



Maven Wallet for Commvault

Welcome to Maven Wallet! We are thrilled to partner with Commvault to offer financial benefits for eligible expenses outlined in this document. Please take a moment to explore the resources available to you through Maven Wallet. If you have any questions about Commvault's Maven Wallet program, please contact us at support@mavenclinic.com.

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Your Maven Wallet Benefits at a Glance

Covered Programs

Commvault eligible employees and spouses/tax dependent partners have access to the following benefits through Maven Wallet:

\$ 15,000USD lifetime maximum for eligible Adoption & Surrogacy expenses.

Eligibility

To be eligible for Maven Wallet benefits you must be:

- Eligible employee enrolled in Commvault's UHC health plan in the U.S.
- A spouse/ partner of eligible employee enrolled in Commvault's UHC health plan in the U.S.
- Eligibility begins on the date of hire

Know before you spend! Your Maven Wallet benefit can be used to reimburse for expenses paid with your personal checking account or credit card. Maven Wallet funds cannot be used to reimburse for expenses paid for with any other employer or government fund, including but not limited to expenses already covered by your health insurance, FSA, HSA, or reimbursement programs covering your spouse / partner.

All expenses must be submitted for reimbursement by the benefits eligible EMPLOYEE, even if incurred by a spouse or partner.

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The Maven Wallet Experience

With Wallet, we've simplified paying for your family building journey so you can focus on the things that really matter.

Activating your Wallet

Download the Maven Clinic app (Google Play or App Store) to enroll or sign into your account.

If you are eligible for Maven Wallet, the covered employee in your family must activate Maven Wallet to submit expenses on your behalf once eligibility is verified.

Find Maven Wallet by selecting the "Maven Wallet" dashboard tile in the "Home" tab or selecting "My Maven Wallet" in your profile (the "Me" tab) and complete the survey. Once submitted, the Maven Wallet team will review your application and verify your eligibility. You will receive notification when your application is processed via email and directly in the Maven app. Please note that this review can take up to one business day.

Paying for your expenses

For eligible Wallet expenses outlined in this document under the Adoption & Surrogacy sections:

- Pay for eligible services at participating vendors using your personal credit or checking account
- Submit the documentation below to Maven Wallet, within 90 days of your date of service or the date of finalized adoption; for examples please see the Appendix:
 - **All Wallet expenses submitted for reimbursement need to be accompanied by an itemized invoice and proof of payment.** The Itemized invoice should show:
 - The date of service
 - Description of services
 - Service provider's name and contact information
 - And a receipt showing your (or your eligible spouse's/ partner's) financial responsibility for the service.
 - Any other substantiation required for the particular expense
 - Adoption only: Documentation of finalized legal adoption
 - 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

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- Once your eligible expense is approved, Maven makes every effort to ensure you receive reimbursement in your next 1-2 payroll cycles.
- When reimbursement is approved for taxable expenses, an appropriate tax withholding will be deducted from your next paycheck.
- In the event that your expense is deemed ineligible for reimbursement, you will receive an email notification from Maven. If you think you have received a denial in error you may reach out to your Care Advocate for more information.

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Eligible Maven Wallet Expenses

Adoption

You must submit any claim for reimbursement within **90 days** of finalizing an adoption for which you have incurred an eligible expense .

Adoption reimbursement is available for eligible adoption expenses associated with the legal finalized adoption of any child (whether adopted domestically or internationally) who is under the age of 18 at the time the expense is incurred. This includes relatives (such as a niece, nephew, grandchild or cousin) as well as a 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). You'll be required to provide documentation of the finalized adoption.

Expenses for the adoption of a stepchild are intended to be subject to standard tax withholding.

U.S. employees: Please review the IRS rules regarding income tax exclusion of Adoption reimbursements and follow the instructions set forth in <https://www.irs.gov/instructions/i8839>.

Eligible expenses

- Agency placement fees
- Court costs and legal fees
- Immigration, immunization, 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)
- Required education directly related to the adoption
- Home study fees

Ineligible expenses

- Fees for a birth mother's maternity care
- Fees for any service to establish guardianship
- Fees for temporary foster care
- Costs for medical care for the child before the adoption has been finalized

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Surrogacy

Surrogacy reimbursement is available for eligible expenses associated with a surrogacy arrangement that 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 would also include 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.

For any covered surrogacy expense, 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.

Reimbursement for surrogacy costs is not available in every country. Please contact your Maven Care Advocate to determine whether surrogacy reimbursement is available in your country before incurring any surrogacy costs.

Eligible expenses

- Court costs, legal and attorney's fees
- Embryo/egg/sperm donation agency fees
- Surrogacy agency fees
- Gestational carrier, egg/sperm donor screening costs*
- Surrogate/gestational carrier compensation
- Egg/sperm donor compensation
- Egg/sperm donation shipping and transport fees
- In vitro fertilization (IVF) and other medical costs related to the impregnation of the surrogate, if not covered by another source
- Extraction and other medical costs related to the egg/sperm/embryo donation, if not covered by another source
- 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

Ineligible expenses

- Any surrogacy arrangement that is not legally valid and recognized in the appropriate jurisdiction
- 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
- Fees for gestational carrier's maternity care

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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.

U.S. Based Employees:

Any reimbursement you receive through Maven Wallet for surrogacy or the adoption of a stepchild, expenses 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.

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.

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 about your W-2 or pay statements. 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. 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.

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Exhaustion/Termination of Benefits

Exhausting your benefits

You may continue to submit expenses for reimbursement until you reach the maximum allowable benefit offered or until your eligibility for Wallet changes. If your final expenses exceed the remaining balance of your Maven Wallet, you will receive reimbursement up to the maximum Wallet benefit outlined in this document. Any expenses incurred after that time will not be eligible for Maven Wallet coverage.

Leaving your employer

You may submit for reimbursement of eligible expenses incurred on or before your last day of employment up to 90 days after your last day of employment or when the expense submission timeline elapses – whichever date is soonest.

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Resources



Maven Wallet: Invoice and Receipt 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 two things, an invoice and a receipt, that has 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!

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!



1. Alto Pharmacy
100 Park Ave FRNT E
New York, NY 10017
1-800-874-5881

2. Prepared for: Jane Smith
Date of Birth: 10/07/1984

4.	3.	5.
Invoice Date	Date of Service Medication	Rx Number Qty Doctor Cost
4/1/2023	4/1/2023 Gonol F 450 UNIT	4/1/2023 1 C Maven \$100.00
4/1/2023	4/1/2023 Menopur 75 UNIT	4/1/2023 20 C Maven \$1760.00
4/1/2023	4/1/2023 Cetrotide 0.25 MG	4/1/2023 5 C Maven \$280.00
		Balance Due \$2140.00
		Total Paid \$2140.00

1. RMANORCAL
Reproductive Medicine Associates of North California
150 Spear St
San Francisco, CA 94105

Patient Invoice
Phone: (415)603-6999
Fax: (415)644-0124

2. **Patient ID: 1234567** **Bill For:** Doe, Jane
Doe, Jane
100 Main Street
San Francisco, CA 94105

Birth Date: 01/01/1990
Invoice No: 7890
Billing Date: 06/10/2021
Service Date: 05/10/2021
Location: San Francisco
Physician: Dr. Geisel

Insurance Snapshot

Insurance	Policy Num	Insured	Payment Type	Amount
Aetna	F13209214HL1	Doe, Jane	Bill Insurance	\$0.00

Date	CPT Code	3. Description	Price	Mod	Dx Codes
3/2/2023	11111	Ultrasound	\$300.00	\$0.00	
3/5/2023	22222	Venipuncture	\$100.00	\$0.00	
3/7/2023	11111	Ultrasound	\$300.00	\$0.00	
3/8/2023	33333	Progesterone	\$250.00	\$0.00	
3/10/2023	44444	HCG	\$250.00	\$0.00	
3/17/2023	55555	Anesthesia	\$3000.00	\$0.00	
3/20/2023	66666	Egg Retrieval	\$5000.00	\$0.00	
4. Total			5. \$9200.00		E28.2

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Helpful Invoice Tips and Tricks

- If you are submitting an invoice for medication or labwork, please ensure that the medication names prescribed or lab tests performed are clearly displayed on the invoice. Our team will not be able to submit any invoices that solely show Rx numbers or “Labwork” on the invoice without additional information.



Maven Wallet: Invoice and Receipt 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.

3. Northwell Health[®]

Payment Date: Friday, June 4, 2021 Receipt Number: 138465830

Payment Details 1.

Account Number	Facility Name	Service Date	Balance	Savings	Amount Paid
****1202	Northwell Health Physician Partners (MG00)	5/13/2021	\$1,234.87	\$0.00	\$1,234.87

Total Paid: \$1234.87
Transaction Date: 6/4/2021
Payment Method: Credit
2. Card Number: ***** 5806
Cardholder's Name: Jane Doe
Authorization Code: 917823

Note: Please allow 24-48 hours for your payment to be reflected on your account

1:08 5G

Transaction Details 2. Card Ending: 2014

Healthcare Services

1. **ALTO PHARMACY**
\$19.05

3. Apr 13, 2023

Approved

This is a Pending Transaction. Pending Transactions are purchases or Card pre-authorizations that are yet to appear on your Account balance.

Split It

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FAQ

Can I use cash or checks for payment?

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.

If I am requesting reimbursement for a package (i.e. egg freezing cycle, IVF), what kind of documents do I need to send?

If you are requesting reimbursement for a package, you will need to submit an invoice that confirms the last date that services were provided to you OR a letter from your clinic that confirms that the package has been completed. This helps our team to confirm that this expense is eligible for reimbursement! If the services have not been completed, we won't be able to submit them until they are.