



Fertility and Family-Focused Benefits from Carrot

Frequently Asked Questions

Questions	Answers
1. What is Carrot?	<p>Carrot is our trusted provider of fertility and other reproductive health services. New in 2023, this benefit reflects our company's focus on family, providing financial assistance (a \$20,000 lifetime maximum) for eligible care and services. These can include (but are not limited to): egg or sperm preservation, in vitro fertilization, adoption, surrogacy and donor assistance.</p>
2. What is Carrot Rx?	<p>Carrot Rx fills prescriptions and delivers supplements and vitamins that have been recommended by a provider. This service offers:</p> <ul style="list-style-type: none">• Savings on fertility medications, plus the ability to order prescriptions for 1–2 weeks of your cycle at a time• Convenience of free, same-day and next-day delivery of fertility medications• Clear instructions, educational content and personalized support. <p>Members may also use Carrot funds at any pharmacy.</p>
3. Why would I access Carrot benefits?	<p>With comprehensive, confidential and affordable reproductive health care benefits from Carrot, you can embark on the journey to start or expand your family in your own way, in your own time. Carrot will also reimburse travel expenses for reproductive health procedures not covered by insurance, including elective abortions, that require travel in excess of 75 miles one way.</p>
4. Who is eligible for Carrot benefits?	<p>Any benefits-eligible employee (who is covered by an employer-offered health plan [ours or spouse's or domestic partner's]) may receive expert assistance and services from Carrot. Covered dependents are not eligible for family-focused care and travel expense reimbursement.</p>
5. How do I get started?	<p>First, get acquainted with Carrot. Review your Carrot Benefit: Plan Summary (on your Total Rewards & Benefits Portal > Benefits.) to learn about eligible care, services and support. Then, when you're ready to start the journey and create a Carrot Plan, visit get-carrot.com/start.</p>
6. What is a Carrot Plan?	<p>Developed by your Carrot Care Team, it's a set of personalized recommendations to help you navigate your journey.</p>
7. Who is the Carrot Care Team?	<p>Two types of experts who can support you:</p> <ul style="list-style-type: none">• Care Navigators, who can help you make the most of your benefit (note: they cannot answer medical questions)• Specialists, who offer education on fertility health and starting or expanding a family
8. Can I use Carrot without a Carrot Plan?	<p>Yes. You can get to know Carrot and browse online educational resources without a Carrot Plan.</p>

Questions	Answers
<p>9. Can I use Carrot funds at any provider?</p>	<p>No. Carrot funds may only be used for eligible expenses at a provider that Carrot has vetted and determined meets its high standards of practice.</p>
<p>10. How can I find out if a particular provider is eligible?</p>	<p>You can search for Carrot-eligible providers. If your provider isn't listed, contact Carrot so they can verify that provider's eligibility before you start.</p>
<p>11. I'm new to Carrot but already working with a provider. What should I do?</p>	<p>If you are in the middle of care with a provider, contact the Carrot Care Team at get-carrot.com/employee-support to see if your provider is eligible. If not, Carrot may still approve relevant reimbursements to ensure a seamless transition. All expenses are subject to review and approval by Carrot. Once your treatment has ended, the Care Team can help you find an eligible provider for future care. If Carrot does not approve your provider as eligible, your expenses will not be reimbursed.</p>
<p>12. How do I pay for care at a Carrot-eligible provider?</p>	<p>You will pay for care or services at the self-pay rate and submit your itemized statement for reimbursement. Your clinic or provider will not bill Carrot directly.</p>
<p>13. What is a Carrot debit card?</p>	<p>The Carrot debit card is the easiest way for you to access your benefit and pay for services, without the stress of out-of-pocket payments. Apply for a Carrot debit card directly with Carrot once you have discussed your plan of treatment with a Carrot representative. You may also pay with a Carrot debit card.</p>
<p>14. How do I get reimbursed for eligible care that I have received and paid for?</p>	<ol style="list-style-type: none"> 1. Note: You must satisfy a \$1,500 (individual) or \$3,000 (employee & spouse, employee & children, and family) deductible before you can be reimbursed for qualified medical expenses, if you and/or your employer are contributing to your Health Savings Account. 2. Check that your bank account information with Carrot is current. 3. Ask your provider for an itemized statement that includes specific details and sometimes additional documents, depending on the care or service you received. 4. Upload your itemized statement and any other required documents. 5. Answer a few questions, and you're all set. Your answers help Carrot process your statements quickly and accurately. They will contact you via email if additional details are needed. Some reimbursements may be subject to taxes which will be processed through payroll monthly. <p>Submit receipts within the benefit year in which care and services were received or, at the latest, within 90 days after the benefit year ends; or 30 days after your employment ends.</p>
<p>15. How will I know the status of my reimbursement request?</p>	<p>Carrot will notify you via email whether or not your request was approved. If they need more information, they will make that request via email. You may also view your Financial support page or contact your Care Team.</p>
<p>16. What if I leave my employer mid-treatment?</p>	<p>If you leave your employer, you have 30 days after your Carrot benefit ends to submit your itemized statements for expenses incurred during participation in the plan. No covered expense incurred after employment termination will be reimbursed. If your account is deactivated before you can upload your statement, contact Carrot at support@get-carrot.com.</p>

Questions	Answers
<p>17. Will using Carrot affect the amount of income taxes I pay?</p>	<p>Yes. Funds used through Carrot may be considered additional income and subject to tax withholding, which will be reflected on your pay statement(s). Depending on such factors as where you live and the care you received, those withheld taxes can decrease your take-home pay – sometimes significantly.</p>
<p>18. Can I use my HSA funds to pay for care?</p>	<p>Yes. HSA funds can be used to pay for care counting towards your Carrot deductible. However, HSA funds cannot be used after your deductible has been met.</p>
<p>19. When does the Carrot deductible apply?</p>	<p>If you choose one of Heritage’s high deductible health plans (HDHP) and open an Optum health savings account (HSA), Carrot will function as a health reimbursement arrangement (HRA). This means that qualified medical expenses (QMEs) will be subject to a Carrot deductible of \$1,500 (individual) or \$3,000 (employee & spouse, employee & children and family), which is separate from the HDHP deductibles. You must meet the Carrot deductible before your Carrot benefit covers care.</p> <p>For care that isn’t considered a qualified medical expense, the Carrot deductible doesn’t apply. If you are covered by another employer-sponsored health plan that is not a HDHP, the Carrot deductible doesn’t apply.</p>
<p>20. What is a qualified medical expense (QME)?</p>	<p>QMEs are defined by the IRS and include fertility or preservation care related to an infertility diagnosis issued by a fertility doctor, and preservation care related to medical necessity as determined by a fertility doctor. If you’re not sure whether your care is related to a fertility diagnosis or medical necessity, ask your fertility doctor. To be considered a QME, care must be received by the member or by a Carrot-eligible spouse or partner.</p>
<p>21. What happens when I meet my Carrot deductible?</p>	<p>Once you have met your annual Carrot deductible, Carrot will reimburse you for subsequent eligible expenses according to your plan.</p>
<p>22. Will care covered by my Heritage health plan count towards my Carrot deductible?</p>	<p>Yes. Progress made towards your health plan’s deductible will automatically be applied to your annual Carrot deductible. When you register your Carrot account, you will be able to provide your medical plan information in order to sync your health plan deductible progress.</p>