



CARROT

# Your fertility and family forming benefits guide

Your Carrot benefit provides you with employer-sponsored funds you can use to pay for eligible fertility and family forming services. Carrot features include access to fertility and family forming education, the ability to ask questions of experts, find qualified providers, and access to a dedicated Care Team to help guide your journey and provide you peace of mind along the way.

## **ACTIVATE YOUR BENEFIT**

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Be sure to activate your Carrot benefit to explore the valuable features and access your employer-sponsored funds.

[get-carrot.com/signup](https://get-carrot.com/signup)

## **HAVE QUESTIONS?**

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Your dedicated Carrot Care Team is here to answer your questions, help get you started in the right direction, or support you along for personal path to parenthood.

[support@get-carrot.com](mailto:support@get-carrot.com)



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## Benefit overview

Carrot provides more inclusive and equal access to fertility care for all. That means supporting all the ways you can form a family – whether through fertility treatments, adoption, gestational carrier services, or freezing eggs/sperm for the future.

As members, you and your spouse or domestic partner get support navigating the fertility care process and access to the highest quality care available. You can schedule one-on-one consultations with the Carrot Care Team. These experts help you navigate care and can help address any medical, legal, or regulatory questions. You can access any of the providers in Carrot's global directory, which includes over 1,800 clinics in more than 40 countries. These highly qualified providers offer services ranging from fertility planning to reproductive technologies, such as IVF and includes access to adoption and gestational carrier agencies.

### **The Carrot plan is simple**

You choose the provider. You access any eligible service. And you use employer-sponsored funds to pay for it. There are no co-pays, deductibles, pre-authorizations approvals, or other complex policies.

### **Personal support for your journey**

- Dedicated Carrot Care Team available to answer questions, connect you to experts, and facilitate appointment booking
- Help understanding your clinical options, costs, and any special circumstances
- Unlimited chats with fertility, adoption, and emotional wellness experts
- How-to videos and educational content to help you learn more and feel confident making decisions

### **Access exceptional care**

- Directory of qualified providers
- Pay out-of-pocket and request reimbursement using the Carrot app to access employer-sponsored funds



## Who is eligible?

- Carrot is available to all eligible employees, regardless of age, sex, sexual orientation, or gender identity.
- Eligible employees are all U.S. regular, full-time, benefit-eligible employees scheduled to work 30+ hours per week, including those on leave of absence.
- If you transfer into the U.S., you are eligible to participate as of your transfer date.
- Your eligible spouse/domestic partner can also use your Carrot benefit, even if they aren't enrolled in the health insurance provided by your employer.  
*Children are not eligible.*
- You do not need to have a medical diagnosis of infertility to qualify, making Carrot accessible to more individuals, LGBTQ+ people, and domestic partners.
- There's also no need to wait for annual open enrollment or a qualifying life event to enroll. You can start using Carrot as soon as you become eligible.

## Your employer sponsored-funds

Your employer will reimburse:

**100%** of eligible expenses  
**\$10,000** lifetime maximum

*\*Amounts are inclusive of employee and/or spouse/domestic partner*

### Paying for services

It's a reimbursement, so you pay for care out-of-pocket. Once you've uploaded a photo of your clinic's itemized bill to Carrot and it's validated, you'll get reimbursed within the first 10 days of the month following the request

### Taxes

*Your employer-sponsored reimbursement allowance may be considered additional income and therefore, may be a taxable benefit. This is important to consider as it may effect the amount of income shown on your W2 at the end of year and create a tax liability that we want you to plan for.*

*For questions about what is or is not taxable, contact [support@get-carrot.com](mailto:support@get-carrot.com)*



## What does your Carrot benefit cover?

Your benefit applies to valid fertility care through a Carrot-approved fertility clinic or agency.

Valid care includes, but is not limited to:

- Basic fertility check-ups
- Fertility preservation, including egg, sperm, or embryo freezing
- Storage fees for egg, sperm, or embryo freezing
- Intrauterine insemination (IUI) and in-vitro fertilization (IVF)
- Genetic testing of embryos, both pre-genetic screening and diagnosis
- Vasectomy reversals
- Gestational carrier related expenses
- Adoption related expenses

Because many fertility medications can only be filled by specialty pharmacies, your benefit also applies to fertility-care-related prescriptions. Carrot can not only help you get reimbursed for the cost, but will also connect you with our network of Rx partners.

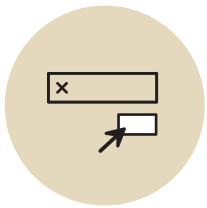
If you have any questions or would like more information about how your Carrot benefit works, how to select a qualified provider, would like to ask questions of a fertility, adoption or gestational carrier expert, and more, contact your Carrot Care Team at [support@get-carrot.com](mailto:support@get-carrot.com)

*Note that basic care from your OB/GYN or primary care doctor is covered by your medical benefit, not Carrot – even if you're expecting. Carrot exclusively applies to reproductive technology under the supervision of a fertility clinic. It can also be applied to certain gestational carrier and adoption related expenses.*



# Getting started

Carrot makes it easy to access fertility care, from basic checkups to egg freezing, In-Vitro Fertilization (IVF), adoption, and gestational carrier support. There's no need to have an infertility diagnosis to qualify, opening doors for individuals, LGBTQ+ couples, and anyone interested in pursuing a path to parenthood.



## 1. Sign Up

Visit [get-carrot.com/signup](https://get-carrot.com/signup) and enter your work email address. From there, you can activate your benefit.



## 3. Find a clinic or agency

Carrot finds the best clinic or agency for you, with no need to ask if they're in-network. You'll get customized recommendations based on your location, transportation needs, and more.



## 2. Chat with a Carrot expert

Not sure where to start? You'll have direct, unlimited access to Carrot's experts, whether you're looking for an exploratory conversation or mid-treatment support.



## 4. Access your financial benefit

Pay out-of-pocket and submit a request for reimbursement to access your employer-sponsored funds.



## Frequently asked questions

### Does my employer know how I use my Carrot benefit?

Carrot and your employer both maximize your privacy by limiting the amount of personal information shared. Nobody knows the details of your treatment, including your manager.

Because your employer is funding your reimbursement, the Payroll team will know the total amount of reimbursement and who is being reimbursed. That data is used for taxation purposes only, and will never specify your type of treatment.

### How do I choose a clinic?

To increase our flexibility and accessibility, Carrot doesn't use typical in-network and out-of-network restrictions. Instead, we judge a clinic's quality using standards developed by Dr. Asima Ahmad, Carrot co-founder and Chief Medical Officer. Any Carrot-approved clinic is eligible, including any U.S. based fertility clinic that reports to the Centers for Disease Control and Prevention (CDC) or the Society for Assisted Reproductive Medicine (SART). Eligible international-based fertility

services must be performed by an eligible-fertility clinic as per the local Society or standards.

Use the **Clinic Finder** in the Carrot app to find the ideal clinic for you. We'll not only recommend approved clinics in your area, but will also highlight Carrot Partner Providers, where you have access to priority appointments as well as additional perks. You can also **Chat with an Expert** to find a clinic that works well for you.

### I'm in the middle of treatment, what do I do?

Sign in to Carrot ASAP and schedule a chat with an Expert. They'll arrange a seamless transition, especially if you're already working with a specific fertility doctor or clinic. You'll also gain access to extra educational materials, help filling prescriptions and filing documents, and emotional support.

If the date of service on your bill falls within your eligibility period and benefit year, you can also submit it for reimbursement through the Carrot app. Just make sure to upload your provider's itemized bill, and reach out to us at [support@get-carrot.com](mailto:support@get-carrot.com) with any questions.



## **What if I leave my employer mid-treatment?**

As long as your treatment's date of service is on or before your last day of employment—in other words, you undergo treatment before leaving — it's eligible. If your account is deactivated before you can upload your itemized bill, contact us at [support@get-carrot.com](mailto:support@get-carrot.com)

## **Still have questions?**

The Carrot team is standing by at [support@get-carrot.com](mailto:support@get-carrot.com), ready to answer questions about setting up your account and your coverage. Our Support team is available Monday through Friday and responds within one business day.