

# Family Planning and Support



Family planning and support are two big parts of your amazing Workday benefits! Maven Wallet and your medical plan work together to provide you a combined lifetime maximum benefit of \$25,000.

## Fertility treatments: Medical plan or Maven Wallet

### If this sounds like you...



I'm enrolled in Cigna and/or SimplePay Health, and this is my first time using the benefit.

### Then this is how fertility treatments can be covered:

- You have the option to use the medical plan and/or Maven Wallet benefits.
- You have a lifetime maximum of up to \$20,000, nontaxable, through your medical plan. Then, you can use Maven Wallet for any remaining balance up to a \$25,000 combined lifetime reimbursement. Maven Wallet covers some services that your medical plan doesn't, but reimbursements through Maven Wallet may be taxed. Using your medical plan coverage first may be more cost-effective.
- If you go through Maven Wallet, you'll need to provide a copy of an Explanation of Benefits from Cigna or SimplePay Health, showing any prior claims for fertility benefits.



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.

- You can use the entire Maven Wallet balance up to a \$25,000 lifetime reimbursement.
- You will need to provide Maven Wallet with a copy of an Explanation of Benefits from Cigna or SimplePay Health, showing that you haven't had any prior claims for fertility benefits.
- Reimbursements through Maven Wallet may be taxable to you.



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

- The Workday Cigna medical plans' lifetime maximum of \$20,000 still applies.
- Any fertility 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 fertility 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 fertility 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 fertility care in February 2022, you may only access \$15,000 in Maven Wallet reimbursements thereafter.
- You will need to provide Maven Wallet with a copy of an Explanation of Benefits from Cigna 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 adoption and surrogacy benefits you used before, the current 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
<b>What type of coverage is available?</b>	Contact Cigna or SimplePay Health for details.	Review the <a href="#">Maven Wallet plan overview</a> , and/or contact Maven for details.  <b>Note:</b> Prior to January 1, 2022, the medical plan benefit was the only option.
<b>What can it be used for?</b>	Fertility treatments only	Fertility treatments, adoption, and surrogacy
<b>Who is eligible?</b>	Workmates and dependents enrolled in a Cigna or SimplePay Health plan	Any Workmate and their benefits-eligible dependent. You don't need to be enrolled in a Workday medical plan.
<b>Do I need to meet my deductible?</b>	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.	
<b>What is the benefit?</b>	Lifetime maximum of \$20,000  If this is exhausted, you can use Maven Wallet for an additional \$5,000.	Lifetime maximum of \$25,000  <b>Note:</b> Workmates filing fertility benefit claims through a medical plan on or after January 1, 2022, have a combined lifetime maximum fertility benefit of \$25,000.
<b>Is the benefit taxable to me?</b>	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 more information, review the <a href="#">Maven Wallet plan overview</a> , and/or contact Maven for details.
<b>How do I file a claim?</b>	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.

### No diagnosis required!

The Workday medical plans and Maven Wallet do not require a diagnosis from your doctor.