

Maven Wallet for Workday

The Maven Wallet program offers you reimbursement through Workday for eligible adoption, fertility, and surrogacy expenses.

During your career at Workday, you can access up to a maximum of \$25,000 in reimbursements for services covered under the fertility, adoption, and surrogacy benefits provided.

This document explains how you become eligible for Maven Wallet, which expenses are eligible, and how to get reimbursed. If you have any questions, contact support@mavenclinic.com.

Eligibility

You're eligible for benefits through Maven Wallet if you work 20 or more hours per week and are eligible to participate in the Workday US benefit plans, excluding interns. Your spouse, domestic partner, and children up to age 26 are also eligible. Upon termination of employment, eligible expenses must be incurred by the last day of the month in which you terminate. You may choose to continue Maven Wallet through COBRA enrollment.

Reimbursable expenses

Expenses must be incurred on or after you become eligible for Maven Wallet, or January 1, 2022 (whichever is later). Any expense that is reimbursed by any other source (including any reimbursement accounts held by your eligible spouse or tax-dependent partner), such as an FSA, HSA, or a health plan is not eligible for reimbursement.

Reminder for Cigna plan participants

You can claim up to \$25,000 in reimbursements for all Maven Wallet-eligible expenses incurred on/after January 1, 2022 (or your initial date of eligibility, whichever is later). The amount available to you for reimbursement will be reduced by:

- The amount of any Cigna fertility benefits paid for care received on/after January 1, 2022. For example, if Cigna pays \$10,000 for fertility care in February 2022, you may only access \$15,000 in Wallet benefits thereafter.

Fertility

Eligible expenses, including copays, coinsurance, and deductibles* that you pay out of pocket for eligible expenses, are reimbursable. You must submit a claim for reimbursement within 180 of the date you incur the eligible expense. If you are enrolled in a healthcare FSA, you must exhaust your Maven Wallet funds before using your healthcare FSA funds for expenses that can be covered by both.

*If you're enrolled in a high deductible health plan (HDHP), per IRS regulations, Wallet-eligible expenses may only be reimbursed *after* you meet the IRS's minimum deductible requirement, \$1,400 for single coverage or \$2,800 for family coverage. If you and your eligible dependent are enrolled in a separate HDHP, you must both meet the IRS deductible requirement before receiving reimbursement from Maven Wallet.

Eligible expenses

- Egg freezing, IVF, and IUI procedures, including:
 - Embryo/egg/sperm extraction, freezing, storage*, and thawing
 - Intracytoplasmic sperm injection (ICSI) and assisted hatching
 - Fertilization
 - Gamete intrafallopian tube transfer (GIFT)
 - Zygote intrafallopian transfer (ZIFT)
 - Costs for donor sperm necessary for IVF and IUI
- The following diagnostic and screening tests:
 - Preimplantation genetic screening (PGS)
 - Preimplantation genetic testing (PGT-A, PGT-M)
 - At-home fertility hormone tests
- Ovulation tracking or monitoring devices, kits, and services
- Medications related to any of the above (if not covered by your medical plan)

*Long term storage (over 1 year) of egg/sperm/embryo tissue is subject to taxation.

Ineligible expenses

- Expenses reimbursed by any other source, including a medical plan, FSA or HSA
- Expenses to donate sperm or egg to any person other than your spouse or tax-dependent partner
- Related medical costs once you or your spouse or tax-dependent partner have become pregnant
- Noninvasive medical procedures intended for general wellness (e.g., massage, acupuncture, sound therapy)
- Expenses incurred before the IRS's minimum deductible requirement is met. (\$1,400 for single coverage or \$2,800 for family coverage)

Adoption

Adoption reimbursement is available for domestic and international adoption expenses associated with the legal, final adoption of any child under age 18 at the time the expense is incurred. This includes adopting relatives (such as a niece, nephew, grandchild, or cousin) as well as your domestic partner's children, as permitted by state law.

You must submit a claim for reimbursement within **180 days** of the date you incurred the eligible expense. This is **not** a tax-qualified adoption assistance plan. You may not be able to claim a tax exclusion for expenses reimbursed through this plan and it is recommended to consult with your personal tax advisor for guidance.

Eligible expenses

- Agency placement fees and advertising agency fees
- Court costs

- Legal fees
- Immigration, immunization, and translation fees
- Ground and air travel and lodging costs for the prospective parents and their children under age 18
- Required education directly related to the adoption
- Home study fees

Ineligible expenses

- Expenses reimbursed by any other source
- Fees for a birth mother's maternity care

Surrogacy

Surrogacy reimbursement is available for expenses associated with an arrangement whereby a woman agrees to become pregnant and deliver a child for a contracted party who is, or will ultimately become, the parent(s) of the child. This includes a gestational surrogate—someone who carries a pregnancy and gives birth to a child, but has no biological connection to the child. The surrogacy arrangement must be a legally recognized agreement between the two parties.

You must submit a claim for reimbursement within **180 days** of the date you incurred the eligible expense or obtained required documentation. This is not a tax-qualified surrogacy reimbursement plan.

Eligible expenses

- Court costs
- Legal and attorney's fees
- Embryo/egg/sperm donation agency fees
- Surrogacy agency fees
- Reasonable travel and lodging costs for the intended parents and any minor children associated with the surrogacy process

The following expenses are eligible for reimbursement after you provide a copy of the signed surrogacy agreement or a letter from an attorney attesting that the arrangement is legal:

- Gestational carrier, egg, and sperm donor screening costs
- Surrogate or gestational carrier compensation
- Egg and/or sperm donor compensation
- Egg and/or sperm donation shipping and transport fees
- Fees associated with the adoption of a surrogate child

Ineligible expenses

- Expenses reimbursed by any other source
- Fees for a birth mother's maternity care

How to request reimbursement

To submit a claim for reimbursement, follow the steps below. You must submit your claim within **180 days** of the date you incurred the expense or received the required documentation to substantiate your claim.

Reimbursement will be made through Workday regular, on-cycle payroll as soon as possible after the claim is approved, typically within two pay periods.

1. Pay the service provider(s) for your eligible expenses for care received by you or your eligible dependent. If your eligible dependent is the one receiving care, you'll need a detailed statement proving your financial responsibility.
2. Download the Maven Clinic app on Google Play or App Store and register for an account.
3. Sign in to your account and select a track. The options are: IUI/IVF, egg freezing, adoption, or surrogacy.
4. When you're ready to submit the expense, go to the **Home** tab and select the **Maven Wallet** dashboard card. Complete the survey.
5. Submit your reimbursement request and upload any required documentation. That might include:
 - Itemized invoice, receipt, or statement showing your name, the date of service, a description of services rendered, the financially responsible party, and the service provider's name and contact information
 - **Fertility and Surrogacy:** If you or your eligible dependent is enrolled in a high-deductible health plan, include the Explanation of Benefits from the health plan showing you or your eligible dependent has met the IRS required deductible for the year.
 - **Surrogacy only:** Copy of a legal surrogacy agreement, a letter from an attorney attesting that a legal surrogacy agreement exists, or a letter from an attorney attesting that the surrogacy agreement is legal despite the absence of a signed surrogacy agreement
 - **Workday Cigna medical plan participants only:** Documentation of the amount of infertility benefits you've received through your Cigna medical plan for care received since January 1, 2022. Expenses paid by Cigna for care prior to January 1, 2022 will not reduce the Maven Wallet benefit available to you.
 - **Adoption only:** Proof of placement

Important tax information

Each plan year starts on January 1 and ends December 31.

Maven Clinic doesn't provide any legal or tax advice or guarantee any particular tax treatment. Please consult your personal tax advisor if you have questions about your tax situation, such as your ability to claim credits or deductions. Your tax obligations and filing are solely your responsibility.

Depending on the eligible expense, Maven Wallet reimbursement you receive may be treated as taxable income, these reimbursements will be reported on your W-2 as wages subject to tax withholding. The amount of taxes withheld from Maven Wallet reimbursements may be less or more than your actual tax liability. Contact your payroll administrator with questions. The Wallet Adoption Plan is **not** a tax-qualified adoption assistance plan. You may **not** claim a tax exclusion for any expenses reimbursed through this (or any other) Wallet plan.

Employee attestation

By enrolling in Maven Wallet for Workday, Inc., you agree to the following:

I hereby attest that I have read this *Maven Wallet for Workday* program overview and will only submit reimbursement requests in compliance with the plan rules. I understand that my reimbursement request will be denied if I do not submit appropriate documentation. I hereby authorize the release to Maven Clinic (“Maven”) and Workday, Inc. and any of their designated agents of any information requested to substantiate my reimbursement request. I understand that I should retain a copy of all submitted documentation in the event of an audit. I understand that Maven will not be held liable for any action it takes consistent with the plan rules.

I certify that I will only submit reimbursement requests for expenses that: (1) have not been previously reimbursed by any source, (2) will not be reimbursed by any other source, and (3) will not be claimed as a tax deduction or credit in whole or in part. I certify that the information provided is accurate and complete. If there are any changes in the provided information, I understand it is my responsibility to notify Maven immediately. If I provide false, misleading, or incomplete information, I understand that I will be subject to disciplinary action, up to and including suspension from the program, recoupment of reimbursements received from the program, and/or termination of employment.

I understand that Workday, Inc., as the fiduciary, plan sponsor, and plan administrator of its employee benefit plan(s), is fully responsible, and Maven shall have no liability, for the establishment, design and administration of Workday, Inc. employee benefit plan(s) and all tax compliance and payroll reporting associated with any such employee benefit plan(s). I understand, acknowledge and agree that: (A) Maven is not a plan sponsor, plan administrator or fiduciary with respect to any Workday, Inc. plan supported by Maven Wallet; (B) Maven shall have no responsibility or liability with respect to any Workday, Inc. plan supported by Maven Wallet; (C) to the extent that Maven provides any administrative or other services with respect to a Workday, Inc. plan, (I) all such services are taken on behalf of Workday, Inc. and at Workday, Inc.’s specific direction, (II) Maven shall not take on any fiduciary or other obligations as a result of such services under the Employee Retirement Income Security Act of 1974, as amended (ERISA), or any other law, and (III) Workday, Inc. shall remain solely responsible and liable for such services and any underlying obligations; and (D) Workday, Inc. will defend and hold harmless Maven and its owners, employees, officers, managers and directors from and against all liability, demands, damages, costs or expenses (including reasonable attorney’s fees) (collectively, “Liabilities”) arising from any claim, action or proceeding, in each case brought by a third party (each, a “Claim”) to the extent such Claim is related to any Workday, Inc. plan supported by Maven Wallet.

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.

Family Planning and Support



Family planning and support are two big parts of your amazing Workday benefits! Use this guide to help you figure out the benefits available to you, which ones to use, and when.

Infertility treatments: Medical plan or Maven Wallet

If this sounds like you...



Cigna approved my infertility benefit, and this is my first time using the benefit.

Then, this is how infertility treatments can be covered:

- You have the option to use the medical plan and/or Maven Wallet benefits.
- You can use up to the \$20,000 coverage limit under the medical plan first, and then Maven Wallet for any remaining balance up to a \$25,000 combined lifetime reimbursement.
- Reimbursements from Maven Wallet may be taxable to you.



I am using the Maven Wallet benefit, because the care I need is not covered by Cigna. This is my first time using this benefit.

- You can use the entire Maven Wallet balance up to a \$25,000 lifetime reimbursement.
- Reimbursements through Maven Wallet may be taxable to you.



I used my Cigna infertility benefit prior to January 1, 2022.

- The Workday Cigna medical plans' lifetime maximum of \$20,000 still applies.
- Any infertility benefit amount you used **prior** to January 1, 2022, through your Workday Cigna medical plan, doesn't affect your eligibility for fertility benefits through Maven Wallet.
 - If you used the entire \$20,000 infertility benefit through a Workday Cigna medical plan prior to January 1, 2022, the full \$25,000 Maven Wallet benefit is still available to you.
- The amount Cigna paid for infertility benefits on or after January 1, 2022, counts toward, and reduces, the total Maven Wallet benefit available to you.
 - For example, if Cigna pays \$10,000 for infertility care in February 2022, you may only access \$15,000 in Maven Wallet reimbursements thereafter.
- Reimbursements through Maven Wallet may be taxable to you.

Adoption or surrogacy: Maven Wallet

- Reimbursements through Maven Wallet may be taxable to you and vary by service. Maven is available to help you understand which reimbursements will be taxable.
- Regardless of the amount of infertility benefits you used before, the new lifetime maximum is \$25,000 as of January 1, 2022.

Compare your family planning and support options

	Cigna Medical Plan	Maven Wallet
What type of coverage is available?	Review plan documents, and/or contact Cigna for details.	Review the Maven Wallet plan overview , and/or contact Maven for details. Note: Prior to January 1, 2022, the medical plan benefit was the only option.
What can it be used for?	Infertility treatments only. Note: Cigna requires a diagnosis of infertility before treatments are covered.	Fertility treatments, adoption, and surrogacy
Who is eligible?	Workmates enrolled in a Cigna plan who receive a diagnosis of infertility or similar condition from their doctor	Any Workmate. No doctor diagnosis required, and you don't need to be enrolled in a Workday medical plan.
Do I need to meet my deductible?	If you are enrolled in the Cigna Smart Plan with the HSA, you have to meet your deductible before benefits can be paid, according to IRS requirements.	
What is the benefit?	Lifetime maximum of \$20,000 If this is exhausted, you may be able to use Maven Wallet for a portion of the balance.	Lifetime maximum of \$25,000 Note: Workmates filing infertility benefit claims through a medical plan on and after January 1, 2022, have a combined lifetime maximum infertility benefit of \$25,000.
Is the benefit taxable to me?	Benefits paid by Cigna are not taxed.	Yes, you may pay taxes on the amount of certain Maven Wallet benefits you use. For example, long-term storage (over one year) of egg, sperm, or embryo tissue is subject to taxation. For more information, review the Maven Wallet plan overview , and/or contact Maven for details.
How do I file a claim?	No action is required for services performed at network facilities. You must submit a claim form for services performed at out-of-network facilities.	Upload receipts through the Maven Wallet app, and get reimbursed in your paycheck.