



Transition of Care
Frequently Asked Questions

I'm currently in treatment at a fertility clinic that is also in-network with Maven.

If I plan to have additional or continued fertility services or procedures in 2024, is there anything that I need to do?

Yes. If you are planning to have additional or continued fertility services or procedures in 2024, **you will need to create an account with Maven.**

1. Beginning January 1, visit mavenclinic.com/join/morganstanley – or download the Maven app – to enroll in Maven and connect with your dedicated Care Advocate (available through in-app messaging and video appointments).
2. Once enrolled, activate Maven Wallet to track and manage progress towards your \$75k family building lifetime benefit.
3. Be sure to present your **Maven Benefit ID**, accessible through Maven Wallet, to your in-network clinic or provider beginning in 2024.

How will Maven support this transition?

Maven's Network Operations team will notify your fertility clinic of this change before January 1. They will work directly with your clinic's billing and administrative teams to ensure your treatment plan and coverage seamlessly transition to Maven.

Are there any changes in the services or procedures that will be covered through Morgan Stanley's fertility benefits?

No. Covered services will match or improve upon what is currently available.

Will my clinic bill Maven directly for eligible services or procedures?

Yes. Any covered services or procedures incurred on or after January 1, 2024 will be billed directly to Maven by your fertility provider.

Fertility medical and pharmacy expenses are subject to the same cost share (e.g., deductibles, co-pays, co-insurance) as your elected Cigna or UnitedHealthcare medical plan. You will be able to see and pay your cost share directly in the Maven app, through Maven Wallet.

I'm currently in treatment at a fertility clinic that is out-of-network with Maven.

Can I continue using my current provider?

If you are planning additional or continued fertility services or procedures in 2024 and you are satisfied with your current provider, you **must** request an exception to utilize an out-of-network clinic or provider **at least 14 days prior to receiving services**. We recommend you request this exception as soon as possible in order to avoid unnecessary delays of services.

1. Email benefits@mavenclinic.com to request a **Network Exception Request Form**. Once completed, Maven will review the form and approve/deny the request within 3 business days. If approved, you may continue to use your current provider through the exception expiration date. If denied, Maven's dedicated Care Advocates will support your transition to a high-quality, in-network provider.
2. Beginning January 1, visit mavenclinic.com/join/morganstanley – or download the app – to enroll. Through the app, you will be able to access your benefit details, view in-network fertility providers for future treatment and connect with your dedicated Care Advocate (available through in-app messaging and video appointments).
3. Once enrolled, activate Maven Wallet to track and manage progress towards your \$75k family building lifetime benefit.
4. If you incur approved fertility expenses – on or after January 1, 2024 – through a pre-approved out-of-network provider, you must pay for your services upfront, then submit a receipt with an itemized invoice through Maven Wallet for reimbursement. You'll be reimbursed quickly.

How do I submit a Network Exception Request Form to Maven?

Email benefits@mavenclinic.com to request a Network Exception Request Form directly from Maven.

What types of exceptions to use an out-of-network provider are approved?

The following exceptions to use an out-of-network provider will be approved:

1. You (or your partner) are in the middle of an IUI, IVF, or egg freezing cycle when benefits launch with Maven (i.e. monitoring, medications)
2. You (or your partner) have frozen tissue (egg/sperm/embryo) at an out-of-network provider
3. You live more than 50 miles from a Maven in-network provider

All other members will need to use a Maven Performance Network provider to qualify for coverage under the Firm's Medical Plan.

If I'm granted an exception, does my exception expire?

If you are in the middle of an IUI cycle, your exception request expires after you complete that IUI cycle. When your IUI cycle is completed, your dedicated Care Advocate will support your transition to a high-quality, in-network provider.

If you are in the middle of an IVF or egg freezing cycle, or you have frozen tissue (eggs/sperm/embryos) stored at an out-of-network provider, your exception request expires after all frozen tissue has been exhausted. You will not be able to complete additional egg retrieval cycles and your dedicated Care Advocate will support your transition to a high-quality, in-network provider.

If you live more than 50 miles from a Maven in-network provider, your exception request does not expire. However, if you move to a location within 50 miles of a Maven in-network provider, you will be required to use an in-network provider, unless you have frozen tissue stored at the out-of-network provider you've been working with.

Are there any changes in the services or procedures that will be covered through Morgan Stanley's fertility benefits?

No. Covered services will match or improve upon what is currently available.

How will I submit pre-approved claims for reimbursement?

Once benefits launch with Maven on January 1, you can submit eligible services and procedures that occur in 2024 to Maven for reimbursement directly within the app. You'll activate your Maven Wallet and set up your preferred reimbursement method. From there, uploading receipts takes just a few seconds!

For expedited processing please be sure to submit an itemized invoice that includes a detailed description of services, including the date of service, cost of service (including any discounts applied) and provider information, along with your receipts.

You will be able to track your reimbursement status in real time.

I want to begin treatment soon.

Am I required to use a provider in Maven's network?

Yes. You will need to use a Maven Performance Network provider to qualify for coverage. Maven partners with the top clinics across the US to provide members with access to the highest quality fertility care.

If you live more than 50 miles from a Maven Performance Network location, you may request, and may be granted, an exception to use an out-of-network provider.

How can I find out which clinics and providers participate in Maven's network?

Before you begin treatment, make sure you choose a provider that participates in the Maven Performance Network. Simply contact the Maven Care Support Team at benefits@mavenclinic.com to learn about in-network providers in your area.

Maven has also provided Morgan Stanley with a directory of in-network providers that is posted internally for you to self-service. However, please reach out to the Maven Care Support Team at benefits@mavenclinic.com for the most up-to-date list of in-network providers.

Can I reach out to a Maven in-network provider now to make an appointment for early January?

Yes. You can reach out to the Maven in-network provider of your choice at this time to make an appointment for an initial consultation in early January.

Note: You will need to create an account with Maven prior to your first appointment in January.

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3. Be sure to present your **Maven Benefit ID**, accessible through Maven Wallet, to your in-network clinic or provider beginning in 2024.

Email benefits@mavenclinic.com with any questions or to schedule a call with a Maven Care Advocate.