



Maven Wallet for Proofpoint

Welcome to Maven Wallet, an easy to use expense management tool offered by Proofpoint 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/ domestic partner of eligible employee

Expenses are eligible for Maven Wallet coverage if:

- Incurred after the employee date of hire or after March 1, 2025; whichever is later
- 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/ domestic partner's benefits.
- Submitted for reimbursement with an itemized invoice and proof of payment to Maven Wallet within 90 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 or partner.

Covered Programs

Program Type	Description	Benefit Amount
Adoption	Expenses for the legal adoption of a child	\$10,000 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	

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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.
- All **Maven Wallet expenses submitted for reimbursement require that you submit an itemized invoice and proof of payment to Maven Wallet** within 90 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/domestic partner's) financial responsibility for the service.
 - Any other substantiation required for the particular expense
 - Adoption only: Documentation of finalized 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. Expenses incurred after the signed agreement must be submitted within 90 days of the date of service.

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- Once your eligible expense is approved, Maven makes every effort to ensure you receive reimbursement in your next 1-3 payroll cycles.
- If your reimbursement is taxable, an appropriate tax withholding will be deducted from your next paycheck.
- 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.

Global usage

Maven Wallet is a global benefit. With access to Maven's diverse provider network, you can get culturally-sensitive care in 175+ countries and across 35+ languages. Here's what you need to know about Maven Wallet's global capabilities:

- **Legality:** Any expense incurred in violation of applicable laws in the location or jurisdiction where they are obtained is ineligible for reimbursement under your employer's benefit program.
- **Currency:** Your Wallet balance is in \$USD and may fluctuate with global exchange rates. If you pay in a different currency, we'll convert it to your local currency at a fixed rate when we reimburse you, in accordance with the fixed currency exchange rate set annually by Maven. Currency exchange rates are calculated on a blended average of the daily exchange rate over 12 months and rates will be recalculated annually. For published rates please see the Resources section.

Maven Wallet Coverage with Public & Private Insurance

Maven Wallet does not replace or supersede health care benefits provided to employees as part of a mandatory or voluntary health care program in another country. Wallet members can submit for reimbursement for only the portion of their expenses which are paid out-of-pocket and not eligible for payment from any other insurance or reimbursement program.

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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 90 days of finalizing an adoption for which you have incurred an eligible expense.

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)
- 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

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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:**
 - 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.

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- 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 90 days 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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Important Tax Information

Any reimbursement you receive through Maven Wallet is intended to be treated as taxable income to you.

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.

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 30 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.

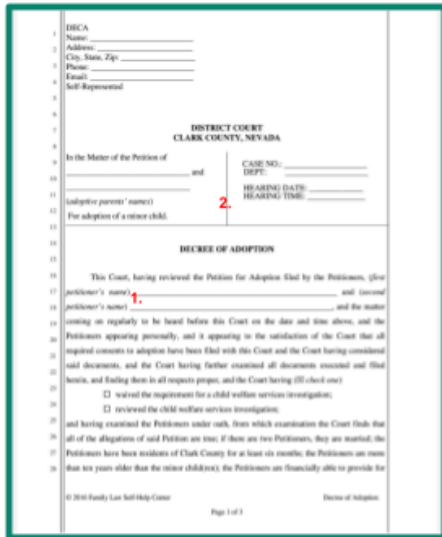
Invoices

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!

<ol style="list-style-type: none"> 2. BILL TO 	<ol style="list-style-type: none"> 1. Granger Legal Clinic 										
Jane Doe 29 Center St New York, NY 10001	77 Varick St New York, NY 10022										
	<ol style="list-style-type: none"> 4. 10/11/23 										
<ol style="list-style-type: none"> 3. Item/Service 	<table border="0"> <thead> <tr> <th style="text-align: left;">Item/Service</th> <th style="text-align: right;">Amount</th> </tr> </thead> <tbody> <tr> <td>Contract Creation</td> <td style="text-align: right;">4,000.00</td> </tr> <tr> <td>Filing Fee</td> <td style="text-align: right;">1,000.00</td> </tr> <tr> <td>Appearance in Court</td> <td style="text-align: right;">500.00</td> </tr> <tr> <td></td> <td style="text-align: right;"> <ol style="list-style-type: none"> 5. Subtotal 5,500.00 </td> </tr> </tbody> </table>	Item/Service	Amount	Contract Creation	4,000.00	Filing Fee	1,000.00	Appearance in Court	500.00		<ol style="list-style-type: none"> 5. Subtotal 5,500.00
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Filing Fee	1,000.00										
Appearance in Court	500.00										
	<ol style="list-style-type: none"> 5. Subtotal 5,500.00 										



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.

Granger Legal Clinic

3. Payment Date: Friday, June 4, 2021 Receipt Number: 13B465830

Payment Details

Account Number	Facility Name	Service Date	Balance	Savings	Amount Paid
*****1202	Granger Legal Clinic	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

Transaction Details

LEGAL SERVICES

1. GRANGER LEGAL CLINIC

\$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

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

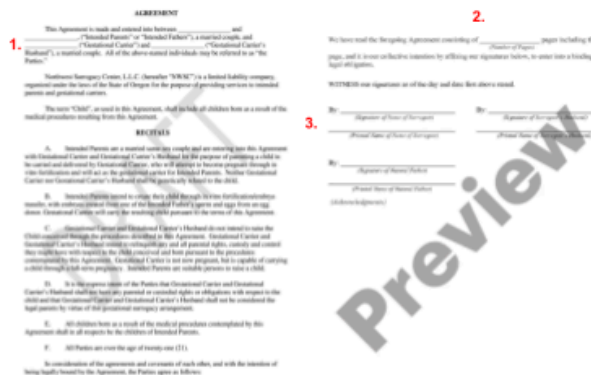
Our team wants to make the reimbursement process as easy as possible for you! In order to process your expenses our team looks for a few documents that have the information we need to get you your reimbursement. We've included examples of this information below - if you have any questions, please message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

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

Patient ID: 1234567
DOB: [Redacted]
Date: [Redacted]
100 Main Street
San Francisco, CA 94105

Patient Invoice
Phone: (415) 900-8999
Fax: (415) 904-8124

Birth Date: 01/01/1990
Service No: 7000
Billing Date: 05/10/2021
Service Date: 05/10/2021
Location: San Francisco
Physician: Dr. David

Insurance Snapshot					
Insurance	Policy Name	Insured	Payment Type	Amount	
Aetna	F122021408L1	Doc. Jane	Bill Insurance	\$0.00	

Date	CPT Code	Description	Price	Mod	Dr. Codes
3/2/2023	9111	3. Ultrasound	\$300.00	\$0.00	
3/5/2023	9103	Venipuncture	\$100.00	\$0.00	
3/7/2023	9111	Ultrasound	\$300.00	\$0.00	
3/8/2023	3033	Progesterone	\$250.00	\$0.00	
3/10/2023	4444	HCG	\$250.00	\$0.00	
3/17/2023	3033	Anesthesia	\$3000.00	\$0.00	
3/01/2023	6606	Egg Retrieval	\$5000.00	\$0.00	
Total			5. \$9200.00		E2R.2

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:

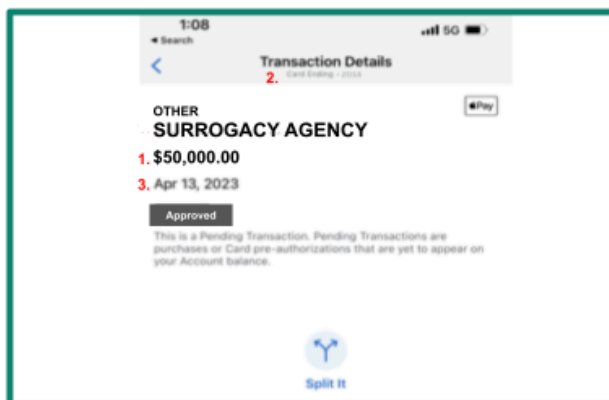
1. Cost of Service
2. Date of Payment
3. Name of Escrow Agency (we just need to see that this came from an escrow account!)

3. SeedTrust Escrow

Date	Amount	Description	Category
4/13/23	\$50,000.00	SeedTrust Escrow	Escrow
4/13/23	\$50,000.00	SeedTrust Escrow	Escrow
4/13/23	\$50,000.00	SeedTrust Escrow	Escrow
4/13/23	\$50,000.00	SeedTrust Escrow	Escrow
4/13/23	\$50,000.00	SeedTrust Escrow	Escrow
4/13/23	\$50,000.00	SeedTrust Escrow	Escrow
4/13/23	\$50,000.00	SeedTrust Escrow	Escrow
4/13/23	\$50,000.00	SeedTrust Escrow	Escrow
4/13/23	\$50,000.00	SeedTrust Escrow	Escrow
4/13/23	\$50,000.00	SeedTrust Escrow	Escrow

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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Currency Exchange

Eligible employees who are not normally paid in US dollars will be reimbursed up to the local currency equivalent of the maximum reimbursement amount available, in accordance with the currency exchange rate as determined by Maven.

If you incur an eligible expense in a different currency than the local currency in which you are normally paid, the amount of the expense will be converted to the local currency in which you are normally paid, in accordance with the currency exchange rate as determined by Maven. Currency exchange rates are calculated on a blended average of the daily exchange rate over 12 months and rates will be recalculated annually. If there's a country that isn't on the list, please reach out to mavenwallet@mavenclinic.com and we'll be able to calculate the 12-month average exchange rate for your expenses.

To view the amount of your expense or Wallet maximum in local currency, you can use the currency conversions listed below. To use the table to calculate your Maven Wallet maximum, locate your local currency and multiply the maximum by the rate provided. (i.e., EU: \$100 USD x 0.942 = €94.20 Euros). To use the table to calculate how spend in your local currency will impact the USD maximum in your Maven App, locate your local currency and divide the expense amount by the exchange rate provided. (i.e. EU: €100/.942 = \$106.16 USD)

Initial Currency Exchange Rates		
Country	Local Currency	2025 Exchange Rate: USD to Local
United States	DOLLAR	1
Argentina	PESO	905.69
Armenia	DRAM	395
Australia	DOLLAR	1.49
Austria	EURO	0.91
Belgium	EURO	0.91
Bermuda	DOLLAR	1

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Initial Currency Exchange Rates		
Country	Local Currency	2025 Exchange Rate: USD to Local
Brazil	REAL	5.2
Bulgaria	LEV	1.79
Canada	DOLLAR	1.35
Channel Islands	POUND	0.78
Chile	PESO	927.9
China	YUAN	7.15
Colombia	PESO	4017.78
Cyprus	EURO	0.91
Czech Republic	KORUNA	22.31
Denmark	KRONE	6.82
Egypt	POUND	44.44
EU	EURO	0.92
Finland	EURO	0.91
France	EURO	0.91
Germany	EURO	0.91
Greece	EURO	0.91
Guernsey	POUND	0.77
Hong Kong	DOLLAR	7.80
Hungary	FORINT	358.66
India	RUPEE	83.41
Indonesia	RUPIAH	15663.79
Ireland	EURO	0.91
Isle of Man	MANX POUND	0.77
Israel	NEW SHEKEL	3.69

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Initial Currency Exchange Rates		
Country	Local Currency	2025 Exchange Rate: USD to Local
Italy	EURO	0.91
Japan	YEN	143.59
Jersey	POUND	0.77
Jordan	DINAR	0.71
Kenya	SHILLING	135.90
Kyrgyzstan	SOM	87.30
Latvia	EURO	0.91
Lithuania	EURO	0.91
Luxembourg	EURO	0.91
Malaysia	RINGGIT	4.54
Malta	EURO	0.91
Mexico	PESO	18
Morocco	DIRHAM	9.91
Netherlands	EURO	0.91
New Zealand	DOLLAR	1.62
Nicaragua	CORDOBA	36.6
Nigeria	NAIRA	1,365
Norway	KRONE	10.55
Peru	SOL	3.73
Philippines	PESO	56.52
Poland	ZLOTY	3.94
Portugal	EURO	0.91
Romania	LEU	4.55
Russia	RUBLE	89.86

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Initial Currency Exchange Rates		
Country	Local Currency	2025 Exchange Rate: USD to Local
Singapore	DOLLAR	1.33
Slovakia	EURO	0.91
Slovenia	EURO	0.91
South Africa	RAND	18.17
South Korea	WON	1333.26
Spain	EURO	0.91
Sweden	KRONA	10.36
Switzerland	FRANC	0.87
Taiwan	DOLLAR	31.66
Thailand	BAHT	34.91
Turkey	LIRA	32.24
Ukraine	HRYVNIA	39.68
United Arab Emirates	DIRHAM	3.67
United Kingdom	POUND	0.78
Uruguay	PESO	39.46
Vietnam	DONG	24768
Zambia	KWACHA	25.50

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