



Maven Products

Maven Wallet:

What is Maven Wallet?

Maven Wallet is the part of our Maven offering that offers financial coverage for family-building, maternity, parenting & pediatrics and menopause-related expenses to eligible employees.

This is an add-on to the existing Maven Clinic programs that you may offer today. As the plan sponsor, employers determine which programs they would like to provide reimbursement for and the corresponding amount.

Additional Benefits include:

- **Enhanced User Experience:** Members receive a seamless experience with easy navigation and real-time updates in the Maven app. For any inquiries in regards to their reimbursements, members can reach out directly in the app.
- **Scalability and Standardization:** By standardizing program configurations and eligible/ineligible expense lists, Maven Wallet ensures improved scalability and reduced manual interventions, leading to fewer escalations and faster reimbursement processing.
- **Tax Treatment Options:** Maven Wallet provides flexibility in handling the tax implications of reimbursements. Expenses such as fertility treatments can be set up as qualified medical expenses eligible for a Health Reimbursement Arrangement (HRA), while non-medical covered expenses can be treated as taxable income. Employers are advised to consult their legal and tax counsel for specifics.
- **Operational Efficiency:** With product automations in eligibility determination, reimbursement form processing, and adjudication, operational efficiency is significantly enhanced, reducing the burden on employers.
- **Employee Satisfaction:** By addressing gaps in coverage and providing financial assistance, Maven Wallet helps improve employee satisfaction and well-being, fostering a supportive work environment conducive to personal and professional growth.

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- These benefits make Maven Wallet a valuable solution for employers aiming to provide inclusive, comprehensive, and user-friendly support for their employees' family and caregiving needs.

What specifically does Maven Wallet cover?

If you don't currently offer Maven Wallet today, please check out our Overview [here](#).

Maven Wallet coverage varies by employer. Please refer to your Program Overview (sent each year) for a comprehensive guide of what is offered by your company.

Here is an overview of what Maven Wallet can cover:

- **Fertility Treatment:** Procedures such as initial evaluation, blood work, ultrasounds, hysterosalpingography (HSG), semen analysis, sperm wash, and intrauterine insemination.
- **Fertility Preservation:** Expenses related to procedures like egg or sperm retrieval, preparation and cryopreservation, short-term tissue storage, and related medications.
- **Adoption:** Expenses related to legal and adoption expenses. This includes agency fees, court costs, legal fees, travel, and lodging costs associated with the adoption process.
- **Surrogacy:** Coverage for expenses related to a legal surrogacy arrangement, including court costs, legal fees, surrogacy agency fees, health care expenses for the surrogate mother, and travel and lodging costs.
- **Maternity:** Coverage can include doula services, hands-on physical support during labor, breastfeeding and lactation support, infant care education, travel expenses for medical care, and maternity wellness services such as chiropractic care and prenatal massage.

Coverage specifics mentioned vary by employer and local laws. Employees should be responsible for understanding any ineligible expenses. For any further questions, employees can reach out to the Maven Wallet team in the Maven app.



Why was my employee's Maven Wallet claim denied?

Maven Wallet claims may be denied for several reasons, including:

- **Ineligible Expense:** The expense submitted is outside of the expenses listed as eligible under the Maven Wallet program.
- **Ineligible Date:** The claim is outside of the rolling submission deadline.
- **Member Not Eligible:** The person submitting the claim is not eligible for Maven Wallet.
- **Expense Pre-dates Wallet Program:** The expense was incurred before the member's Maven Wallet program began.
- **Insufficient Documentation:** The claim lacks required documentation. In these cases, Maven Wallet often reaches out to the member to gather additional information and resubmits the claim once the necessary documentation is provided.

Additionally, claims associated with high deductible health plans (HDHPs) may be denied if the required Explanation of Benefits (EOB) showing that the deductible has been met is not provided. Many times, issues can arise due to errors or discrepancies in the information provided, which requires attestation or further documentation from the member. This can happen if a member mistakenly indicates they are on an HDHP when submitting their claim.

It's important to ensure that all documentation is complete and accurate and to understand the eligibility criteria for each type of expense covered by Maven Wallet.

Please note that while employers remain as the plan sponsors of the program, Maven serves as the plan administrators and therefore can deny claims that are not in accordance with the agreed-upon plan design.

If members have additional questions regarding claims being denied, they can reach out to support@mavenclinic.com for the fastest response or message their Maven Wallet team directly through the app.



Do employees need to get prior authorization before incurring an expense?

No, employees do not need to get prior authorization before incurring an expense they want to be reimbursed through Maven Wallet. We do however recommend that employees read their Maven Program Overview to understand which expenses are eligible for reimbursement as there are some services that may need additional documentation (i.e., a letter of medical necessity) in order to get reimbursed.

Can the Client Success Team approve an employee's Maven Wallet claim?

No, the Client Success Team can not approve member claims, or override the Maven Wallet team's authorizations or denials. The Client Success Team is not equipped to handle any personal health information (PHI). All member escalations should be directed to the Maven Wallet team via support@mavenclinic.com or the in-app messaging center.

If employees have additional questions, they can also refer to the [Help Center](#) within the app for further guidance.

What is the process for reimbursement through Maven Wallet?

The process for reimbursement through Maven Wallet proceeds as follows:

1. **Member Incurs Expense:** The member pays for a qualifying expense using their personal payment method.
2. **Submission of Receipt:** The member submits the itemized receipt for the incurred expense to Maven Wallet for processing.
3. **Reimbursement Processing (~7-10 days):**
 - Maven reviews the reimbursement request based on the submitted documentation.
 - Maven verifies if the member is on a High Deductible Health Plan (HDHP) and checks for all required information.
 - The claim is either approved or denied for reimbursement based on the employer's plan design.
4. **Member Notification:** The member receives an automated email notification if the claim is approved or denied.



5. Reimbursement Completion (~3-5 days):

- If the claim is approved, Maven will send the reimbursement for approval to your organization via a Maven Wallet Quatrix Report.
- Your organization's Wallet Quatrix reporting contact will approve the reimbursement request.
- Your organization processes the reimbursement via payroll or direct deposit and communicates the reimbursement date to the Maven team.
- Finally, the member receives the funds, depending on the payment method, (payroll or direct deposit) within 3-14 business days.

Where can I find Maven Wallet weekly Quatrix reports?

Maven Wallet Quatrix Reports are sent on a weekly basis on Mondays. The report is sent to a maximum of two company email addresses. If you need to change, add, or remove emails from this distribution list please email your account manager or Client Resources to do so.

Wallet Quatrix Reports are available for 14 days. We request you and save these reports for your records.

[If your reimbursement method is direct deposit] You will also receive monthly reconciliation reports. These reports serve to reconcile the debits that occurred against previously approved expenses captured in weekly wallet reports. They are primarily for internal record-keeping, helping teams confirm that all expenses align with approvals and can assist clients in understanding their wallet spending.

Key points about these reports include:

- They include all debits for the previous month.
- They help in comparing with the weekly wallet reports, ensuring all transactions are accounted for.
- No action is usually required from the recipients, as these reports are primarily informative.
- They may also note whether transactions are taxable or non-taxable and clarify any previous approvals necessary for expenses.



Can you help me interpret the data on my Wallet Quatrix report?

We have a reporting guide available [HERE](#) to help you interpret the data sent on your weekly Quatrix reports.

What expenses are eligible for Maven Wallet reimbursement?

For your company specific reimbursement eligibility, refer to your Maven Wallet Program Overview for a comprehensive list of eligible expenses. A list of eligible expenses can also be found [HERE](#).

Maven Milk:

What is Maven Milk?

Maven Milk is a service offered by Maven Clinic to support breastfeeding individuals while they travel for work. It provides different types of kits designed to transport refrigerated or frozen breast milk.

- **Eligibility:** Maven Milk is available to members enrolled in Maternity and Parenting & Pediatrics.
- **Types of Kits:**
 - Pump & Carry Kit: Suitable for short trips, keeps milk cool for up to 24 hours with reusable, TSA-friendly foam ice packs.
 - Pump & Check Kit: Ideal for longer or international trips, keeps milk frozen for up to 24 hours.
 - Pump & Post Kit: Designed for overnight shipping within the US, keeps milk refrigerated for up to 72 hours.
- **Ordering and Support:** Members can order kits through the Maven app and receive support from a dedicated Care Advocate who assists in using the service effectively.
- **Usage:** Primarily for work-related travel, confirmed through self-attestation by the member.

This service aims to mitigate the challenges of managing breast milk storage and transport during work travel, ensuring convenience and maintaining the quality of the milk.

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If you're interested in offering Maven Milk to your employees, please reach out to either your designated account manager or the Client Resources Team to explore this addition.

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Additional FAQs

Getting Started

What is Maven?

Maven Clinic is a virtual care clinic specializing in women's and family health. Maven offers inclusive and holistic healthcare services through virtual appointments with healthcare providers and care advocates. Maven provides 24/7/365 access to Care Advocates, access to a wide network of providers, and personalized content for members globally.

Maven supports individuals through various life stages and health journeys, including:

- Family Building (fertility, egg freezing, adoption, surrogacy)
- Maternity (pregnancy, childbirth, postpartum care)
- Parenting and Pediatrics
- Menopause

Members can engage with Maven via video, chat messages, or phone, and receive referrals to in-person providers when needed. The platform is designed to be used by all employees and/or their partners of companies that offer Maven as a benefit.

How can I tell my employees about Maven and promote enrollment?

We would love to help you talk about Maven with your employees! Whether you've had the benefit for a year or are just getting started, our [content hub](#) is full of resources like one-pagers, email & intranet copy, ERG newsletters and more.

Additionally, our team hosts monthly program overview webinars for employees. The sessions offer an overview of all Maven programs, what members get with their access and how to sign up. There is an anonymous Q&A at the end of each session where employees can ask questions about Maven to our hosts directly. A calendar of the overviews and registration links can be found [here](#).

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If you currently partner with Maven through our Optum partnership please see our Optum-specific webinar series [here](#).

Here is an overview of some successful strategies we've seen employers use to promote Maven:

1. Engagement with Maven can take many forms including:
 - [Company-wide emails introducing Maven](#) (distributed by employers)
 - [Updates on the company intranet and internal messaging posts](#)
 - Announcements in all-hands meetings
 - [Promotion through managers](#) and Employee Resource Groups (ERGs)
 - [Monthly Content Promotion](#): Our team creates content around monthly and quarterly themes that may support your own company's internal initiatives. Each quarter our content hub is refreshed and new webinars are announced that can be sent to your employees.
2. Employee Resource Groups (ERGs):
 - Share promotional materials and assist ERG leads with making the community aware of Maven's support. ERG leaders can enroll in our monthly ERG newsletter [here](#).
3. Provider-Led Webinars: [Maven's webinars](#) cover various topics related to family-building journeys. Webinars allow employees to ask questions directly to Maven providers and receive recordings for convenience. Additional promotional support can include:
 - Sharing registration links with employees' partners.
 - Highlighting upcoming webinar topics in internal communications.

Who is my point of contact at Maven?

If you need assistance regarding non-member related inquiries, you can reach out to either your designated account manager or the Client Resources Team.

For companies with an account manager, they will be your primary point of contact. If you do not have an account manager, the Client Resources Team is available to help with any questions or concerns. The Client Resources Team consists of 3-4 dedicated Client Success Leads who ensure consistent and efficient support. You can contact



them via email at clientresources@mavenclinic.com, and they will respond to inquiries within 24-48 hours.

What Maven programs are available to my employees?

Maven benefits vary employer to employer. Please refer to your signed contract and/or Wallet Program Overview for a detailed explanation of which Maven programs your company has elected. Additionally, if you would like to inquire about offering more Maven programs, please email either your account manager or clientresources@mavenclinic.com.



Account Support

There has been a change on my team. Can you remove the former benefits leader from communication moving forward and add the new leader?

Please email your designated account managers or Client Resources Team with the names of those who need to be removed and added from communication moving forward.

If you offer Maven Wallet, please note there is a maximum of two client contacts who can be a recipient of the weekly Maven Wallet Quatrix reports. Refer to this instruction guide once you've received your Quatrix invitation.

Can we schedule recurring calls with the Maven Team?

Please reach out directly to your designated account managers to discuss the possibility of recurring calls.

Note that our Client Resources Team currently doesn't support live recurring meetings. Our team is more than happy to address any inquiries via email as a start and can support ad-hoc live meetings as needed.

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If you need assistance at Maven, you can reach out to either your designated account manager or the Client Resources Team.

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You can contact them via email at clientresources@mavenclinic.com, and they will respond to inquiries within 24-48 hours.



How can I renew my contract with Maven?

Contracts vary in length depending on the associated partnership and/or employer. The Maven Renewal Team will reach out 3 months prior to your contract end date to bring the renewal process.

I'm interested in adding additional Maven products to our existing contract.

We would love to help you add Maven products to the suite of benefits your company currently offers! Please reach out to your designated account manager or the Client Resources Team on which product(s) you would like to add and we will be able to support in kicking off the process.



Promoting Maven

Where can I get Maven flyers, one-pagers and additional marketing materials to promote Maven and/or use at my benefit fair?

Our [content hub](#) offers general Maven one-pagers, content by program, themed quarterly content, creative assets and more. The content hub can be accessed [here](#).

Where can I find materials to promote a specific Maven benefit or program?

If your company offers specific Maven programs (e.g., only Maternity, or Maternity and Menopause) we have program specific content available in our content hub. Those resources can be found [here](#).

These are applicable to all employers, regardless of payer or health plan channel.

Can the Maven team host a call for my employees?

The Client Resources team hosts monthly program overview webinars for employees. These sessions offer an overview of all Maven programs, what members get with their access and how to sign up. There is an anonymous Q&A at the end of each session where employees can ask questions about Maven to our hosts directly. A calendar of the overviews and registration links can be found [here](#).

If you currently partner with Maven through our Optum partnership please see our Optum-specific webinar series [here](#).

My company doesn't offer all Maven programs, can my employees still join the webinar?

We always include language at the beginning of our webinars noting that program coverage may vary employer-to-employer and for members to confirm with their benefits leaders as to which Maven programs are available to them.



If you're looking for additional content to supplement unique program offerings, please review our video gallery with pre-recorded overviews that may be better suited to communicate to your employees.

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Maven Access + Company Utilization

Where can I get an update on my company's utilization of Maven?

Reporting will be sent to you from your Maven account management team. If you need additional utilization outside of those designated times, please reach out to your designated account manager or the Client Resources Team.

What employees at my organization are eligible for Maven?

Standardly, employees and their partners are eligible for Maven. For any employer-specific guidelines, please reach out to either your designated account manager or the Client Resources Team for confirmation. Eligibility can be determined by employment status, health plan enrollment, spouse/partner eligibility, geographical location, and/or service date.

Can you check to see if a certain employee is eligible for Maven?

Please refer to the eligibility file you send to Maven to confirm a specific employee's eligibility.

Are spouses/partners eligible for Maven? If so, how can I tell if they are eligible?

Please refer to the eligibility file you send to Maven to confirm a specific employee's eligibility.

How do I set-up a Secure File Transfer to Maven for my eligibility file?

Refer to [this instruction sheet](#) for how to set up a secure file transfer to Maven.



Additional Topics

Terminations

If an employee is terminated or leaves our organization, what happens to their Maven coverage?

Once an employee terminates, they should be removed from the Maven eligibility file on their last day of employment to prevent any further program enrollment.

Please note that if this terminated employee has already enrolled in a Maven program, they will have access to their program until the end of their track.

Terminated Maven members receiving financial coverage through Maven Wallet are standardly allowed 90 days after coverage ends to submit for reimbursement for expenses incurred while an active Maven member.

High Deductible Health Plans

Do I have to reach my deductible to be eligible for reimbursement?

Yes, if you have a High Deductible Health Plan (HDHP), the IRS requires you to pay a minimum amount out-of-pocket for medical expenses before you can start being reimbursed through your employer's Maven Wallet program. Eligible fertility, maternity and menopause related expenses are considered medical expenses.

For 2025, the minimum deductible is:

- \$1,650 for individuals
- \$3,300 for families

Note: You can use any eligible medical expenses towards this deductible, not just fertility-related ones.



An employee's expense was denied or only partially reimbursed due to an indication that they are on an HDHP but they are not, can your team help?

When an employee enrolls in Maven Wallet they are asked to self-attest to being or not being on an HDHP. If they indicate that they or a spouse/dependent is on an HDHP, they will need to meet the deductible before being reimbursed by Maven Wallet. If they incorrectly indicated being on an HDHP they will need to provide documentation and an explanation of benefits (EOB) to Maven Wallet Team to have the HDHP indication removed from their account and be reimbursed fully. They can do so by messaging the Maven Wallet team directly in the app.

COBRA

Are Maven services subject to COBRA?

Maven offers digital care management through family building, maternity, parenting, and menopause/midlife, which is typically designated by clients as an excepted benefit EAP. Excepted Benefit EAPs are not subject to COBRA. However, employers may choose to offer Maven's care management through COBRA.

Employers can also choose Maven to manage employer-sponsored financial coverage for a wide range of costs across life stages (Maven Wallet). When covered costs include medical expenses, the benefit is typically classified as a group health plan. Group health plans are subject to COBRA.

Maven Fertility Treatment (IUI/IVF), Fertility Preservation and (Egg/Sperm Freezing), Maternity and Menopause Wallet are group health plans and generally subject to COBRA. Employers or COBRA administrators should notify employees if they are eligible for COBRA and how to elect COBRA continuation coverage.



What Maven services/access do employees who elect COBRA have?

If an employer chooses to offer care management through COBRA, employees will continue to have access to the Maven app, providers, content, and classes until the end of their elected Maven track. If your organization offers Maven Wallet, they will continue to have access to qualified Wallet reimbursement benefits. If employees are actively enrolled in Wallet and are continuing coverage through COBRA, their Maven Wallet balance will continue to reflect utilization of funds while they are covered with COBRA.

If they have any questions, they can message their Maven Care Advocate or email support@mavenclinic.com.

How do employers ensure employees electing COBRA receive Maven coverage?

The employee should remain on the eligibility file to receive continued access to Maven.

How do we determine COBRA premiums?

Employers can determine the COBRA premium by using either:

- Actuarial Determination Method: Engage an licensed actuary to determine the premium
- Past Cost Method: Calculate COBRA premium based on past HRA utilization

Maven's support for calculation inputs include providing claims utilization data (ie. Wallet Usage Reporting + Utilization) to support calculations. Please reach out to your designated account manager or the Client Resources Team on this.