

Maven Fertility & Family Building for Morgan Stanley

∞ MAVEN | Morgan Stanley

Your Maven team



Divya Yalamanchili

Senior Director, Client Success
divya.yalamanchili@mavenclinic.com



Veronica Hamilton

Associate, Client Success
veronica.hamilton@mavenclinic.com



Caitlin Ardrey

Director, Fertility Program Strategy
caitlin.ardrey@mavenclinic.com

Maven programs for Morgan Stanley-US



Fertility & Family Building

Preconception

Fertility preservation

IUI & IVF support

Adoption

Surrogacy

Wallet for eligible adoption & surrogacy expenses

Wallet for eligible fertility expenses



Maternity & Newborn Care

Pregnancy

Postpartum & infant care

Return-to-work coaching

Miscarriage & loss

Partner track

Breast milk shipping



Parenting & Pediatrics

Pediatric care

Parent coaching

Family medicine

Special needs support



Menopause

Perimenopause

Menopause

Postmenopause

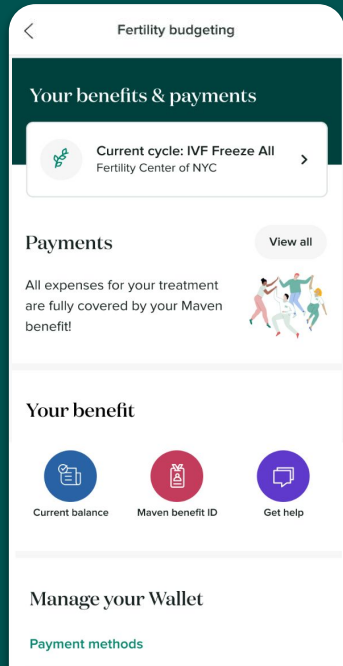
Early intervention

Symptom management

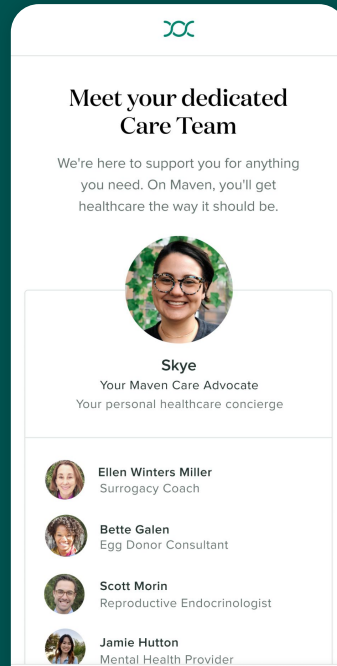
*In **bold** are new offerings as of 1/1/24*

Maven provides families with support when and where they need it

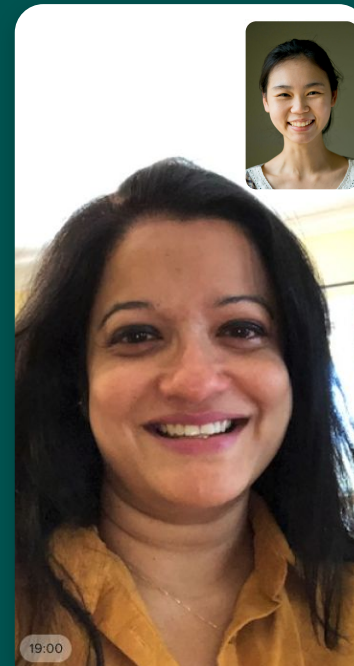
Transparent expense management



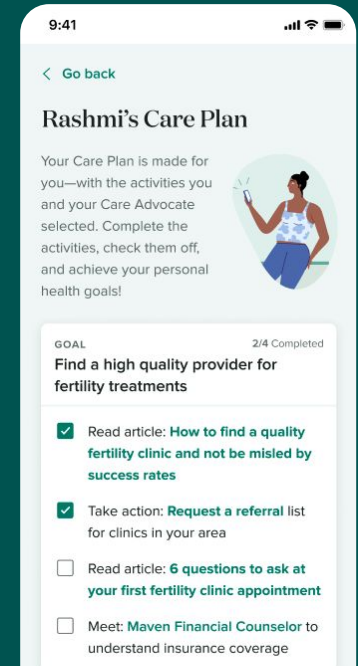
Care navigation for benefits and in-person care



24/7 access to specialized virtual care



Personalized care plans and guided education



Eligibility Grid

Enrolled Medical Plan	Members Covered	Maven Care Guidance (All tracks)	Fertility Reimbursement (IVF, IUI, Preservation)	Adoption/Surrogacy Reimbursement
UHC/Cigna Plans	Employee Partner/Spouse Dependents up until age 26	✓ ✓ ✓	✓ ✓ ✓	✓ x x
Regional Health Plans or Waived	Employee Partner/Spouse Dependents up until age 26	✓ ✓ ✓	x x x	✓ x x

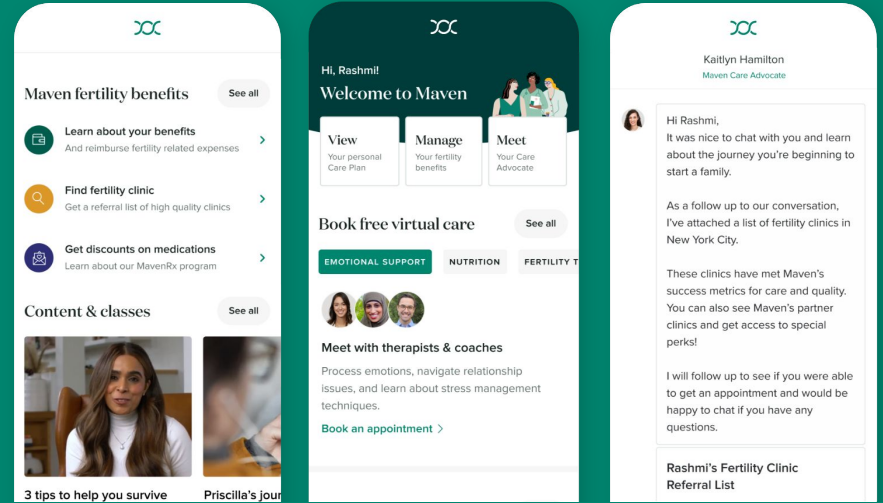
Family building just got easier

Morgan Stanley employees, their partners, and dependents (up to age 26) **on the Morgan Stanley UHC/Cigna health plans** have access to:

- \$75,000 lifetime max for eligible fertility treatment* and preservation* expenses (inclusive of historical fertility, adoption, surrogacy spend)
- Access to Maven's high-quality fertility clinic network and prescription program
- Claims administration and reconciliation with seamless payment and reimbursement through Maven Wallet
- 24/7 support and guidance from a Maven Care Advocate to help navigate coverage and care

ALL Morgan Stanley employees have access to:

- \$75,000 lifetime max for eligible adoption and surrogacy expenses (inclusive of fertility spend)



Available January 1, 2024

**Members who have previously used Morgan Stanley fertility and family building benefits will see previous spend reflected in their benefit balance on January 1, 2024.*

Inclusive coverage for all paths to parenthood

Fertility

- ✓ Egg/sperm retrieval, freezing, storage, and thawing
- ✓ Medications related to fertility treatments
- ✓ Embryo fertilization and transfers
- ✓ Diagnostics and monitoring for related fertility services
- ✓ Embryology diagnostic and screening tests

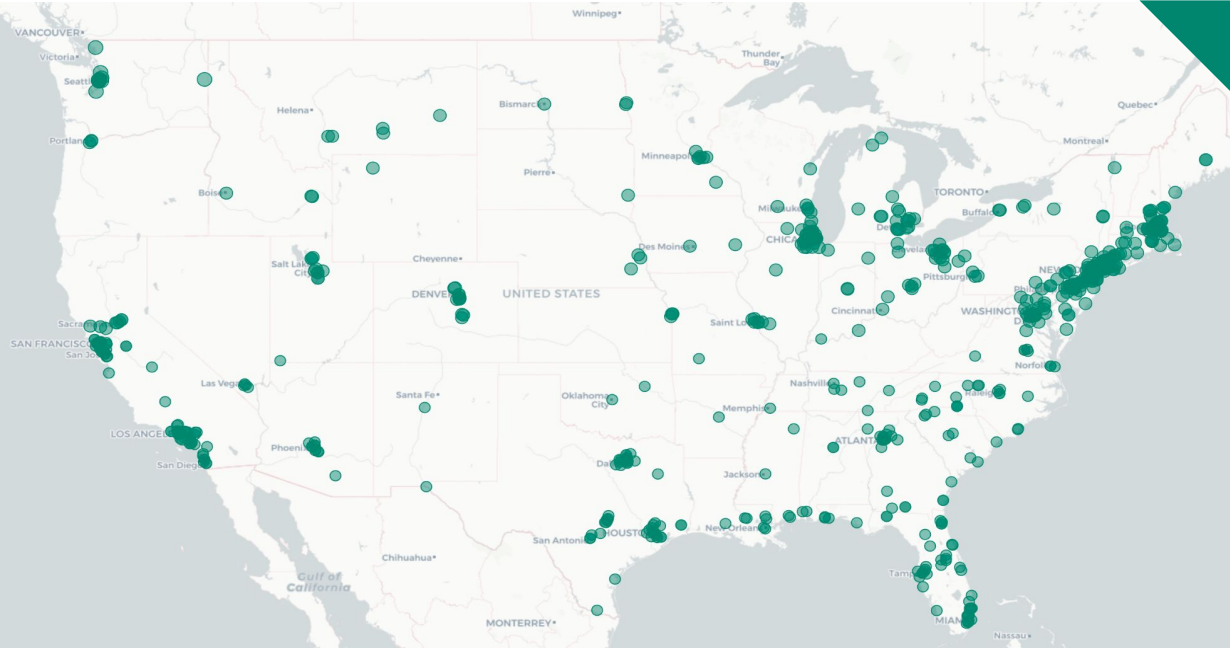
Adoption

- ✓ Court costs and legal fees
- ✓ Agency fees
- ✓ Eligible and related travel and lodging expenses

Surrogacy

- ✓ Court costs and legal fees
- ✓ Agency fees
- ✓ Eligible and related surrogate medical expenses

Maven connects member with high-quality care, no matter where they are



Maven Performance Network

Hundreds of locations across US

Vetted for clinical quality, outcomes, and patient satisfaction

10-30%+ discounts

Virtual Specialists

30+ Types of specialists

35+ Languages spoken

32% Identify as BIPOC

8% Identify as LGBTQ+





MavenRx reduces the cost and complexity of fertility medications

- Medications from SMP Pharmacy, a leading fertility specialty pharmacy
- Up to 30% off the full medication order vs. average self-pay prices
- Same day and next day shipping across all 50 states
- Unboxing and injection support from licensed pharmacists and Maven Fertility Nurses

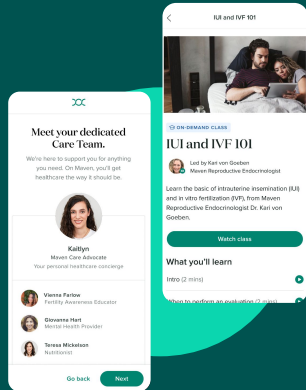
Continuity of care for members in treatment today

Members who are currently in treatment when benefits launch with Maven on January 1, 2024 are **not required to switch providers**.

- Members can consult the **Maven Performance Network Provider Directory** to see if their current provider or clinic is in-network with Maven!
- **If their current provider is in the Maven Performance Network:** Maven's Network Operations team will reach out to their provider; member should be sure to enroll in Maven on or after 1/1/24 before their next appointment to access their Maven Benefit ID for billing.
- **If their current provider is Out of Network:** Members should submit an exception request to Maven. They can continue using their current provider and seek reimbursement for covered services.

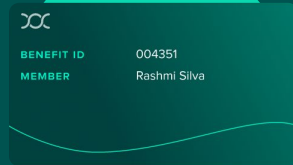


We make payments easy – so everyone can focus on what matters – your care



Enroll in Maven

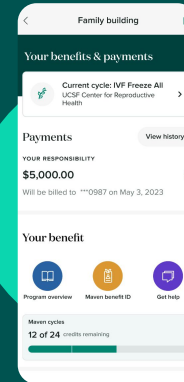
Receive a referral list of in-network clinics from a Maven Care Advocate, or look up in our directory



Activate Maven Wallet and connect your preferred payment method to get access to your digital Maven ID card

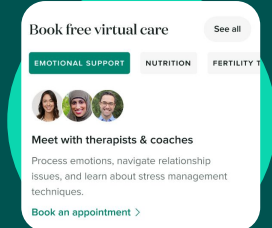


Show your digital Maven Benefit ID at the in-network clinic to receive covered care



Clinic submits claims directly to Maven via our Provider Portal

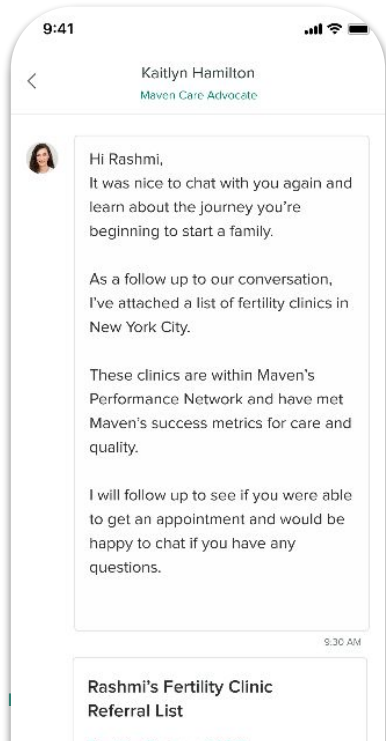
Find out what your cost share and pay directly through the Maven app



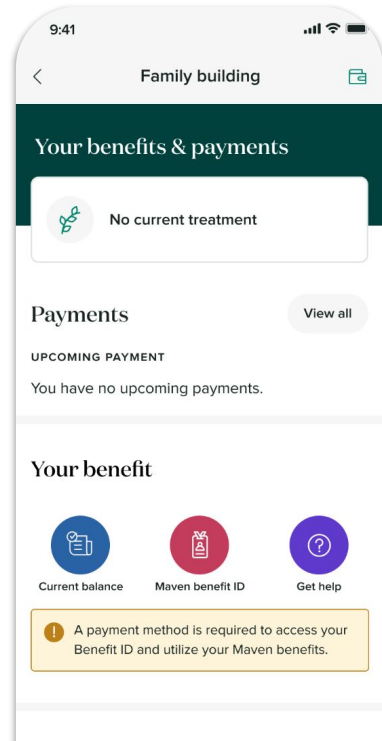
Continue receiving guidance through Maven's virtual specialists, live classes, articles & more

Members easily navigate their benefits in the Maven app

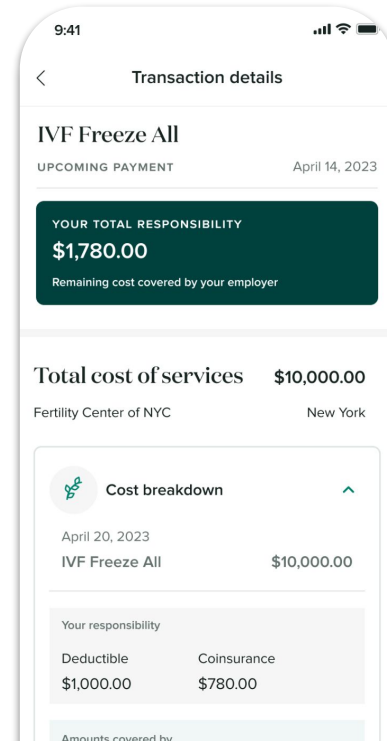
Personalized referral lists to in-network clinics



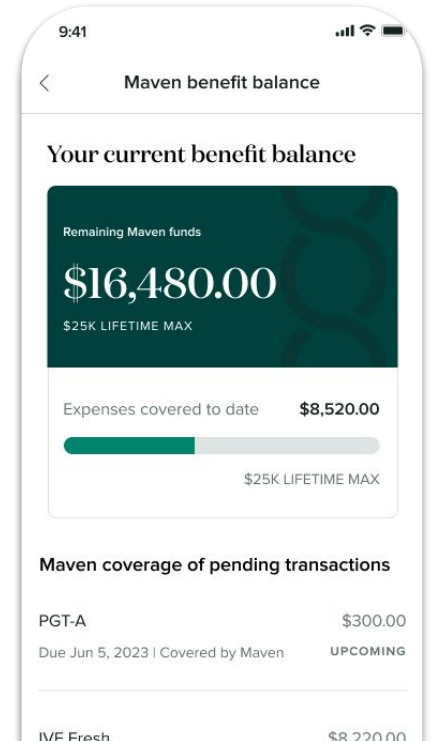
Add preferred payment method in Maven Wallet



Maven integrates with carriers to apply member cost share



Members track benefit usage in real time in Maven Wallet



How to enroll in Maven

1. Create your account and get verified
Go to mavenclinic.com/join/MorganStanley
or register by downloading the Maven Clinic app
2. Complete your Care Advocate intro appointment
3. Receive your customized care plan
4. Activate Maven Wallet
5. Receive your digital Maven benefits ID
6. Add preferred payment method for member cost-share
7. Find an in-network provider through our in-app directory, or request a referral list from your Care Advocate; receive a referral to your clinic of choice

Questions?

Morgan Stanley Annual Enrollment 11/3 - 11/17

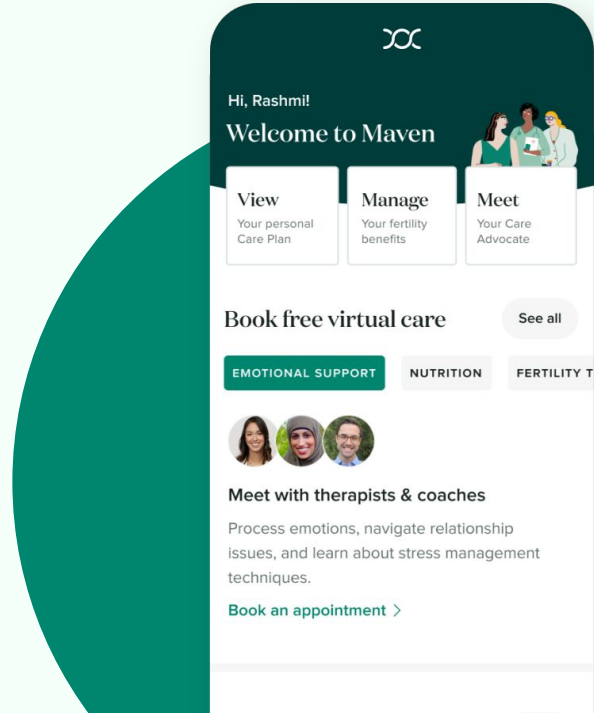
Access fertility benefits through Maven on January 1, 2024

Create your account by going to mavenclinic.com/join/MorganStanley or by downloading the Maven Clinic app

Transition of Care Frequently Asked Questions

Accessible by typing 'familybuilding/' in your MS browser

Maven Performance Network Provider Directory



Email benefits@mavenclinic.com for live support prior to January 1, 2024

Calls with Maven Care Advocates available for those considering or already in-treatment to discuss benefit transition and/or request an exception form