

## **FAQ's Regarding New Adoption and Surrogacy Benefit**

### **What is the new Adoption and Surrogacy benefit?**

Effective January 1, 2026, to support all paths to parenthood, MAPMG will reimburse up to \$5,000 of eligible adoption and surrogacy expenses, with a lifetime maximum of \$10,000 per employee.

### **Who is eligible for the Adoption and Surrogacy benefit?**

To be eligible for the Adoption and Surrogacy benefit, shareholder and shareholder track physicians and staff must be employed with MAPMG for at least 12 consecutive months.

### **Will this reimbursement affect my taxable income?**

Yes, the reimbursement will be added to your gross income for tax purposes. A tax gross-up will be provided to cover applicable federal and state income taxes.

### **Can I use this benefit for both adoption and surrogacy?**

Yes, you can use the benefit for either adoption or surrogacy expenses, or a combination of both, up to the lifetime maximum of \$10,000.

### **What expenses are eligible for reimbursement?**

Eligible expenses typically include agency and placement fees, legal costs, and travel expenses related to adoption or surrogacy. A detailed list of covered expenses will be provided in the policy documentation that will be shared later this year.

### **Is there a time limit for submitting reimbursement requests?**

Application for reimbursement with all required documentation must be submitted within 60 days of the date of finalization of adoption or the completion of the surrogacy contract.

### **How do I apply for the Adoption and Surrogacy benefits?**

To apply for Adoption and Surrogacy benefits, submit the required documentation to MAPMG Benefits. Specific instructions and forms will be available closer to the program's start date. Information with additional details will be available closer to the program's start date.

### **I am planning to adopt my spouse/domestic partner's child. Is this eligible for reimbursement?**

Yes. The child may be biologically related to your spouse/domestic partner. You cannot be reimbursed for expenses relating to guardianship or custody of your own child.

**What if both my spouse and I work for MAPMG?**

If you and your spouse both work for MAPMG, you will be required to share the \$5,000 per event benefit, with a lifetime maximum of \$10,000.