Maven Wallet for ZOLL Medical Corporation

Welcome to Maven Wallet, an easy to use expense management tool offered by ZOLL Medical Corporation for eligible expenses outlined in this document.

Let's explore what Maven Wallet can do for you. If you have any questions along the way, reach out at mavenwallet@mavenclinic.com.

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Your Maven Wallet Benefits at a Glance

Eligibility

To be eligible for Maven Wallet benefits you must be:

- Benefits eligible employee
- A spouse/tax-dependent of an eligible employee

Expenses are eligible for Maven Wallet coverage .if:

- Incurred after January 1st 2025
- Paid for with your personal checking account or credit card.
- NOT already covered by any other employer or government fund; including but not limited to your health insurance, FSA, HSA, or your spouse/tax-dependent partner's benefits.
- Submitted for reimbursement with an itemized invoice and proof of payment to Maven Wallet within 180 days of your date of service or the date of finalized adoption/signed surrogacy agreement
- The eligible employee must submit all expenses for reimbursement, even if they were for a spouse.

Covered Programs

Program Type	Description	Benefit Amount
Adoption	Expenses for the legal adoption of a child	$15,000 USD Lifetime Maximum as a household
Surrogacy	Expenses for a legal arrangement between a third party gestational carrier and the covered employee and their covered dependent	

Your Maven Wallet account will reflect all expenses covered by ZOLL Medical's historical family building program, including expenses incurred prior to January 1st, 2025.

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The Maven Wallet Experience

We've made it simple to manage payments along your family-building journey so you can focus on what truly matters.

Activating your Wallet

1. Download the Maven Clinic app (from Google Play or the App Store) and enroll or sign in.
2. Tap "Maven Wallet" on your homepage or "My Maven Wallet" under the "Me" icon.
3. Apply to activate your Wallet. We'll verify your eligibility within one business day.
4. Once approved, the covered employee can start managing your family's expenses through Maven Wallet.

Getting reimbursed with your Maven Wallet

Your Maven Wallet account makes reimbursement for eligible expenses easy.

- See Adoption, Surrogacy, " for a list of eligible expenses.
- Pay for eligible services using your personal credit or checking account; expenses paid for an HSA or FSA card are not eligible for reimbursement.
    - **Please Note: Prepaid services, including fertility treatment packages (e.g., multi-cycle packages, or money-back guarantee packages) cannot be reimbursed until the service you are seeking reimbursement for has been rendered or is complete.**
- All **Maven Wallet expenses submitted for reimbursement require that you submit an itemized invoice and proof of payment to Maven Wallet** within 180 days of your date of service or the date of finalized adoption/signed surrogacy agreement. Please refer to the examples listed in the "Resources" section. The itemized invoice must include:
    - Date of service
    - Description of service(s)
    - Service provider's name and contact information
    - A receipt showing your (or your eligible spouse's) financial responsibility for the service.
    - Any other substantiation required for the particular expense
    - Adoption only: Documentation of finalized adoption

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    - Surrogacy only: Copy of legal surrogacy agreement or a letter from an attorney attesting that there is a signed agreement or that the arrangement is legal despite the absence of a signed agreement. Expenses incurred after the signed agreement must be submitted within 180 days of the date of service.

- Be sure to add your bank account information to Maven Wallet to receive reimbursements through direct deposit. Maven will make every effort to ensure reimbursement within 10-14 days of receiving all required documentation.
- If your expense isn't eligible for reimbursement, we'll let you know by email. If you think there's an error, reach out to your Care Advocate for more information.

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Eligible Maven Wallet Expenses

Adoption

You can use your Maven Wallet to be reimbursed for the eligible adoption expenses listed in the table below if the expenses are for:

- The finalized adoption of any child who is under the age of 18 at the time you paid the expense, including:
  - Children adopted domestically or internationally
  - Relatives such as a niece, nephew, grandchild, or cousin
  - The child of your registered domestic partner (if you live in a state that allows a same-sex second parent or co-parent to adopt their partner's child)
- It does include the child of your spouse (i.e., a stepchild).
- Reimbursements for a failed adoption attempt are available to you with submission of court documentation showing the adoption process has ended or a letter from your attorney attesting that the adoption process has concluded without a final adoption decree. These reimbursements will be subject to standard tax withholding.
- You will be required to provide documentation of the finalized adoption.
  - Some expenses vary on their eligibility/ineligibility by local laws and regulations. Employees are responsible for 100% of ineligible expenses.
- IMPORTANT: You must submit any claim for reimbursement within 180 days of finalizing an adoption for which you have incurred an eligible expense

For U.S. employees:

- Adoption reimbursements may be excluded from income tax. Review the IRS rules for details and follow the instructions here: https://www.irs.gov/instructions/i8839
- If you're adopting a stepchild, expenses are subject to standard tax withholding

Eligible expenses
• Agency placement fees • Court costs and legal fees • Immigration, immunization, re-adoption, and translation fees • Reasonable travel and lodging costs for the intended parent(s) and any minor child(ren) associated with the adoption process (including ground and air travel)

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- Required education directly related to the adoption
- Pre-adoption counseling directly related and for the principle purpose of the legal adoption of the child
- Home study fees

Ineligible expenses

- Expenses for the biological parents, such as living, counseling, compensation and medical expenses
- Guardianship or custody costs that are not associated with the legal adoption of the child(ren)
- Fees for temporary foster care
- Voluntary donations or contributions to the adoption agency
- Costs paid using funds from any federal, state, or local program for adoption
- Cost of living expenses and/or personal items such as: rent, utilities, food, over-the- counter supplements, clothing, childcare, car seat, transportation to doctor's appointments, etc.
- Loss of income, including but not limited to, loss of income due to complications of pregnancy such as bed rest for birth mother
- Costs for medical care for the child before the adoption has been finalized
- Expenses related to the adoption of embryos including but not limited to medical fees and legal/agency fees

Surrogacy

You can use your Maven Wallet to be reimbursed for the eligible surrogacy expenses listed in the table below, if:

- The surrogacy arrangement is supported by a legal agreement, whereby a person agrees to become pregnant and deliver a child for a contracted party (an individual or a couple) who is, or will ultimately become the parent(s) of the newborn child or children.
    - This includes a gestational surrogate—someone who carries a pregnancy and gives birth to a child for another person or couple, but has no biological connection to the child.
- The surrogacy arrangement must be a legally recognized agreement between the two parties. You'll be required to provide a copy of the formal, signed surrogacy agreement, or a letter from an attorney attesting that there is a signed agreement or that the arrangement is legal despite the absence of a signed agreement.
- **IMPORTANT:**

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- Reimbursement for surrogacy costs is not available in every country. Please contact your Maven Care Advocate to see if you can be reimbursed for surrogacy costs in your country *before* incurring any surrogacy costs.
    - Any surrogacy arrangement or expense incurred in violation of applicable laws in the location where obtained or in the U.S. is ineligible for reimbursement.
- Expenses related to the retrieval of reproductive material (i.e. eggs, sperm) of the covered member for the purposes of being transferred to a gestational carrier are ineligible for reimbursement under the Surrogacy Wallet.
- Expenses are eligible for reimbursement 180 after the signed surrogacy agreement or after the expense was incurred, whichever is later.

Eligible expenses
• Court costs, legal and attorney's fees • Surrogacy agency fees • Gestational carrier screening costs • Surrogate/gestational carrier compensation • Health care expenses for the surrogate mother related to the conception, pregnancy and delivery of the baby pursuant to the surrogacy arrangement • Fees associated with the adoption of a surrogate child • Reasonable travel and lodging costs for the intended parents and any minor children associated with the surrogacy process (including ground and air travel)

Ineligible expenses
• Gifts or personal expenses to a gestational carrier and/or family members • Gifts or personal expenses to an egg, sperm or embryo donor • Voluntary donations or contributions to the surrogacy agency • Cost of living expenses and/or personal items such as: rent, utilities, food, over-the- counter supplements, clothing, transportation to doctor’s appointments, etc. • Loss of income, including but not limited to, loss of income due to complications of pregnancy such as bed rest for surrogacy • Meals while traveling • Testing related to the transfer of genetic material for anyone other than the donor; including but not limited to (infectious disease testing, risk assessment, physical exam, psychological evaluation)

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Maven Membership Perks

Being a Maven member gives you access to discounts and partnerships that work with your Maven Wallet benefits. For more information on these and other discounts that may be available to you, please speak with your dedicated Care Advocate.

MavenRx

We've partnered with two leading U.S. fertility pharmacies — Alto Pharmacy and SMP Pharmacy — to offer discounts of up to 30% on key fertility medications for individuals who are not using insurance to pay for fertility medications. In addition to discounts, our pharmacy partners offer next day shipping or same day courier service (in select markets) and real-time support, including on-demand, pharmacist-led unboxing and injection support.

Maven Partner Clinics

In addition to meeting Maven's stringent quality standards, many of Maven's partner fertility clinics offer 10-20% discounts on the clinic's self-pay rates. Message your Care Advocate to receive a personalized referral list of Maven partner clinics near you. When you arrive at the clinic or make an appointment be sure to let them know you have Maven Green to access these perks.

Posterity Health

Posterity Health provides virtual male fertility care (with reproductive urologists and male fertility trained nurses); plus, a network of in-person reproductive urologists across 20+ states. Maven members receive a 15% discount on Posterity services.

Nodal

Nodal is a platform that efficiently connects vetted surrogates and intended parents, offering transparency, equity, education, and support for all parties on their journey. That means Nodal saves intended parents time and money by providing them with highly-vetted surrogates, all while giving surrogates the support and resources they need to find their best matches. Maven members receive up to $500 off the Nodal match fee for members pursuing surrogacy.

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Important Tax Information

Your Maven Wallet program offers coverage for benefits that may be taxable to you. Please remember that Maven Clinic does not provide any legal or tax advice or guarantee any particular tax treatment of the benefits provided by your employer through Maven Wallet.

Adoption

Adoption reimbursements you receive through Maven Wallet may be excludable from your income in accordance with IRS rules for maximum excludable amounts per adopted child and modified adjusted gross income caps on exclusions. Please review the IRS rules at https://www.irs.gov/instructions/i8839 and follow the instructions therein. Adoption reimbursements are intended to be reported on your W-2 in box 12 with code T, subject to payroll tax withholding but not income tax withholding. Expenses reimbursed for the adoption of a stepchild or a failed adoption is intended to be treated as taxable income to you. These reimbursements are intended to be reported on your W-2 as wages that are subject to standard tax withholding.

Surrogacy

Any surrogacy reimbursement you receive through Maven Wallet is intended to be treated as taxable income to you. These reimbursements are intended to be reported on your W-2 as wages that are subject to standard tax withholding.

Due to various factors, your withholding may be less than or more than your actual tax liability associated with Maven Wallet reimbursements. You should consult your payroll administrator if you have any questions. You should consult your personal tax advisor if you have questions about your personal tax situation, such as your ability to claim credits or deductions. You are solely responsible for complying with your personal income tax filing and payment obligations.

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Exhaustion/Termination of Benefits

Exhausting your benefits

You can submit expenses for reimbursement until you reach the maximum allowable benefit offered or until you're no longer eligible for Maven Wallet. If your final expenses are more than the remaining balance in your Maven Wallet, you will receive reimbursement up to the maximum Maven Wallet benefit amount outlined in this document. Any expenses incurred after that won't be covered by Maven Wallet.

If you leave your employer

You can submit eligible expenses for reimbursement if they happened on or before your last day of employment. You have up to 90 days after your last day of employment or when the expense submission timeline elapses, whichever comes first.

Resources

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Maven Wallet: Adoption Expense Assistance

Our team wants to make the reimbursement process as easy as possible for you! In order to process your expenses our team looks for a few documents that have the information we need to get you your reimbursement. We've included examples of this information below - if you have any questions, please message the Wallet Team!

If you are submitting adoption expenses, our team will need to see the following to process your expenses: the first and last page of your adoption court order, an invoice for the expense that you would like to be reimbursed and a receipt showing that you have paid.

Invoices

An **invoice** needs the following information:

1. Name of Service Provider
2. Name of Patient/Recipient of Service
3. Description of Service(s)
4. Date(s) of Service(s)
5. Cost of Service(s)

An invoice may have multiple services, like the one below. If you are submitting an invoice like the below, please ensure that you specify the amount that you are submitting this reimbursement for!

BILL TO
2. Jane Doe
29 Center St
New York, NY 10001

1. Granger Legal Clinic
77 Varick St
New York, NY 10022
4. 10/11/23

3. Item/Service	Amount
Contract Creation	4,000.00
Filing Fee	1,000.00
Appearance in Court	500.00
5. Subtotal	5,500.00

DECA
Name: _____
Address: _____
City, State, Zip: _____
Phone: _____
Email: _____
Self-Represented

DISTRICT COURT
CLARK COUNTY, NEVADA

In the Matter of the Petition of
_____ and
_____
(adoptive parents' names)
For adoption of a minor child.

CASE NO.: _____
DEPT: _____
HEARING DATE: _____
HEARING TIME: _____

2.

DECREE OF ADOPTION

This Court, having reviewed the Petition for Adoption filed by the Petitioners, (first petitioner's name) 1. _____ and (second petitioner's name) _____, and the matter coming on regularly to be heard before this Court on the date and time above, and the Petitioners appearing personally, and it appearing to the satisfaction of the Court that all required consents to adoption have been filed with this Court and the Court having considered said documents, and the Court having further examined all documents executed and filed herein, and finding them in all respects proper, and the Court having (*ID check one*)

☐ waived the requirement for a child welfare services investigation;

☐ reviewed the child welfare services investigation;

and having examined the Petitioners under oath, from which examination the Court finds that all of the allegations of said Petition are true; if there are two Petitioners, they are married; the Petitioners have been residents of Clark County for at least six months; the Petitioners are more than ten years older than the minor child(ren); the Petitioners are financially able to provide for

© 2016 Family Law Self-Help Center — Decree of Adoption

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An **adoption court order** should clearly show the following information:

1. Name of Adoptive Parents
2. Date of Adoption

If you don't have a document like the shown example, don't worry! Message the Maven Wallet team - we can help you to obtain the necessary documents to get reimbursed.

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Maven Wallet: Adoption Expense Assistance

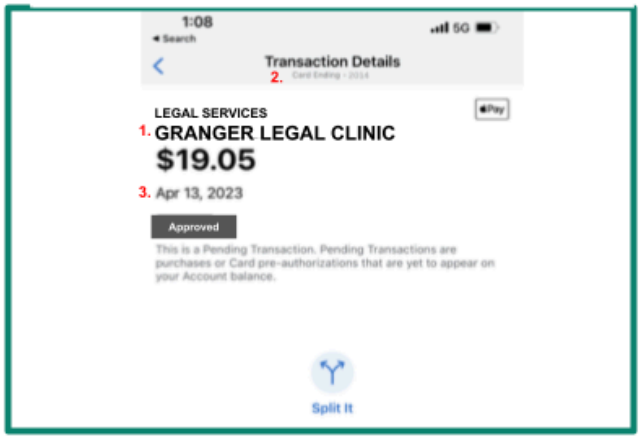
Receipts

A **receipt** needs the following information:

1. Cost of Service
2. Last four digits of payment method
3. Date of Payment

If a receipt from your service provider is not available, a **bank statement** or **screenshot** from your **mobile banking app** would work! Just make sure that your card number is prominently displayed.

Please note that even if your receipt says "Credit Card", "Debit Card" or "Bank", **we will not be able to accept it** unless it has the **last four digits of the payment method used**. This allows our team to confirm that the transaction has been processed.



FAQ

What if I've used cash to pay my adoption agency or other provider?
If you use cash, please message us when you submit your documents that you have done so. This will help our team as we process your expense! Additionally, the invoice should have a balance of $0.00.

If you use checks for payment, please provide a credit card statement or screenshot of your bank app that shows the funds being withdrawn from your bank account.

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Maven Wallet: Surrogacy Expense Assistance

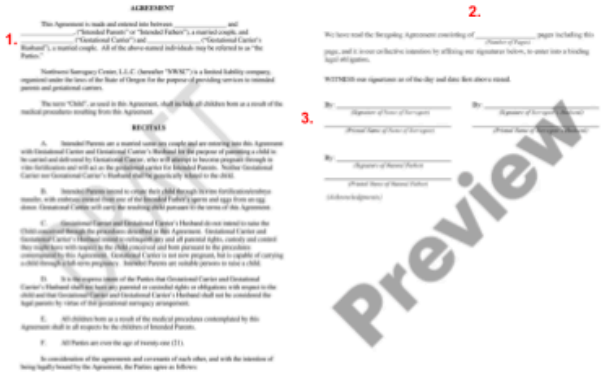
Our team wants to make the reimbursement process as easy as possible for you! In order to process your expenses our team looks for a few documents that have the information we need to get you your reimbursement. We've included examples of this information below - if you have any questions, please message the Wallet Team!

If you are submitting surrogacy expenses, our team will need to see the following to process your expenses: the first and last page of your surrogacy agreement, proof of funding of your escrow account and any applicable invoice for the expense (i.e. invoice from clinic for IVF)

Invoices

We just need the first page and last page of your **surrogacy contract** that shows the following details:

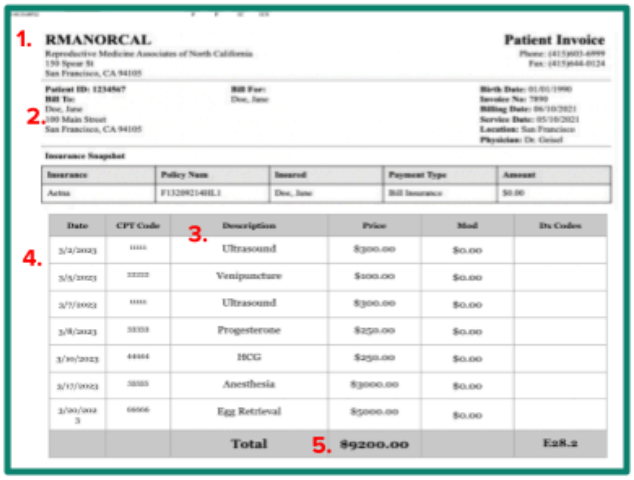
1. Intended Parents' Names
2. Date of Contract Execution
3. Signatures of Intended Parents and Surrogates



An **invoice** needs the following information:

1. Name of Service Provider
2. Name of Patient/Recipient of Service
3. Description of Service(s)
4. Date(s) of Service(s)
5. Cost of Service(s)

An invoice may have multiple services, like the one below. If you are submitting an invoice like the below, please ensure that you specify the amount that you are submitting this reimbursement for!



Helpful Tips and Tricks

If your company does require that you have a surrogacy agreement in order to submit expenses, all expenses should be submitted after your surrogacy contract is signed. Any expense that occurred before the contract was signed should be submitted within the required submission period after your contract has been signed.

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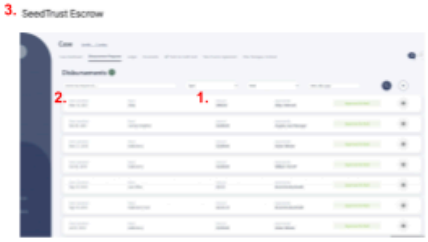
Maven Wallet: Surrogacy Expense Assistance

Escrow Account and Receipts

If your expense was paid via an escrow account, our team will need both the receipt from your escrow account and the receipt that shows the funding via an escrow account. If you did not pay via an escrow account, a receipt showing that the transaction has processed would be sufficient!

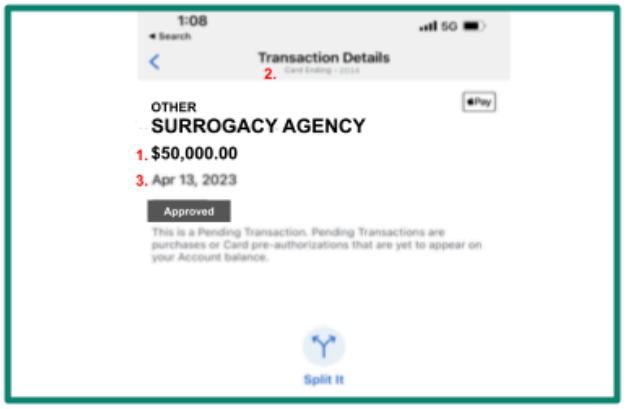
A **receipt** that shows payment from your escrow account needs the following information:

1. Cost of Service
2. Date of Payment
3. Name of Escrow Agency (we just need to see that this came from an escrow account!)



A **receipt** that shows the funding of your escrow account OR a receipt that was paid via credit card/check/wire needs the following information:

1. Cost of Service
2. Last four digits of payment method
3. Date of Payment



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FAQ

What if I've paid for an expense in cash?
If you use cash, please message us when you submit your documents that you have done so. This will help our team as we process your expense! Additionally, the invoice should have a balance of $0.00.

If you use checks for payment, please provide a credit card statement or screenshot of your bank app that shows the funds being withdrawn from your bank account.

What documents do I need if I'm submitting a surrogacy travel or medical expense?
If you are submitting a surrogacy travel expense, we'll also need to see documentation of the travel reason. This documentation just needs to show why you were traveling (i.e. appointment invoice). If you're submitting a surrogacy medical expense, we'll need to see the invoice from the clinic as well.

What if I'm submitting a surrogacy expense that is outlined in my contract?
If you are submitting a surrogacy expense that is outlined in your contract (i.e. gestational carrier compensation), we'll need to see the page that outlines this expense in your contract as well. This, along with the screenshot from your escrow account can serve as the invoice for this expense!

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