MARYLAND WIC PROGRAM

FARMER HANDBOOK
2010

Better Nutrition Choices for a Brighter Future

Family Health Administration
Office of the Maryland WIC Program
Vendor Operations and Program Support Unit
201 West Preston Street Room 103
Baltimore, Maryland 21201
1-800-242-4WIC (4942)
www.mdwic.org
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Introduction to WIC

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is a nutritional program for pregnant women, breastfeeding mothers, postpartum mothers, babies, and children under five years old. WIC participants have family incomes less than 185% of the poverty level and have health problems that can be improved through good nutrition. WIC prescribes healthy foods tailored to the participants’ needs.

The foods provided by WIC include:

- Beans
- Cereal
- Cheese
- Eggs
- 100% fruit juice
- Iron fortified infant formula
- Milk
- Peanut Butter
- Fruits and vegetables (fresh, frozen, canned)
- Whole wheat bread (or brown rice or whole wheat or soft corn tortillas)
- Canned tuna, salmon, and sardines for some women
- Baby foods infant cereal – and jarred fruits and vegetables for all infants and jarred meat for exclusively breastfed infants

WIC also refers participants to health and social service programs and provides information on good eating habits to help people be healthy and eat well.
Infants whose mothers participate in WIC weigh more when they are born and have fewer health problems than infants whose mothers do not participate. Children who participate in WIC are less likely to have anemia (low iron in the blood) than children who don’t participate.

The United States Department of Agriculture (USDA) funds WIC, which is administered by the Maryland Department of Health and Mental Hygiene, Family Health Administration. WIC clinics are operated at the local level by WIC agencies such as Health Departments and Community Health Centers that are located throughout Maryland (see the list on pages 6 through 8).

While they are both funded by the USDA, WIC is different from the Food Stamp program because participants can only buy the types and quantities of foods shown on their checks. They can only buy nutritious foods prescribed by the Maryland WIC Program. In addition, WIC participants can only use their checks at stores or farmers' stands who have a signed agreement with the State WIC Agency. The stores, farmers and people who sell WIC foods are very important because they:

- Help people become healthier;
- Are part of the neighborhood making it easy for WIC participants to get there; and
- Make sure that WIC customers buy only those foods prescribed on their WIC checks.

WIC authorizes the following types of vendors:

- Food Store - A grocery store licensed under Code of Maryland Regulations (COMAR) 10.15.03 that has no pharmacy on its premises.
- Pharmacy - A drug store licensed by the State Board of Pharmacy that does not have a food store under the same ownership on its premises.
- Food Store/Pharmacy Combination - A food store and a pharmacy under the same ownership on the same premises.
- Commissary - A grocery store located on a military installation and/or owned by the Department of Defense.
- Farmer – A farmer authorized by the Maryland Department of Agriculture (MDA) and participating in the Farmers' Market Nutrition Program (FMNP).

As a WIC Authorized Farmer, your agreement with the Maryland WIC Program allows you to accept Maryland WIC Program fruit and vegetable checks (FVCs). You may not
redeem Maryland WIC checks that prescribe other foods such as milk bread, cheese, etc, even if you have these items available. If you take checks from another state or Washington, D.C., the Maryland WIC Program cannot pay you for these checks.
Who to Call If You Need Assistance

You may call the State WIC Office if you have questions about the following subjects (All State WIC staff may be reached at 1-800-242-4WIC (4942), at the direct telephone numbers listed below, or by e-mail.):

James A. Butler, Chief
Vendor Operations and Program Support
410-767-5258
butlerj@dhmh.state.md.us

Authorization, Training, & Ordering WIC Materials:

JoAnn McGowen
Vendor Authorization and Training Specialist
410-767-5251
mcgowenj@dhmh.state.md.us

Siwon Lee
Vendor Authorization and Training Specialist
410-767-5433
slee@dhmh.state.md.us

Rejected WIC Checks and to Apply for Reimbursement Review:

Gene Nadolny, Chief
WIC Finance and Contract Management
410-767-5239
nadolnyg@dhmh.state.md.us

FMNP or SFMNP Check Questions

Amy Crone, Agriculture Marketing Specialist
Maryland Department of Agriculture (MDA)
410-841-5770
CroneAG@mda.state.md.us

The State WIC Office administers the WIC Program in Maryland, and the WIC employees named above perform the functions listed. MDA handles matters pertaining to FMNP, SFMNP and other Farmers’ Market matters not associated with the WIC Program. You may also contact WIC Local Agencies if you need assistance (for example, your customer left their ID folder at your stand).
## MARYLAND WIC PROGRAM
## LOCAL WIC AGENCIES

<table>
<thead>
<tr>
<th>County Code</th>
<th>County Name</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>0101</td>
<td>Allegany County</td>
<td>301-759-5020</td>
</tr>
<tr>
<td>0202</td>
<td>Anne Arundel County</td>
<td>410-222-6797</td>
</tr>
</tbody>
</table>

### Baltimore City Local Agencies

<table>
<thead>
<tr>
<th>Agency Code</th>
<th>Agency Name</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>3030</td>
<td>Baltimore City WIC Program</td>
<td>410-396-9427</td>
</tr>
<tr>
<td>3232</td>
<td>Johns Hopkins WIC Program</td>
<td>410-614-4848</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>County Code</th>
<th>County Name</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>0303</td>
<td>Baltimore County</td>
<td>410-887-6000</td>
</tr>
<tr>
<td>0804</td>
<td>Calvert County</td>
<td>877-631-6182</td>
</tr>
<tr>
<td>0505</td>
<td>Caroline County</td>
<td>410-479-8060</td>
</tr>
<tr>
<td>0606</td>
<td>Carroll County</td>
<td>410-876-4898</td>
</tr>
<tr>
<td>1207</td>
<td>Cecil County</td>
<td>410-996-5255</td>
</tr>
<tr>
<td>0808</td>
<td>Charles County</td>
<td>301-609-6857</td>
</tr>
<tr>
<td>0509</td>
<td>Dorchester County</td>
<td>410-479-8060</td>
</tr>
<tr>
<td>1010</td>
<td>Frederick County</td>
<td>301-600-2507</td>
</tr>
<tr>
<td>1111</td>
<td>Garrett County</td>
<td>301-334-7710</td>
</tr>
<tr>
<td>1213</td>
<td>Harford County</td>
<td>410-273-5656</td>
</tr>
<tr>
<td>1313</td>
<td>Howard County</td>
<td>410-313-7510</td>
</tr>
<tr>
<td>1714</td>
<td>Kent County</td>
<td>410-810-0125</td>
</tr>
</tbody>
</table>

### Montgomery County

<table>
<thead>
<tr>
<th>Agency Code</th>
<th>Agency Name</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>2515</td>
<td>Community Clinic, Inc.</td>
<td>301-762-9426</td>
</tr>
</tbody>
</table>
MARYLAND WIC PROGRAM
LOCAL WIC AGENCIES

Prince George’s County Local Agencies

1616 County Health Department  301-856-9600
2626 Greater Baden Health Services  301-324-1873
2515 Greenbelt Area  301-762-9426
1714/1717 Queen Anne’s County  410-758-0720
2219 Somerset County  410-749-2488
0818 St. Mary’s County  877-631-6182
0520 Talbot County  410-479-8060
2121 Washington County  240-313-3335
2222 Wicomico County  410-749-2488
2223 Worcester County  410-749-2488
Farmer Authorization

Farmers applying for authorization with the Maryland WIC Program must meet the following criteria:

- Must be authorized by the Farmers' Market Nutrition Program (FMNP) with the Maryland Department of Agriculture;
- Submit an application and signed agreement;
- Operate at a Farmers’ Market;
- Comply with federal and state laws; and
- Attend a mandatory training session.

If a farmer is denied authorization, the State Agency will let the farmer know the reason, how to reapply, or how to file an appeal. **Appeals must be filed within 10 days of the farmer’s receipt of the notice of denial of authorization.** WIC farmer authorization is valid for a 3-year period unless the farmer ceases participating in the FMNP.
Farmer Training

Prior to being authorized to accept WIC fruit and vegetable checks, all farmers must attend a training session. This training session is designed to familiarize you with the Maryland WIC Program and show you how to transact WIC FVCs. Upon completion of the training session, the authorization process is complete and you will be advised when you can begin accepting WIC FVCs. WIC authorized farmers are responsible for ensuring that anyone employed by the farmer is trained in how to transact WIC FVCs.
Training Materials

The Maryland WIC Program makes training materials available to its farmers at no cost. These materials are developed to help you train anyone working at your stand. They also serve as convenient refreshers and can provide answers to questions or help with problems that you may not have encountered before. To order any of these materials, please contact the State WIC Office at 1-800-242-4WIC (4942). They can also be found online at www.mdwic.org in the WIC farmer section of the website.

Farmer Handbook

Farmer Updates

Laminated FVC/FMNP Comparison Charts

<table>
<thead>
<tr>
<th>Comparison Between WIC Fruit &amp; Vegetable Checks (FVC) and Farmers' Market Nutrition Program (FMNP) Checks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FVC</strong></td>
</tr>
<tr>
<td>WIC Fruit &amp; Vegetable Checks</td>
</tr>
<tr>
<td>What are the values of both checks?</td>
</tr>
<tr>
<td>Can the consumer pay for it with an EBT card?</td>
</tr>
<tr>
<td>Can the consumer receive a change if the retail price is less than the value of the check?</td>
</tr>
<tr>
<td>What is the participant's name on the check?</td>
</tr>
<tr>
<td>Pesticide/Herbicide Use</td>
</tr>
<tr>
<td>Product Cuts</td>
</tr>
<tr>
<td>No antimicrobial treatments allowed</td>
</tr>
<tr>
<td>Agreement with the State</td>
</tr>
<tr>
<td>Food safety training required</td>
</tr>
<tr>
<td>Cooperative agreement with the State</td>
</tr>
</tbody>
</table>

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The Participant Identification Folder

The Participant Identification Folder is a multi-colored tri-fold document. It must be presented by the participant or the person shopping for the participant when using WIC FVCs. It is the only form of identification a farmer can request. Whoever uses the folder must have their signature on it. **You may not accept FVCs from a customer that does not have or present a Maryland WIC identification folder! Be sure to check the three items below before you accept a WIC FVC:** (Note: If your WIC customer leaves the folder at your stand, please contact the Local Agency phone number printed on the front of the folder!)

There must be at least one name (first and last) with a WIC I.D. number. There may be as many as six names, each with a different number. The check being used must match a name and I.D. number listed here. **NOTE:** There are instances in which a participant number will not appear on the check (e.g. manually issued checks)

There must be at least one signature and there may be up to three. One signature must match the signed name on the WIC check.

There must be a local agency stamp.
The Farmer Identification Stamp

WIC authorized farmers may use the same farmer identification stamps provided by MDA to stamp FVCs. If you lose your stamps, or they require replacement, you should contact MDA for replacement.

Clean your stamp if it becomes dirty. Pay close attention to the image quality of the stamp’s impression on your checks. If it is faded or illegible, reink the pad on the pull out tray located on the side of the stamp, or replace the stamp. For your reference, the brand of the stamps initially provided is IDEAL®50 which is a premium quality self-inking stamp from M&R Marking Systems Inc. Illegible images may result in your FVCs being rejected for payment by the bank.

Sample Stamp Image

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What You May Sell

The following U.S. Department of Agriculture, Food Nutrition Service guidelines specify what can and cannot be purchased with fruit and vegetable checks.

Types/Requirements of Fruits and Vegetables

- Any variety of fresh whole or cut fruit.
- Any variety of fresh whole or cut vegetable, except white potatoes, without added sugars, fats, or oils (orange yams and sweet potatoes are allowed)

Not Allowed

- White potatoes
- Catsup or other condiments
- Pickled vegetables
- Olives
- Juices
- Soups
- Herbs or spices
- Edible blossoms and flowers e.g., squash blossoms (broccoli, cauliflower and artichokes are allowed)
- Creamed or sauced vegetables
- Vegetable-grain (pasta or rice) mixtures
- Fruit-nut mixtures; breaded vegetables
- Fruits and vegetables for purchase on salad bars
- Peanuts
- Ornamental and decorative fruits and vegetables such as chili peppers on a string; garlic on a string; gourds; painted pumpkins; fruit baskets and party vegetable trays
- Items such as breads, blueberry muffins and other baked goods are not authorized
- Mature legumes (dry beans and peas) and juices are provided as separate food WIC categories and are not authorized under the fruit and vegetable category.
- Fruit leathers and fruit roll-ups
If you have questions about allowable fruits and vegetables permitted for purchase by the WIC Program, please contact this office (see page 6 for WIC program contacts and phone numbers).
Processing the FVC

When accepting WIC FVCs, the following procedures must be followed:

The customer should:

- Select the produce they wish to purchase.
- Inform the farmer they are paying with a WIC FVC.
- Give the farmer the FVCs along with their WIC identification folder.

The farmer should:

- Write the total dollar amount of the produce being purchased on the WIC FVC. *(Remember FVCs may only be used for the purchase of allowed fruits and vegetables. FVC face values are $6, $10 and $15.)*
- Allow purchase to be combined with cash purchases *(if the total of the items being purchased exceeds the value of the voucher, the customer makes up the difference).*
- Allow FVCs to be combined *(for example; two $10 FVCs may used for a $20 total purchase).*
- **NEVER fill in a purchase amount on an FVC that is higher than the face value of the FVC! If you do, the FVC will be rejected for payment by the bank.**
- Not provide change if the purchase amount is less than the FVC face value!
- Not allow WIC Participants to purchase other WIC foods from a farmers’ market!

If you have questions, contact your Local WIC Agency, or the State WIC Program.
The Maryland FVC

Maryland WIC FVCs incorporate security features such as watermarks to deter fraud. If you encounter an FVC that appears to be altered, do not accept it, advise the customer to notify their WIC Local Agency.

A. FVCs have a first date to spend, and last date to spend.

B. **FVCs must be deposited within 30 days of the last date to spend.**

C. FVCs show their face value (Never write in an amount that is higher than the face value! If you do, the check will be rejected for payment by the bank.)

D. Look for the "Fruits and Vegetables" watermark

✓ The DATE REDEEMED field is for optional use. However, using it can help you avoid taking an FVC before, or after the dates to spend.
Manual FVCs

On rare occasions, it may be necessary to issue what are referred to as “manual FVCs” to WIC participants. The box indicating the dollar value of the FVC will always be computer generated and the “Fruits and Vegetables” water mark image (“A” below) will be present. You must accept these FVCs from your WIC customers.

Note: Manual FVCs do not have Participant I.D. numbers on them. The Participant's name, first and last dates to spend will be hand written.
Correcting a FVC

If you make an error filling in the purchase amount on an FVC, you may make one correction by drawing a **single** line through the incorrect price ("A" below) and writing the correct price directly above it and having the customer sign again on the price correction line ("B" below). Improperly corrected WIC checks are rejected by the bank and will not be paid.

Below is an example of the proper way to correct an FVC: ("B" below). The customer has signed the FVC and approved the correction by signing the price correction line ("A" below). A single line has been drawn through the incorrect price and the correct price has been written in directly above it.

**PROPER CORRECTION:**

**IMPROPER CORRECTION (WILL BE REJECTED):**
(Notice the customer was not asked to sign the correction line).
The bank will also reject improperly written numbers. Examples follow:

INCORRECT

CORRECT
WIC Farmers’ Market Nutrition Program Checks

The Maryland WIC Program also distributes WIC Farmers’ Market Nutrition Program Checks (FMNP) to WIC Participants. FMNP checks are issued by the Maryland Department of Agriculture’s Farmers’ Market Nutrition Program. You must follow the Maryland Department of Agriculture’s guidelines for accepting these checks and depositing for payment.

The Maryland WIC Program cannot pay or resolve any issues relating to Farmers’ Market Checks.

Sample FNMP Check
FVC/FNMP COMPARISON

The chart below illustrates how accepting and processing WIC FVCs and FNMP checks are different. It is important for you to know that WIC participants may use both FVC and FMNP checks at your stands. Make sure that your workers know the difference also.

<table>
<thead>
<tr>
<th>Comparison Between WIC Fruit &amp; Vegetable Checks (FVC) and Farmers’ Market Nutrition Program (FMNP) Checks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td><strong>FVC</strong></td>
</tr>
<tr>
<td>WIC Fruit &amp; Vegetable Checks</td>
</tr>
<tr>
<td><strong>FMNP</strong></td>
</tr>
<tr>
<td>Farmers’ Market Nutrition Program checks</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>When issued</strong></td>
</tr>
<tr>
<td>Month</td>
</tr>
<tr>
<td>Open year during the market season</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>What are the names of the checks?</strong></td>
</tr>
<tr>
<td>$5 $10 $20</td>
</tr>
<tr>
<td>$30/$40 Market Season</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Can the participant pay cash if the purchase price exceeds the value of the check?</strong></td>
</tr>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>Yes</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Can the participant receive change if the purchase price is less than the value of the check?</strong></td>
</tr>
<tr>
<td>No</td>
</tr>
<tr>
<td>No</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Is the participant’s name on the check?</strong></td>
</tr>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>No</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Customer Usage</strong></td>
</tr>
<tr>
<td>Participant must use check between the dates listed on the check</td>
</tr>
<tr>
<td>Participant may use check anytime during the market season</td>
</tr>
<tr>
<td>Farmers are required to write in purchase price on all checks</td>
</tr>
<tr>
<td>Price is pre-filled</td>
</tr>
<tr>
<td>Participant must sign checks and present ID Folder</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Product Types</strong></td>
</tr>
<tr>
<td>Any Fruits and Vegetables</td>
</tr>
<tr>
<td>Only grown in Maryland</td>
</tr>
<tr>
<td>No white potatoes, herbs, or squashes to become</td>
</tr>
<tr>
<td>Potatoes and herbs allowed</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Deposit Procedure</strong>                                     <strong>Farmers are to put assigned FMNP stamp on all FMNP checks.</strong></td>
</tr>
<tr>
<td>Check needs to be deposited within 30 days of the last date to use check</td>
</tr>
<tr>
<td>Farmers are responsible for returned check changes if returned by the bank</td>
</tr>
<tr>
<td>Farmers can deposit checks anytime during the 7 month market season time frame</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Agreement with the State</strong></td>
</tr>
<tr>
<td>Each individual farmer must have written agreement with the State WIC agency</td>
</tr>
<tr>
<td>Each individual farmer must have written agreement with the MD Dept of Agriculture</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Training</strong></td>
</tr>
<tr>
<td>Each farmer must attend training on regulations and procedures with WIC</td>
</tr>
<tr>
<td>Training required by the Department of Agriculture</td>
</tr>
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## Bank Rejections and How to Request Payment Review

<table>
<thead>
<tr>
<th>Rejection Reasons</th>
<th>Steps to be Taken</th>
</tr>
</thead>
<tbody>
<tr>
<td>Future/Post Dated Expire/State Dated Do Not Redeposit</td>
<td>The State WIC Office will not reimburse farmers for FVCs accepted before the “First Date to Spend” or after the “Last Date to Spend.” You are responsible for these FVCs.</td>
</tr>
<tr>
<td>Farmer’s ID Stamp is Missing</td>
<td>Stamp the FVC and redeposit it in the bank within 30 days from the “Last Date to Spend”, or submit it to the State WIC Office with the payment reimbursement form within 45 days from the “Last Date to Spend.”</td>
</tr>
<tr>
<td>Farmer’s Stamp is Illegible</td>
<td>If the FVC has been processed correctly, send the FVC Reimbursement Form, and the original check or bank image with an explanation of the problem to the State WIC Office for payment review.</td>
</tr>
<tr>
<td>Endorsement is Missing</td>
<td>Endorse the FVC in the designated spot on the back and redeposit it in the bank within 30 days from the “Last Date to Spend”, or submit it to the State WIC Office with the payment reimbursement form within 45 days from the “Last Date to Spend.”</td>
</tr>
<tr>
<td>Signature in Pencil or Payment Amount in Pencil Do Not Redeposit</td>
<td>The State WIC Office cannot pay you for this FVC. Never allow a participant or proxy to sign in pencil and never enter the payment amount in pencil.</td>
</tr>
<tr>
<td>Signature/Quantity of Food/Date Altered</td>
<td>Never accept an FVC that has been</td>
</tr>
</tbody>
</table>
Do Not Redeposit obviously tampered with or altered. Never make any changes except for the one allowable price correction. Send the original FVC or bank image to the State WIC Office with the payment reimbursement form for reimbursement review.

Payment Amount Exceeds Maximum
Do Not Redeposit

Send the original FVC or bank image to the State WIC Office for reimbursement review.

Payment Amount Altered Incorrectly
Do Not Redeposit

Always take care to make a price change with a single line through the wrong price and the correct price written within the box (see page 19). Send the original FVC or bank image to the State WIC Office for reimbursement review.

**WIC FVCs must be deposited in the bank within 30 days of the last date to spend that is printed on the check. FVCs deposited past 30 days from the last date to spend will be rejected by the bank and will not be paid. FVCs that have not been deposited and rejected for payment by the bank will not be reviewed.**

The Maryland WIC Program does not provide reimbursement for bank fees associated with rejected FVCs. Additionally, a farmer may not hold WIC participants responsible for fees associated with rejected FVCs.
On the next page is the FVC Reimbursement Form. Make copies of it to use in the future.

Complete the form by supplying the following information:

✓ Date - The date you are submitting the WIC FVCs.

✓ Farmer Name – The name of your farm.

✓ FMNP ID# - Fill in the FMNP ID # you have been assigned (you may use your stamp)

✓ Contact person’s name (printed) - The person WIC should contact if a question arises.

✓ Contact phone number - The phone number (including area code) of the contact person.

✓ Total number of FVCs for which reimbursement is requested - Total number of FVCs you are submitting for which you are requesting reimbursement. Do not include FVCs you are sending for which you are not requesting reimbursement.

Mail the form to:
Department of Health and Mental Hygiene
Office of the Maryland WIC Program
201 W. Preston Street, 1st Floor
Baltimore, MD 21201

FVCs submitted without the required form will be returned to the farmer. If this occurs, you are still required to resubmit them with the appropriate forms within 45 days from the last date to spend.
FRUIT AND VEGETABLE CHECK REIMBURSEMENT FORM

TO:  Maryland WIC Program
     201 W. Preston Street, Room 104
     Baltimore, Maryland 21201

DATE: ______________________

FROM:  ________________________________
        ________________________________

FMNP ID #

Contact Person Name (Printed)

Contact Person Phone Number

TO:  Maryland WIC Program

DATE: ______________________

FROM:  ________________________________
        ________________________________

Farmer Name

FMNP ID #

Contract Person Name (Printed)

Contact Person Phone Number

RE:  FRUIT AND VEGETABLE CHECK REIMBURSEMENT REQUEST

The bank will reject FVCs for the reasons listed below. Some FVCs rejected by the bank may be submitted to the State WIC Office for review. Please refer to the list below to determine which checks can be submitted for review. **FVCs that have not been deposited and rejected by the bank will not be reviewed.**

<table>
<thead>
<tr>
<th>Reasons WIC Will Review for Payment</th>
<th>Before submitting to State WIC, Vendor Must:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposited Past 30 Days from Last Date to Spend</td>
<td>Submit to State WIC Office Within 45 Days of Last Date to Spend</td>
</tr>
<tr>
<td>Exceeds Maximum Value</td>
<td>Submit returned FVC(s) along with FVC reimbursement form</td>
</tr>
<tr>
<td>Illegible Vendor Stamp</td>
<td>Submit FVCs for payment review</td>
</tr>
<tr>
<td>Missing Signature</td>
<td>Obtain Signature of Participant/Proxy</td>
</tr>
<tr>
<td>Missing FMNP stamp</td>
<td>Stamp FVCs with FMNP Stamp</td>
</tr>
<tr>
<td>Payment Amount Altered Incorrectly</td>
<td>Submit along with FVC reimbursement form</td>
</tr>
<tr>
<td>Payment Amount is Missing</td>
<td>Enter Payment Amount</td>
</tr>
<tr>
<td>Previously Rejected</td>
<td>Submit to State WIC Office</td>
</tr>
<tr>
<td>Price Correction Signature Missing/Mismatched</td>
<td>Obtain Signature of Participant/Proxy</td>
</tr>
</tbody>
</table>

**Reasons WIC WILL NOT Pay**

| Altered Item |
| Previously Paid |
| Unauthorized Farmer |
| Used Before 1st Date to Spend |
| Used After Last Date to Spend |
| Checks have not been deposited in the bank |

Total # of FVCs enclosed for reimbursement: ________________

If you have any questions, please contact Mr. Gene Nadolny at 410-767-5239

DHMH 4295- C(1/10)
Farmer Monitoring and Investigations

Monitoring Visits

The Maryland WIC Program and the FMNP regularly monitors WIC authorized farmers to verify compliance with the requirements of the WIC Program. The monitor will introduce him/herself, walk around, and may inspect any WIC FVCs that the farmer has on hand.

The monitor conducting the review will check to see that:

- The WIC sign is posted;
- Prices are posted;
- The correct FVC redemption procedures are being followed.

Any violation of WIC regulations is noted on a monitoring form. The person monitoring the farmer will discuss the findings with the farmer or representative who will be asked to sign the monitoring form. A copy of the form will be left with the farmer or the farmer’s representative. Warning notices are also mailed when violations are found. A follow-up visit will be conducted following the violation notice to see if corrective action has been taken.

Compliance Investigations

A farmer may also be the subject of compliance investigations. Compliance investigations are conducted by a contractor or designated personnel to pose as a WIC participant. The undercover investigator will follow specific instructions provided by the Program. The purpose of compliance investigations is to verify compliance with WIC Program rules, federal regulations, and any other established procedures. **The farmer will not know he/she is under investigation, nor will he/she be notified of any violations uncovered until the investigation is finished.** The undercover investigators look for violations including but not limited to substitution of non-WIC items, overcharges, charging for food not received and trafficking WIC FVCs.
Rules and Regulations

For regulatory purposes, the term “vendor” refers to any entity authorized to accept WIC checks and FVCs.

The WIC Program uses sanctions to enforce program regulations and contract provisions (farmer agreement). Farmers who fail to follow the required practices may receive sanctions that include warning letters, suspension of authorization and cancellation of the farmer agreement. The WIC Program detects violations through monitoring, undercover buys and data analysis. Your responsibilities as a WIC farmer are contained in your WIC Farmer’s Agreement to Accept Fruit and Vegetable checks.

A. The Parties agree to these general provisions:

1. This Agreement, which concerns the farmer’s authorization to operate as a WIC farmer, i.e. accept WIC fruit and vegetable checks (WIC food instruments) at a farmers’ market, shall continue in effect until the above-stated termination date or unless it is terminated as provided in this Agreement.

2. Neither the Program nor the farmer has an obligation to renew this agreement.

3. Either the Program or the farmer may terminate this Agreement for cause after providing advance written notification at least 15 days in advance of the termination date.

4. The Program reserves the unilateral right to order in writing changes in the work within the scope of the Agreement and the unilateral right to order in writing a temporary stop or delay in performance.

5. This Agreement is not transferable. Any change in ownership or rights of ownership, cessation of operation, or relocation of a farmer terminates this agreement, and the farmer’s authorization to accept WIC food instruments is ended. This Agreement does not constitute a property interest. If the farmer wishes to continue to be authorized beyond the period of its current Agreement, the farmer must reapply for authorization. If a farmer is suspended from participating in the WIC Program, the Program will terminate this Agreement, and the farmer will have to reapply in order to be authorized after the suspension period has ended. In all cases, the farmer’s new application will be subject to the Program’s authorization criteria and any limiting criteria in effect at the time of the reapplication.

6. The Program will immediately terminate this Agreement if it determines that the farmer has provided false information in connection with its application for authorization as a WIC farmer. The effective date of denials of authorization and disqualifications or adverse actions imposed under 7 CFR § 246.12(l)(1)(i) is the date of receipt of the notice of adverse action. All other adverse actions will be effective no earlier than 15 days after the date of the notice of the adverse action and no later than 90 days after the date of the notice of adverse action or, in the case of an adverse action that is subject to administrative review, no later than the date the farmer receives the review decision.
7. The Program, as well as officers, agents, and employees of the Program, are not responsible for losses incurred by the farmer as a result of investigation into an alleged violation, suspension of authorization, and/or denial of application for authorization.

8. Payment obligation by the Program is contingent upon the availability of Federal or State funds allocated for payment of such an obligation. If funds are not available for WIC fruit and vegetable checks, this Agreement shall become void, and services shall be terminated by the Program. Payment will be made on all valid instruments in circulation with an issue date prior to the voiding of this Agreement. The Program shall notify the farmer at the earliest possible time of any service that will or may be affected by lack of availability of Federal or State funds.

9. The Program, including its representatives at local jurisdiction WIC offices, may conduct monitoring of WIC authorized farmers to determine the farmer’s compliance with applicable Federal and State laws, regulations, and policies, the WIC Farmer Handbook, and the WIC State Plan of Operations. The monitoring may include random monitoring, educational buys, and covert compliance buys without the knowledge of the farmer. The Program has sole discretion as to whether or not to notify a farmer in writing when an investigation reveals an initial violation for which a pattern of violations must be established in order to impose a sanction pursuant to 7 CFR § 246.12(l)(3) and COMAR 10.54.03.16.

10. Should the farmer lose the farmer’s business due to a fire or natural disaster and the business is able to reopen or operate within thirty (30) days, the farmer shall retain the farmer’s WIC authorization. However, if more than thirty (30) days are needed to reopen, the Program shall terminate this Agreement, and the farmer must reapply for authorization and be approved as a WIC farmer in order to obtain authorization to operate as a WIC farmer.

11. The Vendor Sanction Policy, as detailed in the Farmer Handbook and the Program’s State Plan of Operations, shall be a part of this Agreement. The current version of the Vendor Sanction Policy, Farmer Handbook, Farmer’s Application for WIC Program Authorization, and the State Plan of Operations is incorporated by reference into this Agreement. The WIC Program will update these documents as required, and the farmer is subject to the requirements of the most recent update. In addition, the farmer is subject to the terms of the Sanction Policy in effect at the time of any violation.

12. Except as provided elsewhere in this agreement, a farmer has the right to appeal a Program decision pertaining to a denial of application for authorization, a suspension of authorization, or a program sanction within 10 days of the date of the farmer’s receipt of the notice of denial, suspension, or sanction.

13. The Program may suspend the farmer’s authorization to operate as a WIC farmer for reasons of program abuse, failing to adhere to WIC policies and procedures, failing to adhere to applicable State and Federal statutes and regulations, the WIC Farmer Handbook, and the State Plan of Operations, and/or failing to adhere to the provisions of this Agreement.

14. A disqualification from the Farmer’s Market Nutrition Program (FMNP) or disqualification from any other Food and Nutrition Service (FNS) Program will result in an automatic disqualification from the WIC Program for the same, but not necessarily concurrent, amount of time. Farmer disqualifications resulting from FMNP disqualification are not subject to administrative or judicial review.

15. The Program may disqualify a farmer that has been issued a civil money penalty under the Food Supplemental Program (FSP) pursuant to 7 CFR § 246.12 of the WIC Program Regulations. The Program may also impose a civil monetary penalty in accordance with the formula outlined in 7 CFR § 246.12.

16. Notice of a farmer’s suspension of authorization from the WIC Program will be forwarded to the United States Department of Agriculture (USDA) and may be grounds for disqualification of the farmer from other FNS programs, including the FSP. Such disqualification may not be subject to Administrative or Judicial Review under the Food Stamp Program.
17. The relocation of a WIC farmer terminates this Agreement, and the farmer must reapply for a new period of authorization and be authorized as a WIC farmer by the WIC Program before it may operate as a WIC farmer at the new location.

18. A farmer who commits fraud or abuse of the Program is liable for prosecution under applicable Federal, State, or local laws, and may be, if convicted, subject to a fine of not more than $25,000 or imprisonment for not more than 5 years or both in accordance with 7 CFR § 246.12(h)(3)(xx) and 7 CFR § 246.23(d).

19. The provisions of this Agreement are governed by applicable Maryland and federal laws and regulations.

20. The Program may terminate this Agreement for cause or for convenience if it determines that such a termination would be in its best interest. The Program will pay all reasonable costs associated with this Agreement that the farmer has incurred to the date of the termination. These costs are limited to properly redeemed food instruments. However, the farmer shall not be reimbursed for any anticipatory profits that have not been earned up to the date of the termination.

21. The Program may amend this Agreement upon 15 days notice to the farmer in order to comply with any new Federal or State laws or regulations or policies issued by the USDA. In all other instances, the Agreement may only be modified as the Program and the farmer mutually agree in writing.

22. The Program will terminate the Agreement if the Program identifies a Conflict of Interest. It is unlawful for any State officer, employee, or agent to participate personally in the individual's official capacity through decision, approval or disapproval, recommendation, advice, or investigation in any contract or other matter in which the individual or the individual's spouse, parent, minor child, brother, or sister has a financial interest or to which any firm, corporation, association, or other organization in which the individual has a financial interest or in which the individual is serving as an officer, director, trustee, partner, or employee, or any person or organization with whom the individual is negotiating or has any arrangement concerning prospective employment, is a party, unless such officer, employee, or agent has previously complied with the provisions of State Government Section 15-501 et seq. of the Annotated Code of Maryland.

23. The Program may reassess the farmer at any time during the Agreement period using the current selection criteria. The Program will terminate the Agreement if the farmer fails to meet the current farmer selection or authorization criteria.

24. The Program has sole discretion to designate the date, time, and location of all interactive farmer training.

25. Expiration of this agreement and claims actions under 7 CFR § 246.23 are not appealable.

B. The Farmer agrees to:

1. Adhere to all applicable existing laws and regulations of the Program and any subsequently enacted as a result of State or Federal legislation.

2. Adhere to all policies and operating procedures of the Program, including those found in the WIC Application Packet, the WIC Farmer Handbook, and the WIC State Plan of Operations, and including updates of these policies and procedures.

3. Process all fruit and vegetable checks in accordance with Program regulations, policies, and procedures, or otherwise be subject to Program sanctions and nonpayment of improperly redeemed food instruments.
4. Submit fruit and vegetable checks for payment within the allowed time period as set forth in the WIC Farmer Handbook and request payment from the Program for problem or bank-rejected food instruments, certifying thereto that the represented service has been performed, that payment for the service has not been received, and that the amount specified is due and owing.

5. Include in a request for payment:
   a. The farmer’s FMNP assigned Vendor Identification Number, which is ____________;
   b. The farmer’s Federal Tax Identification or Social Security Number, which is __________________________;
   c. The farmer’s mailing address, which is ________________________________

6. Address all requests for payment to:  Gene Nadolny

   ____________________________________________
   WIC FISCAL ADMINISTRATOR
   ________________________________
   (TITLE)

   ________________________________
   201 W. PRESTON STREET, 1ST FLOOR
   ____________________________________________
   BALTIMORE, MARYLAND 21201

7. Accept WIC fruit and vegetable checks from a participant (here and hereafter defined as including any parent, caretaker of an infant or child participant, and proxy) only within the allowed time period as set forth on the fruit and vegetable check and only for the edible fruits and vegetables allowed by the Program.

8. Provide to the participant only the fruits and vegetables authorized by the Program for purchase by WIC Participants.

9. Hold the Program forever harmless for any WIC transaction completed prior to the farmer’s being authorized to operate as a WIC farmer.

10. Provide fruits and vegetables at the current prices or at less than the current prices charged to other customers.

11. Not seek restitution from any participant in connection with the negotiation of a WIC fruit and vegetable check or a fruit and vegetable check not paid for or partially paid for by the Program.

12. Not issue cash change for purchases that are in an amount less than the maximum value of the WIC fruit and vegetable check.

13. Permit the WIC Participant to pay at his or her discretion, in any form of tender accepted by the farmer, amounts exceeding the value of the fruit and vegetable check.

14. Provide the Program with the name of the bank and the account number in which WIC food instruments are to be deposited and inform the Program immediately in writing of any change in either item.
15. Obtain, at its expense, all licenses, permits, insurance, and government approvals, if any, necessary to the farmer’s performance under the Agreement.

16. Accept responsibility for food inventory of the farmer at the termination of the Agreement or upon the suspension of the farmer from the Program.

17. Inform all staff about Program requirements and train staff on Program requirements.

18. Be accountable and responsible for violations of Program rules, regulations, and policies committed by owners, officers, managers, agents, and employees of the farmer.

19. Offer WIC Program participants, parent or caretakers of child participants, or proxies the same courtesies and promotions as other customers.

20. Provide access, on the day of a monitoring visit, to any food instruments negotiated on the day of any monitoring reviews, at the request of the monitor.

21. Provide to WIC representatives access to all program-related records in accordance with 7 CFR § 246.12(h)(3)(xv) of the Federal WIC Regulations.

22. Comply with the nondiscrimination provisions of USDA regulations as provided in 7 CFR § 248.7.

23. Not collect sales tax on WIC food purchases.

24. Be monitored for compliance with Program requirements including both overt and covert monitoring.

25. Notify the Program as soon as the farmer has knowledge that it will cease operation or that there will be a change in ownership, and notify the Program immediately when a farmer cannot operate due to fire or other natural disaster.

26. Maintain inventory records used for Federal tax reporting purposes and all other WIC records for a period of four (4) years.

27. Participate in annual training sessions offered by the Program on fruit and vegetable check procedures and any other training deemed appropriate by the Program and provide training to any employee who is responsible for fruit and vegetable check procedures.

28. Not charge the Program for foods not received by a WIC Participant.

29. Refrain from use of the WIC logo and acronym, or close facsimiles, in the name of the farmer, signage, advertising, and other promotional materials, and refrain from applying stickers, tags, or labels that have the WIC logo or acronym on WIC-approved food.

30. Pay the Program for any fruit and vegetable checks transacted in violation of this agreement.

C. The Program Agrees To:

1. Advise participants of the location or locations of the farmer or markets where the farmer has been authorized to operate or sell from under this Agreement.

2. Provide for the payment of the actual purchase price of WIC foods listed on properly redeemed valid Maryland WIC fruit and vegetable checks, provided that purchase price is within the “not to exceed limits” set forth on the check.
3. Provide the farmer with annual training and materials to support the farmer’s operation as a WIC farmer in the Program, and provide the farmer with at least one alternative date on which to attend such training.

4. Notify the farmer of any changes in Program regulations and operating procedures.

5. Undertake appropriate monitoring, auditing, and review of the farmer as required by federal and state Program laws, rules, regulations, policies, and procedures.

6. Provide prompt and courteous assistance to the farmer when problems or questions arise concerning the farmer’s operation as a WIC Vendor.

7. Maintain records associated with this Agreement.

8. Impose sanctions in accordance with the provisions of this Agreement, the WIC Farmer Handbook, the State Plan of Operations, and Federal and State regulations and laws.

9. Disqualify or suspend the farmer for reasons of Program abuse or violation of this Agreement, the WIC Farmer Handbook, the State Plan of Operations, a Federal or State WIC law or regulation, or disqualification from the FMNP or from any other FNS Program.

10. Bill for excess charges as set forth in COMAR 10.54.03.12.

11. After providing an opportunity to correct or justify such payments, deny payment to the farmer for improperly processed food instruments and demand refunds for payments already made on improperly processed food instruments.

12. Provide the farmer not less than 15 days advance written notice of the expiration of this agreement.

D. The Program’s Agreement Monitor is the primary point of contact for the Program for matters relating to this Agreement. The farmer shall contact this person immediately if the farmer is unable to fulfill any of the requirements of the Agreement or has any questions regarding the interpretation of the provisions of the Agreement.

The Agreement MONITOR for the Program is:

______________________________
JAMES A. BUTLER
Name (Typed)

______________________________
CHIEF, VENDOR OPERATIONS & PROGRAM SUPPORT
Title (Typed)

______________________________
DHMH OFFICE OF THE MARYLAND WIC PROGRAM

______________________________
201 W. PRESTON STREET, 1ST FLOOR, BALTIMORE, MARYLAND 21201

______________________________
(410) 767-5258
Business Telephone Number

E. The farmer’s Agreement Monitor is the primary point of contact by the Program for matters relating to the farmer’s performance under the Agreement.

The Agreement MONITOR for the Vendor is:
F. The farmer represents and warrants that:

1. It is qualified to do business in the State of Maryland and that it will take all necessary action to remain so qualified; and

2. It is not in arrears with respect to the payment of monies owed to the State of Maryland, or any unit thereof, and that it will not become in arrears during the term of the Agreement.

G. The Agreement is between Maryland’s Special Supplemental Nutrition Program for Women, Infants and Children (WIC) and ___________________________

and covers the following farmers (if seeking the authorization of multiple farmers under the same ownership):

The regulations governing the WIC Program and specifically required farmer practices are provided in Code of Maryland Regulations (COMAR) 10.54.03.15. Sanctions for violations of these provisions are contained in COMAR 10.54.03.16. Additional penalties for program violations are contained in COMAR 10.54.03.17.
Appeals

Farmers may appeal a suspension or denial of authorization. You will receive a letter at least 15 days before the WIC Program takes any action against you. The letter will include the reason(s) for the action and advise you of your right to appeal the Program's decision. Your appeal must be received within 10 days of the date you receive notification of the proposed suspension or denial. An appeal received after the 10-day period shall only be considered valid if it is received by the program, or postmarked within the 10-day period by the United States Postal Service.

A farmer or farmer applicant can request a hearing by filing a written request with:

State WIC Director
Office of the Maryland WIC Program
201 W. Preston Street, Room 104
Baltimore, Maryland 21201

The Office of Administrative Hearings shall have jurisdiction over the hearings. If a hearing is requested, the agency shall hold the hearing pursuant to:

Health-General Article, §§18-107(a) and 18-108, Annotated Code of Maryland;
State Government Article, Title 10, Subtitle 2, Annotated Code of Maryland;
COMAR 10.01.03;
COMAR 28.02.01; and
COMAR 10.54.03.18.

A farmer may not appeal the following actions:

1. Disqualification or suspension from WIC resulting from a violation of COMAR 10.54.03.15B(1)(m);
2. The State agency's decision as to whether a participant hardship exists (thereby warranting a civil money penalty in lieu of suspension or termination);
3. The expiration of a farmer agreement; or
4. The State agency’s determination whether to notify a farmer in writing when an investigation reveals an initial violation for which a pattern of violations must be established in order to impose a sanction.
Farmer Complaints

WIC participants are not permitted to cause a disturbance, abuse your employees, or violate the procedures for redeeming FVCs. If you have a complaint against a WIC participant, make a copy of the blank Farmer Complaint Form on the next page, complete the form and send it to the State WIC office. The Farmer Complaint Form is also available online at www.mdwic.org. You should provide as much detail as you can about the complaint (who, what, when, where, etc.) Please be sure to identify yourself in the spot designated for the FNMP I.D. Number. The matter will be investigated and the appropriate action taken. For reasons of confidentiality, we may not disclose actions taken against WIC participants.

Fax Number for State WIC Office - 410-333-5683
You may also mail the form to the Maryland WIC Program, 201 W. Preston St., Baltimore, MD 21201
FARMER COMPLAINT FORM

Instructions: If you have a complaint against a WIC participant, complete this form (except for the section below the double lines at the bottom of the page) and mail or fax it to the State WIC Office. If more room is needed, use the back of this form or attach a separate page.

Participant name __________________ Family ID number __________________
Customer’s name __________________ Date and time of incident ________________
☐ Abused staff by ________________________________

☐ Bought/tried to buy unauthorized items: ________________________________
☐ Redeemed/tried to redeem an invalid FVC. Explain: _______________________

☐ Returned/tried to return WIC foods: ________________________________

☐ Other: ________________________________

What action did your staff take? ________________________________
Witnesses: _________________________________________________
Farmer’s name: _________________________ FNMP ID number: ______________
Person making this report: ______________________ Title __________________

For State Use Only:

Instructions: Explain any action taken and note the same in WOW.
Action taken: ________________________________________________

Local Agency or Staff signature: ______________________ Title: ______________

Fax to State WIC Office: 410-333-5683. You may also mail this form to: Maryland WIC Program, 201 W. Preston Street, Baltimore, MD 21201
FREQUENTLY ASKED QUESTIONS

Can my WIC customers combine their FVCs in order to maximize their purchases?

**Answer:** Yes, your WIC customers may combine their FVCs (for example, use 3 $10 FVCs for a combined purchase of $30). You must be sure that the total purchase amount written on each FVC does not exceed the face value of that FVC.

Why do you need my banking information on the application form? I don’t have to supply this to participate in FMNP.

**Answer:** The Maryland WIC Program requires this information to process payment reimbursement requests for rejected checks. These checks, one reviewed and approved, are paid via ACH transfer.

What should we do if someone leaves their WIC ID Folder at our stand?

**Answer:** Please contact, as soon as possible, the WIC Local Agency using the phone number at the bottom of the WIC ID folder. You may also contact the State WIC office at 1-800-242-4942.

Where can we obtain replacement FMNP stamps?

**Answer:** Replacement stamps may be obtained from your contact person at MDA.

We have unsigned WIC FVCs. How can we get the customer to return and sign them?

**Answer:** Be sure to obtain the customer’s signature at the conclusion of the purchase. If you fail to do so, you can contact the State WIC office. We will attempt to contact the participant, however, please understand that we are not always able to do so.

I received a returned FVC from the bank due to writing in an incorrect amount on the check. How can I get reimbursed?

**Answer:** You should complete the Fruit and Vegetable Check Reimbursement Form located in this manual and online at www.mdwic.org and submit the check along with the reimbursement form to the State office within 45 days of the last date to spend on the check.

I received a copy of the rejected check from my bank. Can I submit the copy for reimbursement?

**Answer:** As long as the check copy is stamped “Legal Copy”, you can submit it for payment review purposes.
Can I be reimbursed for my rejected FVC fees?

Answer: The WIC Program cannot reimburse you for rejected check fees.

Do I have to submit rejected FVCs for reimbursement?

Answer: You are not obligated to submit rejected FVCs to the WIC Program for reimbursement. However, the WIC Program wants to ensure that you receive payment when appropriate, for FVCs that were transacted at your stand.

We submitted rejected FVCs for reimbursement. How long does it take to get reimbursed? When will we know we’ve received payment?

Answer: Reimbursement times vary depending upon the volume of rejected checks being processed. Reimbursement may take anywhere from 45 to 60 days. Once an ACH payment is made by our bank, you will receive a statement from the bank.

My WIC customer signed the FVC, but the signature does not match any signature on the WIC ID folder. What should I do?

Answer: WIC Participants are instructed by the Program to sign their checks using the same signature that appears on their WIC ID folder. Farmers can reject checks that are not properly signed. You may also submit a complaint Farmer Complaint Form to the State office if you feel a WIC customer is not properly following WIC procedures.

My WIC customer signed the WIC ID folder in front me. Should I accept the FVC?

Answer: The same advice in the answer above applies. Occasionally, a WIC Participant may forget to have their Proxy sign the WIC ID folder before shopping. If this happens, the best course of action to take is to notify the State WIC office using the Farmer Complaint Form.

Is my stand required to post the WIC Fruits and Vegetables Accepted Here sign or can we develop our own?

Answer: WIC vendors must post the Program provided sign even if the farmer has developed its own sign. Note: use of the WIC acronym or logo is prohibited unless prior approval has been obtained from the Program.

My stand carries other foods, such as cheese, bread, etc. Can I sell these foods to WIC customers?
Answer: No. You may only accept FVCs and FMNP checks from WIC participants. If you sell these items and your WIC customers wants to purchase them and pay for them on their own, they may do so; however this would not be considered a WIC purchase.

Why does WIC put restrictions on foods, such as those in the DO NOT BUY list?

Answer: WIC is a USDA funded program. Because the goal of WIC is to promote good health in women, infants, and children, the foods it provides must supply the highest level of nutrients. Added ingredients such as fat, oil, breading, and sugar add calories at the expense of nutrients. WIC also is cost-conscious and must consider the form of a food when making decisions about what will and will not be allowed.

My stand carries cultural foods like Aloe Vera and Cactus. Are these considered vegetables?

Answer: Cultural foods used as vegetables may be purchased with fruit and vegetable checks.

Can WIC customers purchase pumpkins with a fruit and vegetable check?

Answer: A pumpkin is a fruit and can be purchased with FVCs. However, if you sell painted or decorated pumpkins, they may not be purchased with FVCs.
Definitions

Appeal
Written request made through the State WIC Office to the Office of Administrative Hearings for review of a Program action.

Authorization
Approval by the State Agency for a food store, pharmacy, food store/pharmacy combination, or a military commissary, or farmer to redeem WIC checks.

Authorized Foods
The types, sizes, and brands of foods approved by the State agency for purchase by Program participants.

Change of Ownership
The transfer of majority control or ownership of a store.

Check
A WIC food instrument.

COMAR
Code of Maryland Regulations

Complaint
Unsolicited accusation or charge of alleged abuse or violations.

Compliance Buy
A covert, onsite investigation in which a representative of the Program: (a) Poses as a participant, parent or caretaker of an infant or child participant or proxy; (b) Presents one or more food instruments to be redeemed for food; and (c) Does not reveal during the visit that he or she is a Program representative.
<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day</td>
<td>A calendar day.</td>
</tr>
<tr>
<td>Educational Buy</td>
<td>The same procedure as the Compliance Buy with the exception that upon completion of the WIC transaction, the buyer will identify his/herself, the results of the buy will be reviewed with the appropriate store personnel and the buyer will return the items purchased. No sanctions will result.</td>
</tr>
<tr>
<td>Farmer</td>
<td>An FMNP approved farmer authorized to sell produce at FMNP approved farmers’ markets.</td>
</tr>
<tr>
<td>Farmer Agreement</td>
<td>A written agreement between the State Agency and a vendor concerning the duties and responsibilities of the farmer and the State Agency with respect to a farmer’s participation in the WIC Program</td>
</tr>
<tr>
<td>First Business Day</td>
<td>The first day of a month that is not a Saturday, Sunday, or State holiday.</td>
</tr>
<tr>
<td>Food Delivery</td>
<td>The method used by the State and local agencies to systematically provide supplemental foods to participants.</td>
</tr>
<tr>
<td>Food Instrument</td>
<td>A voucher, check, coupon or other document that is used by a participant to obtain supplemental foods.</td>
</tr>
<tr>
<td>Food Sales</td>
<td>Means sales of all Food Stamp eligible foods intended for home preparation and consumption, as set forth in 7 C.F.R. § 246.2</td>
</tr>
<tr>
<td>Food Stamps</td>
<td>An assistance program under the Food Stamp Act of 1977, as amended.</td>
</tr>
<tr>
<td>Term</td>
<td>Definition</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Fruit and Vegetable Check (FVC)</td>
<td>A WIC Food instrument of specific denominations ($6, $10, $15) specifically provided for the purchase of fruits and vegetables in either fresh, frozen, or canned forms. <strong>(Farmers may only sell fresh produce!)</strong></td>
</tr>
<tr>
<td>FMNP</td>
<td>Farmers’ Market Nutrition Program.</td>
</tr>
<tr>
<td>FNS</td>
<td>Food and Nutrition Service of the U.S. Department of Agriculture.</td>
</tr>
<tr>
<td>In Compliance</td>
<td>To follow the rules, regulations, policies and procedures of the WIC Program.</td>
</tr>
<tr>
<td>Local Agency</td>
<td>A public or private, non-profit health, or human service agency which provides health services, either directly or through contract, in accordance with Section 246.5 of the Federal Regulations (Selection of local agencies).</td>
</tr>
<tr>
<td>Maximum Price Payable</td>
<td>The maximum amount of money the Program will pay a vendor for the WIC food items on the food instrument.</td>
</tr>
<tr>
<td>Medical Foods</td>
<td>Formulas authorized for children and women with special dietary needs.</td>
</tr>
<tr>
<td>Military Commissary</td>
<td>A food store located on a military installation and/or operated by the Department of Defense.</td>
</tr>
<tr>
<td>Participant</td>
<td>A pregnant woman, breastfeeding woman, postpartum woman, infant, or child receiving supplemental foods or food instruments from the Program.</td>
</tr>
<tr>
<td>Term</td>
<td>Definition</td>
</tr>
<tr>
<td>--------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Program</td>
<td>The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) authorized by 42 U.S.C. § 1786, the Child Nutrition Act of 1966, as amended, including the local, state, and federal entities that administer it.</td>
</tr>
<tr>
<td>Proxy</td>
<td>An individual who is designated by a participant or a child or infant participant’s parent, guardian, or caretaker to receive WIC checks and to redeem WIC checks for the participant and whose name is on file at a local agency.</td>
</tr>
<tr>
<td>Sanction</td>
<td>The penalty for violating Maryland WIC Program rules, regulations, policies and/or procedures.</td>
</tr>
<tr>
<td>State Agency</td>
<td>The Department of Health and Mental Hygiene’s WIC Program.</td>
</tr>
<tr>
<td>Supplemental Foods</td>
<td>Foods containing nutrients determined to be beneficial for pregnant, breastfeeding, and postpartum women, infants and children, as required by Federal Regulations (246.10) and the Maryland WIC Program. Supplemental foods are also called WIC foods, or WIC authorized or WIC approved foods. They are supplemental because they are not intended to meet all the nutritional needs of participants. They add specific nutrients to the diets of participants.</td>
</tr>
<tr>
<td>Suspension</td>
<td>The act of ending the Program participation of a vendor for a certain period of time.</td>
</tr>
<tr>
<td>Trafficking</td>
<td>Buying, selling, submitting for reimbursement, redeeming, or exchanging a food instrument with the intent to defraud.</td>
</tr>
<tr>
<td><strong>USDA</strong></td>
<td>The United States Department of Agriculture, which provides the funding and federal oversight for the WIC Program.</td>
</tr>
<tr>
<td><strong>Vendor</strong></td>
<td>A sole proprietorship, partnership, cooperative association, corporation, or other business entity operating one or more stores authorized by the State agency to provide authorized supplemental foods to participants under a retail food delivery system.</td>
</tr>
</tbody>
</table>
The services and facilities of the Maryland Department of Health and Mental Hygiene (DHMH) are operated on a non-discriminatory basis. This policy prohibits discrimination on the basis of race, color, sex, or national origin and applies to the provisions of employment and granting of advantages, privileges, and accommodations.

The Department, in compliance with the Americans with Disabilities Act, ensures that qualified individuals with disabilities are given an opportunity to participate in and benefit from DHMH services, programs, benefits, and employment opportunities.

USDA prohibits discrimination in the administration of its programs.

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