MAVEN

EMPLOYER FAQ

Maven Wallet & Reimbursements

What is Maven Wallet?

Maven Wallet is a flexible, compliant expense management solution integrated with Maven's care platform. It gives employees an easy-to-use digital experience for submitting and managing reimbursements for family-building and care-related expenses — such as fertility treatments, adoption, surrogacy, and other eligible categories defined by your organization's plan design.

What expenses are eligible for reimbursement through Maven Wallet?

Eligible expenses are defined by your organization's Wallet program design and are outlined in your Program Overview. Common categories include fertility treatments, adoption and surrogacy expenses, and other family-building costs. Employees can view their eligible expense categories directly in the Maven app, in the Program Overview.

What is the deadline for employees to submit a claim?

The submission deadline is set by your organization's plan design and is outlined in your Program Overview — plans use a 90- or 180-day rolling submission window from the date of service. If an employee misses the deadline due to extenuating circumstances (such as a health event or natural disaster), they can reach out to Maven Support to discuss their situation.

> *Note: Maven already considers extenuating circumstances for extended timely submission, including adverse health events, natural disasters, or delays caused by Maven. If an employee believes they qualify, they should contact Maven Support directly.*

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What is the turnaround time for reimbursement with Maven Wallet?
Maven Wallet members may come to you with questions about when they'll be reimbursed. Here's what to know so you can point them in the right direction:

Maven will review all reimbursement claims within 3 business days to ensure they include complete information. Incomplete/inadequate information from Wallet members may impact this timeline. The reimbursement review process is typically completed within 10-14 business days following this. From there, reimbursement timing depends on your program setup and reporting cadence.

- Direct deposit members — Once your employer has approved for Maven to release the funds, you can expect to receive your reimbursement within 3-5 business days. Please check to ensure your bank account is connected.
- Payroll members — Reimbursement will be applied via paycheck within approximately 2–3 pay cycles.

If your reimbursement is taxable, an appropriate tax withholding will be deducted from your next paycheck.

> *Note: Encouraging your team to review and approve Wallet reports promptly is the best way to ensure Wallet members are reimbursed as quickly as possible.*

How can employees track the status of a reimbursement?
Employees can check reimbursement status directly within the app by tapping "Me" in the navigation bar along the bottom of the screen and clicking "My Maven Wallet." Maven Wallet members will see a list of all their reimbursements on the dashboard, along with their statuses. These statuses will update automatically and members receive an email when expenses have been reimbursed. Wallet members can also tap into each reimbursement for more details or message the Maven Wallet Team for help.

Once a member submits a claim, it moves through a few steps before it is approved for reimbursement. Maven will review each submission, confirm the expense is eligible to be covered under the wallet program, and request additional information as needed.

Members will receive confirmation, a request for more information or a notice of denial depending on the review. The timing of each reimbursement may vary depending on reporting cadence and payroll cycle.

If employees are expecting a direct deposit reimbursement, they will need to make sure that their banking information is up to date for fastest processing. Maven makes every effort to reimburse as quickly as possible.

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If employees have a question about the status of a reimbursement, who can help?
Maven Wallet members can message Maven in the app or connect with a live Maven specialist on our dedicated Wallet Phone Support Line. The phone number can be found directly in the Maven App. Live phone support is available to members globally - Monday through Friday from 9:00 AM-9:00 PM ET and Saturday through Sunday from 10:00 AM-5:00 PM ET, excluding holidays.

The phone line is exclusively for Maven Wallet members and is here to make the Wallet experience as seamless as possible. Whether checking on the status of a reimbursement, confirming whether an expense is eligible, or submitting a claim, a specialist can support.

> *Note: We can only discuss the details of the Wallet members' experience with them directly. This phone line is not intended for Client use. If Client teams have any questions, please reach out to your Maven Client Success Manager or the Client Resources Team.*

My employee says their reimbursement is missing or delayed. What should I do?

First, have the employee check the status of their submission directly in the Maven app — this will show whether the request is pending review, approved, or flagged for additional documentation.

If the issue isn't resolved through the app, direct the employee to contact the Maven Benefit Services (MBS) team directly at support@mavenclinic.com or via in-app messaging. They can also connect with a live Maven specialist on our dedicated Wallet Phone Support Line. MBS handles all individual member reimbursement inquiries.

If you have a broader question about your organization's reimbursement setup or payment method, you can reach out to your Client Success Manager or the Client Resources Team.

How do I add or remove an admin on the Maven Quatrix portal for Wallet Reports or Eligibility files?

Email your Client Success contact with the full name of the person being added or removed, their work email, and the type of access needed (view only vs. full admin). Please note, Quatrix can only accommodate two admins per organization.

Can I customize what's covered under our Wallet program?

Your Wallet program design is set during implementation and can be updated during the annual renewal process. If you'd like to change your eligible expense categories, lifetime maximum, or other plan design elements, connect with your Maven Client Success contact ahead of your renewal. Changes to plan design are prospective and take effect at the start of the new plan year.

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An employee's claim was denied. How can they appeal?

When a claim is denied, the employee receives an email notification explaining the denial and their right to appeal. Maven's process is:

Denial notification — The employee is notified by email and can see the updated status in their Maven app.

Appeal window — Employees have 180 days from the date of denial to submit an appeal.

Appeal process — The employee contacts Maven Support through their Maven account or by emailing support@mavenclinic.com with the following information:

- Name of person filing the appeal
- Confirm "I am looking to appeal a claim denial" and include the claim #
- Briefly describe why you disagree with this decision.

You may attach additional information, such as a physician's letter, bills, medical records, or other documents to support your claim to the Maven team through Maven Wallet messaging.

Maven reviews and provides a final determination within approximately 60 business days.

Common denial reasons include insufficient documentation, a service date outside the submission window, or an expense type not covered under your plan design.

How do I pull Wallet utilization and spend reports?

Maven provides two types of Wallet-related reporting:

- Wallet Approval Reports (Quatrix): Sent weekly every Monday via the Quatrix portal when there are expenses ready for your approval from the prior week. If you don't receive a report in a given week, that indicates there weren't any expenses yet ready for your approval. These reports show employees with submitted expenses pending approval and include tax information. Reports are available for 14 days, distributed to a maximum of 2 contacts at your organization.
- Utilization Reports: Broader program performance reports that include Wallet spend data are sent quarterly based on the calendar year. These are sent to your primary reporting contact on file.

To update your Quatrix distribution list or reporting contacts, reach out to your Client Success Manager or the Client Resources Team.