



# Maven Wallet for Columbia University

What an incredible journey you're embarking on! The Maven Wallet program provides you with access to employer reimbursements for eligible adoption and/or surrogacy expenses. Over the course of your career at Columbia University, you may access up to a lifetime maximum of \$30,000 in reimbursements for eligible surrogacy expenses. In addition, you may access \$7,500 in reimbursements per single child adoption or \$15,000 in reimbursements per adoption of two children simultaneously, neither of which have a lifetime maximum limit. Make the most of Maven Wallet by reading this document to understand your reimbursement options for eligible expenses. If you have any questions about Columbia University's Maven Wallet program, please contact [support@mavenclinic.com](mailto:support@mavenclinic.com).



# Reimbursement Process Overview

Download the Maven Clinic app (Google Play or App Store) and register for an account. Sign into your account and select a family building track (Adoption, Surrogacy).

Pay your service providers for your eligible expenses using a checking or credit card account with your or your eligible spouse's/covered dependent's name on it and obtain a detailed statement showing your or your spouse's/covered dependent's financial responsibility.

When you are ready to submit an eligible expense, activate Maven Wallet by selecting the Maven Wallet dashboard card in the "Home" tab or selecting "My Maven Wallet" in your profile (the "Me" tab) and completing the survey. Once your eligible expense is approved, you will receive reimbursement in your next 2-3 payroll cycles.

Within **180 days** of your date of service, submit a reimbursement request through Maven Wallet and upload any required substantiation, including the following:

- Itemized invoice and receipt showing your name, date of service, description of services, your (or your eligible spouse's / covered dependent's) financial responsibility for the service, and the service provider's name and contact information
- **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 (solely for expenses marked with an asterisk [\*] on the Surrogacy page)
- Any other substantiation required for the particular expense

Maven may reach out to you to request additional information. Respond to any requests through the Maven Clinic app within **180 days** of the request. After your next 2-3 payroll cycle, check your bank account to verify the reimbursement has been processed.

You are eligible for up to **a lifetime maximum of \$30,000 in reimbursements for eligible surrogacy expenses** during your career at Columbia University. In addition, you may access **\$7,500 in reimbursements per single child adoption or \$15,000 in reimbursements per adoption of two children simultaneously**, neither of which have a lifetime maximum limit during your career at Columbia University.

This communication provides information about certain employer sponsored benefits. Receipt of this document does not automatically entitle you to benefits offered by your employer. Every effort has been made to ensure the accuracy of this communication. However, if there are discrepancies between this communication and the official plan documents and policies, the plan documents and policies will always govern. Your employer retains the discretion to interpret the terms or language used in any of its communications according to the provisions contained in the plan documents and policies. Your employer reserves the right to amend or terminate any benefit plan or policy in its sole discretion at any time for any reason.



# Eligibility

Employees become eligible for employer reimbursements through Maven Wallet **upon hire**.

Each plan year starts each January 1st and ends each December 31st.

Eligible expenses must be incurred on or after July 1, 2022.

## Adoption & Surrogacy

### Employee Eligibility

- Full-time, regular benefits-eligible Officers and full-time, regular Non-Union Support Staff are eligible to activate their Maven Wallet for employer reimbursements.
- Union employees, regardless of their participation in the Columbia University medical plan, are ineligible to activate their Maven Wallet.

### Important Notes on Expense Eligibility

- Eligible expenses must be incurred after employee eligibility begins. Eligible expenses include those for services for you or your spouse/covered dependent.
- Any expense that is reimbursed by any other source (including any reimbursement accounts held by your eligible spouse/covered dependent) is ineligible for reimbursement.

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# Important Tax Information

## US Employees:

Any 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 subject to standard tax withholding.

However, 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.

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# Reimbursable Expenses

## Adoption

You must submit any claim for reimbursement within **180 days** of finalizing an adoption for which you have incurred an eligible expense.

Adoption reimbursement is available for the adoption expenses associated with the legal finalized adoption of any child (whether adopted domestically or internationally) under age 18 at the time the expense is incurred. This includes 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 his or her partner's child, but it does not include the child of your spouse (i.e., a stepchild). You'll be required to provide documentation of the finalized adoption.

*US 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	Ineligible Expenses
<ul style="list-style-type: none"><li>● Agency placement fees</li><li>● Court costs &amp; legal fees</li><li>● Immigration, immunization &amp; translation fees</li><li>● Travel &amp; lodging costs for the intended parents and any minor children associated with the adoption process (including ground &amp; air travel)</li><li>● Required education directly related to the adoption</li><li>● Home study fees</li></ul>	<ul style="list-style-type: none"><li>● Fees for a birth mother's maternity care</li></ul>

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## Surrogacy

You must submit any claim for reimbursement within **180 days** of: incurring an eligible expense which does not require the documentation of a legal arrangement, or obtaining the documentation noted below for an eligible expense that does require the documentation of a legal arrangement.

Surrogacy reimbursement is available for expenses associated with an arrangement, supported by a legal agreement, whereby a woman agrees to become pregnant and deliver a child for a contracted party (i.e., individual or 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 expenses marked with an asterisk (\*) and 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.

Eligible Expenses	Ineligible Expenses
<ul style="list-style-type: none"> <li>● Embryo/egg/sperm donation agency fees</li> <li>● Surrogacy agency fees</li> <li>● Gestational carrier, egg/sperm donor screening costs*</li> <li>● Surrogate/gestational carrier compensation*</li> <li>● Egg/sperm donor compensation*</li> <li>● Egg/sperm donation shipping and transport fees*</li> <li>● In vitro fertilization (IVF) and other medical costs related to the impregnation of the surrogate, if not covered by another source*</li> <li>● Extraction and other medical costs related to the egg/sperm/embryo donation, if not covered by another source*</li> </ul>	<ul style="list-style-type: none"> <li>● Court costs, legal and attorney's fees</li> <li>● Any surrogacy arrangement that is not legally valid and recognized in the appropriate jurisdiction</li> <li>● Gifts or personal expenses to a gestational carrier and/or family members</li> <li>● Gifts or personal expenses to an egg, sperm or embryo donor</li> <li>● Voluntary donations or contributions to the surrogacy agency</li> <li>● Fees for a birth mother's maternity care</li> </ul>

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