



# Maven Wallet for the PAISBOA Health Benefit Trust

Welcome to Maven Wallet! Through the Maven Wallet program your employer provides funds for eligible Fertility Treatment, Fertility Preservation, Adoption and/or Surrogacy expenses. Over the course of your coverage with PAISBOA Health Benefit Trust, you can access up to a lifetime maximum of \$10,000 USD for eligible expenses as outlined in this document. If you have any questions about PAISBOA HBT's Maven Wallet program, please contact the Wallet team or Maven support at [support@mavenclinic.com](mailto:support@mavenclinic.com).

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# How to use this document

We know that navigating your benefits can be overwhelming and we want your Maven Wallet experience to be different! This document includes all the helpful how-to details you need to use your Maven Wallet. We also know that in those details, some important things can get lost so here are a few highlights to keep in mind:

- Benefits may be subject to taxation; details on this can be found in the “Important tax information” section.
- For U.S. employees, expenses for Fertility (including preservation) are only available for individuals enrolled in health insurance through an employer.
- For U.S. employees, Maven will ask about the *type* of health plan you are enrolled in:
  - For most plans, Maven Wallet pays 100% of eligible expenses up to the maximum set by your employer.
  - For individuals on a High Deductible Health Plan (HDHP) that offers a Health Savings Account (HSA), Maven Wallet pays 100% of eligible expenses after the minimum out of pocket spend has been met (\$1,500 for an individual plan, or \$3,000 for a family plan - per the IRS).
- To be reimbursed for Maven Wallet expenses you’ll need to submit an itemized invoice (showing the services you received) AND proof of payment (such as a receipt).
- If you have a Health Savings Account (HSA) or Flexible Spending Account (FSA) funds, you cannot use Maven Wallet to reimburse yourself for expenses paid for with those accounts.
- All expenses must be submitted by the benefits eligible EMPLOYEE, even if incurred by a spouse or partner.
- As always, please reach out to the Maven Wallet team or [support@mavenclinic.com](mailto:support@mavenclinic.com) if you don’t see the answer to your question in this document.

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# Eligibility

PAISBOA Health Benefit Trust (HBT) participants who are enrolled in their member school's health plan along with their spouses/partners are eligible for up to **\$10,000 USD** as a household towards Maven Wallet expenses during their active coverage period with PAISBOA HBT.

Employees become eligible for reimbursements through Maven Wallet **upon hire**, and when enrolling in their PAISBOA HBT member school's medical plan.

Eligible expenses must be incurred after employee eligibility begins. Eligible expenses include services for you or your spouse/partner. All expenses must be submitted by the benefits eligible EMPLOYEE, even if incurred by a spouse/partner.

Eligible expenses must be incurred on or after November 1, 2023 and documentation submitted within 90 days of your date of service if seeking reimbursement.

Any expense that is reimbursed by any other source (including any reimbursement accounts held by your eligible spouse/partner) is ineligible for reimbursement through Maven Wallet.

**U.S. Employees Only:** For expenses related to medical services (those expenses within the Fertility, Fertility Preservation sections):

- Full-time employees that are enrolled in PAISBOA HBT's group health plan are eligible to use Maven Wallet for Fertility, and Fertility Preservation reimbursements.
- If Fertility, Fertility Preservation expenses are incurred by a spouse/partner, they must also be enrolled in a group health plan.
- If you are enrolled in an FSA that covers an expense that is covered by both the FSA and Maven Wallet, you must exhaust your Maven Wallet funds before using your FSA funds to pay for the expense.
- If you are enrolled in a High Deductible Health Plan (HDHP), Maven Wallet pays 100% of eligible expenses after the minimum out of pocket spend has been met (\$1,500 for an individual plan, or \$3,000 for a family plan - per the IRS).
- If your Maven Wallet benefits are used for expenses incurred by your spouse/partner and you are enrolled in separate HDHPs, each of you must meet the minimum out of pocket spend for the applicable plan year. However, if you or your spouse/partner has family coverage that covers both of you, then only the minimum deductible applicable to the HDHP with family coverage must be met.

# Activating your Maven Wallet

Download the Maven Clinic app (Google Play or App Store) to enroll or sign into your account.

If Maven Wallet eligible expenses apply to you, you will be able to activate Maven Wallet right through your Maven account.

Activate Maven Wallet by selecting the Maven Wallet dashboard card in the "Home" tab or selecting "My Maven Wallet" in your profile (the "Me" tab) and completing the survey.

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# Paying for your expenses

Once you've activated Maven Wallet and your enrollment is completed you can access your funds by Direct Deposit Reimbursement.

**Note: With Direct Deposit reimbursement you will first be required to pay for eligible expenses using your personal credit or checking account before being reimbursed.**

## How to use Maven Wallet to pay for expenses:

1. Read the "Reimbursable expenses" section below to learn which expenses are eligible before using your funds
2. Pay for eligible services at participating vendors using your personal credit or checking account
3. Submit documentation to Maven Wallet within 90 days of your date of service if seeking reimbursement
4. Get approved and reimbursed via Direct Deposit

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# Direct deposit reimbursement

**When paying out-of-pocket for reimbursement later**, first pay your service provider for your eligible expenses using a checking or credit card account with your (or your eligible spouse's/partner's) name on it and be prepared to share an itemized invoice and proof of payment.

Submit your eligible expenses through Maven Wallet on your phone or desktop. Be sure to add your bank account information to Maven Wallet to receive reimbursements through direct deposit. Maven will make every effort to ensure reimbursement within 10-14 days of receiving all required documentation.

**Important Tax Note:** When reimbursement is approved for taxable expenses, such as step child adoptions or surrogacy, the PAISBOA Health Benefit Trust will send a 1099 for the calendar/tax year in which the reimbursement was received. For more details please read the "Important tax information" section of this document or reach out to the Maven Wallet team.

## Submitting documentation

You must submit required documentation for all services. Submitting expenses is easy through the Maven Clinic app—just follow the steps below!

**Important Note:** In order to ensure compliance with PAISBOA HBT's Maven Wallet program, please upload any required documentation to the Maven Clinic app or website within 90 days of your date of service.

**To upload documentation for out-of-pocket reimbursement:**

1. Log into your Maven account
2. Visit My Maven Wallet
3. Find the transaction in Recent Transactions
4. Click Upload Documents
5. Upload your documents

**For speedy approval, your documentation should include:**

- **Itemized invoice** showing date of service, description of services, and the service provider's name and contact information and a **receipt** showing your (or your eligible spouse's/partner's) financial responsibility for the service.
- **Adoption only:** Documentation of finalized adoption
- **Surrogacy only:** Copy of legal surrogacy agreement or a letter from an attorney attesting that there is a signed agreement or that the arrangement is legal despite the absence of a signed agreement.
- **Fertility Treatment, Preservation only:** If you are located in the U.S. and you (or your eligible spouse/partner) are enrolled in a High Deductible Health Plan, you will be required to validate your current deductible status.
- Any other substantiation required for the particular expense.

Maven may reach out to you to request additional information, we always do our best to explain why but if you have any questions please let us know!

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# Important tax information

## **U.S. Employees Only:**

Any Fertility (including preservation) reimbursement you receive through Maven Wallet is intended to be treated as excludable from your taxable income. Although these reimbursements are not taxable, your member school will report the reimbursement in Box 12 on your W-2. This is the same box where your current employer-provided pre-tax benefits are reported.

Any surrogacy or adoption of a stepchild reimbursement you receive through Maven Wallet is intended to be treated as taxable income to you. These reimbursements require a 1099 to be sent to you for the calendar/tax year ending. You are responsible for preparing and filing your taxes and should seek professional tax preparation assistance with any questions.

However, qualified adoption reimbursements you receive through Maven Wallet may be excludable from your income in accordance with IRS rules for maximum excludable amounts per adopted child and modified adjusted gross income caps on exclusions. Please review the IRS rules at <https://www.irs.gov/instructions/i8839> and follow the instructions therein. Adoption reimbursements are intended to be reported on your W-2 in box 12 with code T, subject to payroll tax withholding but not income tax withholding.

You should consult your personal tax advisor if you have questions about your personal tax situation, such as your ability to claim credits or deductions. You are solely responsible for complying with your personal income tax filing and payment obligations. Please remember that Maven Clinic does not provide any legal or tax advice or guarantee any particular tax treatment.

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# Reimbursable expenses

## Fertility (including Fertility Preservation)

Out-of-pocket co-pays, coinsurance, and deductibles for eligible expenses are reimbursable (for U.S. employees, subject to satisfying the HDHP minimum statutory spend, if applicable).

Eligible expenses	Ineligible expenses
<ul style="list-style-type: none"> <li>● Procedures related to initial evaluation and timed intercourse (TI); including but not limited to:               <ul style="list-style-type: none"> <li>○ Office visit(s)</li> <li>○ Related blood work</li> <li>○ Related ultrasounds</li> <li>○ Hysterosalpingography (HSG) or Saline Sonogram (SIS)</li> <li>○ Semen analysis</li> </ul> </li> <li>● Procedures related to intrauterine insemination (IUI); including but not limited to:               <ul style="list-style-type: none"> <li>○ All of the above, and</li> <li>○ Simple or complex sperm wash &amp; prep</li> <li>○ Insemination</li> </ul> </li> <li>● Procedures related to preservation of eggs, sperm, and/or embryos; including but not limited to:               <ul style="list-style-type: none"> <li>○ All of the above, and</li> <li>○ Anesthesia</li> <li>○ Assisted hatching</li> <li>○ Blastocyst culture</li> <li>○ Intracytoplasmic sperm injection (ICSI)</li> <li>○ Oocyte identification and fertilization</li> <li>○ Preparation and cryopreservation of eggs, sperm, and/or embryos</li> <li>○ Preparation and cryopreservation of eggs, sperm, or embryos</li> <li>○ Retrieval</li> <li>○ Tissue storage (1 year)</li> </ul> </li> <li>● Procedures related to in vitro fertilization (IVF); including but not limited to:               <ul style="list-style-type: none"> <li>○ All of the above, and</li> <li>○ Embryo thaw</li> <li>○ Embryo transfer</li> <li>○ INVOcell</li> </ul> </li> <li>● Acquisition of donor material, including but not limited to:               <ul style="list-style-type: none"> <li>○ Embryo/egg/sperm donation agency fees</li> <li>○ Donor screening costs and compensation</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● Expenses to donate sperm or eggs to any other person with the exception of your spouse or tax-dependent partner</li> <li>● Medical costs, once you or your spouse or tax-dependent partner have become pregnant</li> <li>● Egg/sperm/embryo storage longer than 1 year</li> <li>● Any procedure that is not legal in the jurisdiction where the service was rendered</li> </ul>

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<ul style="list-style-type: none"><li>○ Donor coordination fee</li><li>○ Shipping/transport fees</li><li>● Gamete Intrafallopian Transfer (GIFT)</li><li>● ZIFT</li><li>● Medications related to egg stimulation, retrieval, and transfer</li><li>● Embryology diagnostic and screening tests specified herein: Preimplantation genetic screening (PGS), Preimplantation genetic testing (PGT-A, PGT-M)</li><li>● Surgery to reverse prior surgery that prevented the person operated on from having children (reversal of sterilization)</li><li>● Male fertility services specified herein: Consultations with a licensed fertility specialist, Male factor evaluation, including but not limited to semen analysis, bloodwork, and ultrasounds</li><li>● Treatment for male factor infertility procedures; including but not limited to:<ul style="list-style-type: none"><li>○ Testicular sperm extraction (TESE)</li><li>○ Percutaneous epididymal sperm aspiration (PESA)</li><li>○ Testicular microdissection</li><li>○ Varicocele</li></ul></li></ul>	
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## Adoption

You must submit any claim for reimbursement within **90 days** of finalizing an adoption for which you have incurred an eligible expense.

Adoption reimbursement is available for eligible adoption expenses associated with the legal finalized adoption of any child (whether adopted domestically or internationally) under age 18 at the time the expense is incurred. This includes relatives (such as a niece, nephew, grandchild or cousin) as well as a child of your registered domestic partner if you live in a state that allows a same-sex second parent or co-parent to adopt their partner's child, and it does include the child of your spouse (i.e., a stepchild). You'll be required to provide documentation of the finalized adoption.

*U.S. employees, please review the IRS rules regarding income tax exclusion of Adoption reimbursements and follow the instructions set forth in <https://www.irs.gov/instructions/i8839>.*

Eligible expenses	Ineligible expenses
<ul style="list-style-type: none"><li>● Agency placement fees</li><li>● Court costs and legal fees</li><li>● Immigration, immunization, and translation fees</li><li>● Travel and lodging costs for the intended parents and any minor children associated with the adoption process (including ground and air travel)</li><li>● Required education directly related to the adoption</li><li>● Home study fees</li></ul>	<ul style="list-style-type: none"><li>● Fees for a birth mother's maternity care</li><li>● Fees for any service to establish guardianship</li><li>● Fees for temporary foster care</li><li>● Costs for medical care for the child before the adoption has been finalized</li><li>● Guardianship or custody costs that are not associated with the legal adoption of the child(ren)</li></ul>

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## Surrogacy

Surrogacy reimbursement is available for eligible expenses associated with a surrogacy arrangement that is supported by a legal agreement, whereby a person agrees to become pregnant and deliver a child for a contracted party (an individual or a couple) who is, or will ultimately become the parent(s) of the newborn child or children. This would also include a gestational surrogate—someone who carries a pregnancy and gives birth to a child for another person or couple, but has no biological connection to the child. The surrogacy arrangement must be a legally recognized agreement between the two parties.

For any surrogacy expenses you'll be required to provide a copy of the formal, signed surrogacy agreement or a letter from an attorney attesting that there is a signed agreement or that the arrangement is legal despite the absence of a signed agreement.

Reimbursement for surrogacy costs is not available in every country. Please contact your Maven Care Advocate to determine whether surrogacy reimbursement is available in your country before incurring any surrogacy costs.

Eligible expenses	Ineligible expenses
<ul style="list-style-type: none"><li>● Court costs, legal and attorney's fees</li><li>● Embryo/egg/sperm donation agency fees</li><li>● Surrogacy agency fees</li><li>● Gestational carrier, egg/sperm donor screening costs</li><li>● Surrogate/gestational carrier compensation</li><li>● Egg/sperm donor compensation</li><li>● Egg/sperm donation shipping and transport fees</li><li>● In vitro fertilization (IVF) and other medical costs related to the impregnation of the surrogate, if not covered by another source</li><li>● Extraction and other medical costs related to the egg/sperm/embryo donation, if not covered by another source</li><li>● Fees associated with the adoption of a surrogate child</li><li>● Reasonable travel and lodging costs for the intended parents and any minor children associated with the surrogacy process</li></ul>	<ul style="list-style-type: none"><li>● Any surrogacy arrangement that is not legally valid and recognized in the appropriate jurisdiction</li><li>● Gifts or personal expenses to a gestational carrier and/or family members</li><li>● Gifts or personal expenses to an egg, sperm or embryo donor</li><li>● Voluntary donations or contributions to the surrogacy agency</li></ul>

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# Appendix



## Maven Wallet: Invoice and Receipt Assistance

Our team wants to make the reimbursement process as easy as possible for you! In order to process your expenses our team looks for two things, an invoice and a receipt, that has the information we need to get you your reimbursement. We've included examples of this information below - if you have any questions, please message the Wallet Team!

### Invoices

An invoice needs the following information:

1. Name of Service Provider
2. Name of Patient/Recipient of Service
3. Description of Service(s)
4. Date(s) of Service(s)
5. Cost of Service(s)

An invoice may have multiple services, like the one below. If you are submitting an invoice like the below, please ensure that you specify the amount that you are submitting this reimbursement for!

		<b>1.</b> Alto Pharmacy 100 Park Ave FINT C New York, NY 10017 1-800-874-6881	
<b>2.</b> Prepared for: Jane Smith Date of Birth: 10/01/1984		<b>5.</b>	
<b>4.</b>	<b>3.</b>	<b>4.</b>	<b>5.</b>
Invoice Date	Date of Service	Medication	Rx Number Qty Doctor Cost
4/1/2023	4/1/2023	Gonal F 450 UNIT	4/1/2023 1 C-Maven \$100.00
4/1/2023	4/1/2023	Menopur 75 UNIT	4/1/2023 20 C-Maven \$1780.00
4/1/2023	4/1/2023	Conovid 0.25 MG	4/1/2023 5 C-Maven \$180.00
			Balance Due \$2040.00
			Total Paid \$2040.00

<b>1.</b> <b>RMANORCAL</b> Reproductive Medicine Associates of North California 130 Spear St San Francisco, CA 94102	<b>Patient Invoice</b> Phone: (415) 603-6999 Fax: (415) 604-8124				
<b>2.</b> Patient ID: 1218467 DOB: Jane 100 Main Street San Francisco, CA 94102	DOB Date: 01/01/1980 Service No: 7890 Billing Date: 04/18/2023 Service Date: 01/30/2023 Location: San Francisco Physician: Dr. Good				
Insurance Snapshot					
Insurance	Policy Name	Annual	Payment Type	Amount	
Acta	P1239C-ABC1	Dec, Jan	Bill Insurance	\$0.00	
<b>4.</b>	<b>3.</b>	<b>5.</b>			
Date	CPT Code	Description	Price	Mod	Dr Codes
3/24/2023	10.0	Ultrasound	\$200.00	\$0.00	
3/19/2023	9099	Vaginal exam	\$100.00	\$0.00	
3/17/2023	10.0	Ultrasound	\$200.00	\$0.00	
3/9/2023	8000	Progesterone	\$250.00	\$0.00	
3/7/2023	8664	HCG	\$250.00	\$0.00	
3/11/2023	0000	Anesthesia	\$9000.00	\$0.00	
3/09/2023	8664	Egg Retrieval	\$9000.00	\$0.00	
<b>Total</b>			<b>\$9200.00</b>		<b>EA R 2</b>

### Helpful Invoice Tips and Tricks

- If you are submitting an invoice for medication or labwork, please ensure that the medication names prescribed or lab tests performed are clearly displayed on the invoice. Our team will not be able to submit any invoices that solely show Rx numbers or "Labwork" on the invoice without additional information.

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## Maven Wallet: Invoice and Receipt Assistance

### Receipts

A **receipt** needs the following information:

1. Cost of Service
2. Last four digits of payment method
3. Date of Payment

If a receipt from your service provider is not available, a **bank statement** or **screenshot** from your **mobile banking app** would work! Just make sure that your card number is prominently displayed.

Please note that even if your receipt says "Credit Card", "Debit Card" or "Bank", **we will not be able to accept it** unless it has the **last four digits of the payment method used**. This allows our team to confirm that the transaction has been processed.

**3.**

Northwell Health

Payment Date: Friday, June 4, 2021 Receipt Number: 138851830

Payment Details **1.**

Account Number	Facility Name	Service Date	Balance	Settings	Amount Paid
*****1232	Northwell Health Physician Partners (NHP)	5/13/2021	\$1,234.57	\$0.00	\$1,234.57

Total Paid: \$1234.57  
Transaction Date: 5/13/2021  
Payment Method: Credit

**2.**

Card Number: \*\*\*\*\*1234  
Cardholder's Name: Jane Doe  
Authorization Code: 123456

Note: Please allow 24-48 hours for your payment to be reflected on your account.

Transaction Details

Healthcare Services

**1.** ALTO PHARMACY

**1.** \$19.05

**3.** Apr 13, 2023

Approved

This is a Pending Transaction. Pending Transactions are purchases or Card pin authorizations that are yet to appear on your Account balance.

Split II

### FAQ

#### Can I use cash or checks for payment?

If you use cash, please message us when you submit your documents that you have done so. This will help our team as we process your expense! Additionally, the invoice should have a balance of \$0.00.

If you use checks for payment, please provide a credit card statement or screenshot of your bank app that shows the funds being withdrawn from your bank account.

#### If I am requesting reimbursement for a package (i.e. egg freezing cycle, IVF), what kind of documents do I need to send?

If you are requesting reimbursement for a package, you will need to submit an invoice that confirms the last date that services were provided to you OR a letter from your clinic that confirms that the package has been completed. This helps our team to confirm that this expense is eligible for reimbursement! If the services have not been completed, we won't be able to submit them until they are.

# Currency Conversion

To view the amount of your expense or Wallet maximum in local currency, you can use the currency conversions listed below. To use the table to calculate your Maven Wallet maximum, locate your local currency and multiply the maximum by the rate provided. (i.e., EU: \$100 USD x 0.94 = €94.20 Euros). To use the table to calculate how spend in your local currency will impact the USD maximum in your Maven App, locate your local currency and divide the expense amount by the exchange rate provided. (i.e. EU: €100/.94 = \$106.16 USD)

2024 Currency Exchange Rates		
Country	Local Currency	Exchange Rate: USD to Local
United States	DOLLAR	1.00
Argentina	PESO	207.25
Armenia	DRAM	393.17
Australia	DOLLAR	1.50
Austria	EURO	0.94
Belgium	EURO	0.94
Bermuda	DOLLAR	1.00
Brazil	REAL	5.10
Bulgaria	LEV	1.85
Canada	DOLLAR	1.57
Channel Islands	POUND	0.82
Chile	PESO	847.60
China	YUAN	7.03
Colombia	PESO	4564.19
Cyprus	EURO	0.94
Czech Republic	KORUNA	22.64

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<b>Denmark</b>	KRONE	7.02
<b>Egypt</b>	POUND	27.73
<b>EU</b>	EURO	0.94
<b>Finland</b>	EURO	0.94
<b>France</b>	EURO	0.94
<b>Germany</b>	EURO	0.94
<b>Greece</b>	EURO	0.94
<b>Guernsey</b>	POUND	0.82
<b>Hong Kong</b>	DOLLAR	7.83
<b>Hungary</b>	EURO	0.94
<b>India</b>	RUPEE	82.06
<b>Indonesia</b>	RUPIAH	15194.83
<b>Ireland</b>	EURO	0.94
<b>Isle of Man</b>	MANX POUND	0.82
<b>Israel</b>	NEW SHEKEL	3.57
<b>Italy</b>	EURO	0.94
<b>Japan</b>	YEN	138.54
<b>Jersey</b>	POUND	0.82
<b>Jordan</b>	DINAR	0.71
<b>Kenya</b>	SHILLING	130.12
<b>Kyrgyzstan</b>	SOM	85.87
<b>Latvia</b>	EURO	0.94
<b>Lithuania</b>	EURO	0.94
<b>Luxembourg</b>	EURO	0.94
<b>Malaysia</b>	RINGGIT	4.51
<b>Malta</b>	EURO	0.94

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<b>Mexico</b>	PESO	18.51
<b>Morocco</b>	DIRHAM	10.34
<b>Netherlands</b>	EURO	0.94
<b>New Zealand</b>	DOLLAR	1.63
<b>Nicaragua</b>	CORDOBA	36.38
<b>Nigeria</b>	NAIRA	516.12
<b>Norway</b>	KRONE	10.37
<b>Peru</b>	SOL	3.78
<b>Philippines</b>	PESO	56.00
<b>Poland</b>	EURO	0.94
<b>Portugal</b>	EURO	0.94
<b>Romania</b>	LEU	4.65
<b>Russia</b>	RUBLE	74.93
<b>Singapore</b>	DOLLAR	1.36
<b>Slovakia</b>	EURO	0.94
<b>Slovenia</b>	EURO	0.94
<b>South Africa</b>	RAND	18.05
<b>South Korea</b>	WON	1321.09
<b>Spain</b>	EURO	0.94
<b>Sweden</b>	KRONA	10.61
<b>Switzerland</b>	FRANC	0.92
<b>Taiwan</b>	DOLLAR	30.97
<b>Thailand</b>	BAHT	35.07
<b>Turkey</b>	LIRA	20.57
<b>Ukraine</b>	HRYVNIA	36.87
<b>United Arab Emirates</b>	DIRHAM	3.67

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<b>United Kingdom</b>	<b>POUND</b>	<b>0.82</b>
<b>Uruguay</b>	<b>PESO</b>	<b>39.19</b>
<b>Vietnam</b>	<b>DONG</b>	<b>23773.25</b>
<b>Zambia</b>	<b>KWACHA</b>	<b>18.18</b>

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