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| About the Adoption Assistance Program (AAP) Account |
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| As we head into open enrollment, we are excited to offer an Adoption Assistance Program (AAP) in partnership with Further to help you on your journey towards adoption.  Further is one of the largest, most experienced, and trusted spending account administration partners in the nation. Further’s Adoption Assistance Program (AAP) can help you and your family with funding related to the adoption process.  **So why an AAP account?**  An AAP account can help you pay for adoption-related expenses through pretax contributions. Each year you can set aside a portion of your salary pretax to go toward this spending account. You decide how much you want to contribute, tax-free, for the year, up to the yearly contribution limit per child. We also contribute [$X] to employee AAP accounts each year.  **How the AAP account works**  Regardless of whether or not your adoption is successful, the AAP account is a “use-it-or-lose-it” account, meaning any money left in your AAP at the end of the calendar year will be forfeited. That said, it is important to plan carefully when you enroll in an AAP.  You can submit claims for domestic adoptions as the expenses occur. If your adoption doesn’t go through, you can stop your payroll deductions to prevent any additional contributions. For domestic adoptions, you can also submit claims for expenses already incurred but not yet paid. However, any remaining funds in your account will be forfeited.  Note: A foreign adoption must be successful before expenses can be submitted and paid.  **There’s so much more online**  For more information about Further’s AAP account and why you should consider it if you are considering or in the process of adopting a child, check out [Further’s AAP Essential Guide](https://learn.hellofurther.com/@api/deki/files/1296/Adoption_Assistance_Program_Essential_Guide.pdf) and the [Further learning center AAP page](https://learn.hellofurther.com/Individuals/Browse_by_Account/Adoption_Assistance_Program_(AAP)/An_Introduction_to_the_Adoption_Assistance_Program_(AAP)?mt-learningpath=aapbasics). |
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| As you find the right benefits for you, and your family, this open enrollment, Further has a variety of tools to help you take a deep dive into the benefits of AAPs and how they can support you in your adoption journey.  Visit [to be inserted employer resources/OE site link] today. |