

Adoption Assistance Program (AAP)

Simple set up.

Seamless implementation.

Superior service.



Further makes Adoption Assistance Programs (AAPs) easy for you - and your clients

Adoption Assistance Programs (AAPs) are a growing trend for employers seeking opportunities to provide family-friendly benefit packages for employees.

An AAP is an employer-sponsored spending account that allows both employer and employee contributions to pay for eligible adoption-related expenses. Employee contributions are pretax and deducted from the employee's paychecks to fund the account. AAPs help employees cover the high cost of adoption expenses, while generating goodwill for the company with all employees - a positive win for both.

Outstanding support for you and your clients

With our best-in-class customer service center and our online portal, your clients and employees have access to support 24/7 - ensuring that they're getting the most out of their AAP. Our high-touch service model provides a whole team of account executives and customer service representatives. This gives you seamless administration and empowers employees to take an active role in their health care spending decisions.

Employers save time, money

Further's AAP plan is easy to implement and offers valuable benefits to employers and their employees, including:

- **Flexibility** – Employers can set up the AAP account to be funded with employee contributions and opt to include an employer contribution as well.
- **Extra Savings** – By adding the AAP to a benefits package, employers help make adoption more affordable for employees, enabling pretax contributions from their payroll.
- **Reduced administration** – Employees can manage their accounts and enjoy the convenience of a simple claims and reimbursement process.
- **Enhanced benefits package** – Employers may boost recruitment and reduce turnover by offering this family-friendly benefit.

An AAP works like other spending accounts

The employee:

- Estimates how much funding they need to put toward adoption related expenses.
- Selects how much money to withhold from each paycheck and does not pay taxes on the amount deposited into the AAP.
- Members can submit claims for domestic adoptions as the expenses occur. Foreign adoptions must be successful before expenses can be submitted and paid.
- Completes the adoption assistance reimbursement claim form and sends it, along with receipts and supporting documentation, to Further via mail, fax, or secure email. They can also submit claims on the Further member portal, which prompts them for the appropriate information and supporting documents. The employee will get reimbursed up to the available balance in their account. (There is not a debit card option for the AAP.)
- Must plan wisely. Any unused money will be forfeited at the end of the year.

User-friendly tech and tools make it easy for your clients to manage their accounts 24/7

- Portals for brokers, employers and members
- A robust, online Learning Center educates and empowers people to live their best lives



The Further difference

Since 1989, Further has served as a trusted industry innovator with a deep understanding of health plan benefit design and administration. When you work with Further, you receive:



Best-in-class customer experiences that support every life moment



Low fees and competitive interest rates



State-of-the-art reporting, marketing and branding capabilities



User-friendly technology tools that simplify the complex



A robust portfolio of health care spending products



Learn more. Talk to a health care spending administration expert

Your Further sales representative can provide you with more information.



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