendar year. For more details about important tax considerations, you may reference the Maven Wallet Program Overview guide. Employees should always seek advice from a tax professional. Maven and the HBT are not able to provide personal tax advice to individuals.

If I plan to do embryo creation as part of our surrogacy journey, would this be a non-taxable expense (before the surrogate parent is involved)? Yes. You may refer to the Maven Wallet Program Overview document for more details.

If funds are deposited into a SEEDTrust escrow account, how do I get reimbursed for costs paid from escrow? The Maven Wallet team will work with members to help identify reimbursable expenses. In most instances these trust escrow account deposits are eligible expenses. A signed surrogacy agreement is needed to justify these expenses.

How long will it take to get reimbursed for expenses? Reimbursement typically takes 10-14 days.

If I must purchase health insurance for a surrogate parent, will this expense be covered with Maven? No, this would not be an eligible expense.

If I move to a different PAISBOA HBT member school, will my household coverage re-set at $10,000? No, the $10,000 lifetime maximum per household would still apply.

Are legal fees eligible for reimbursement? Court costs and legal fees associated with adoption and surrogacy are eligible for reimbursement. For more detailed information, you may reference the Maven Wallet Program Overview guide.

If you have any questions about the PAISBOA HBT's Fertility & Family-forming benefits through Maven, please contact support at support@mavenclinic.com.