

Welcome to the "Apple Benefits Explained Video Series."

This video focuses on the Benefit Reimbursement Account. A part of Apple's family building benefits.

For many, creating a family is one of life's great joys. These benefits are designed to support all team members no matter where you are on your journey to building a family and no matter what path you take.

The Benefit Reimbursement Account was established to help financially support team members and their eligible dependents who are enrolled in an Apple medical plan who are not planning on having children now but would like the option to in the future. This includes cryopreservation and storage fees unrelated to a medical condition. When cryopreservation and storage are voluntary and not due to a medical condition, the costs are not covered under your medical plan. However, these services can be submitted for reimbursement through the Benefit Reimbursement Account to help offset some of the costs of future family planning.

Reimbursement is subject to a lifetime maximum cap, and covers a limited amount of storage fees as an eligible expense for reimbursement.

Here's how the process works. Before any treatment occurs, have your doctor submit a prior authorization for services to your Apple-sponsored medical plan. Your plan will then send you a denial letter that you will use for reimbursement.

Following treatment, gather required documentation, including denial letter and any itemized bills and proofs of payment that include details of medical services and/or medications received. Submit the itemized paid invoice and denial letter for services received for review and approval.

To submit, simply access your Benefit Reimbursement Account with Optum Financial at [secure.optumfinancial.com](https://secure.optumfinancial.com), or scan this QR code.

Once approved, you will receive your reimbursement in your Apple paycheck within one to two pay periods.

Apple is dedicated to supporting you and your unique needs as you grow your family.

If you need help finding an in-network doctor, contact your medical plan, or contact a United Healthcare Advocate for Apple to learn more about the Benefit Reimbursement Account. They're here to provide personalized support, and are available Monday through Friday, 7:00 AM to 10:00 PM Central Time, or scan the QR code to call the advocates and save their number to your iPhone.

Thank you for watching.