

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. As a reminder, the Maven Wallet benefit is a combined lifetime maximum of \$25,000. This means that reimbursements for care received on or after January 1, 2022, from all Workday benefits and programs combined, cannot exceed \$25,000.

Infertility treatments: Medical plan or Maven Wallet

If this sounds like you...



Cigna and/or SimplePay Health approved my infertility benefit, and this is my first time using the benefit.



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



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

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.
- You will need to provide Maven Wallet a copy of an Explanation of Benefits from Cigna or SimplePay Health showing any prior claims for fertility benefits.
- Reimbursements from Maven Wallet may be taxable to you.

- You can use the entire Maven Wallet balance up to a \$25,000 lifetime reimbursement.
- You will need to provide Maven Wallet a copy of an Explanation of Benefits from Cigna or SimplePay Health showing any prior claims for fertility benefits.
- Reimbursements through Maven Wallet may be taxable to you.

- 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. For example, 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 paid \$10,000 for infertility care in February 2022, you may only access \$15,000 in Maven Wallet reimbursements thereafter.
- You will need to provide Maven Wallet a copy of an Explanation of Benefits from Cigna or SimplePay Health showing any prior claims for fertility benefits.
- Reimbursements through Maven Wallet may be taxable to you.

Adoption or surrogacy: Maven Wallet

- Reimbursements through Maven Wallet may be taxable to you and may 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 or SimplePay Health Medical Plan*	Maven Wallet
What type of coverage is available?	Review plan documents, and/or contact Cigna or SimplePay Health 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 and SimplePay Health require a diagnosis of infertility before treatments are covered.	Fertility treatments, adoption, and surrogacy
Who is eligible?	Workmates enrolled in a Cigna or SimplePay Health 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 or SimplePay Health 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.

* If you are enrolled in a Kaiser plan, please contact Maven Wallet for coverage details.