



# Carrot Plan Summary

## Custom coverage

There is some additional information your Heritage employer would like you to know about your Carrot benefit.

Your Carrot funds can be used to cover travel within the U.S. to receive care primarily for and essential to obtaining reproductive care under Code Section 213(d) for travel in excess of 75 miles one way for such care and only to the extent not already covered under The Heritage Group Health Plan. “Reproductive Care” means any medical care (i) received for the purpose of diagnosing, treating reproductive systems or facilitating childbirth or termination of pregnancy or selective reduction of fertilized eggs, and (ii) that is eligible under Code Section 213(d) if such care is not available where the member lives. Expenses for one companion are also eligible, whether or not that companion is the member’s partner. We cannot reimburse for the care itself, nor can we advise members on how, where, or whether to seek care.

### Eligible travel expenses include:

- Coach or equivalent ticket to travel via air, bus, or train
- Renting a car or using a rideshare program (e.g., Uber or Lyft)
- If driving your own car, travel mileage between your home and your care provider. IRS standard medical mileage rates apply.
- Parking and tolls incurred during the travel to and/or from your home and your care provider.
- Lodging up to \$50 per night for one person or \$100 for two people

### To get reimbursed for these expenses:

- Get a Carrot Plan, if you don’t have one already.
- Go to Get reimbursed and submit your itemized receipt.
- When asked “What is this expense related to,” choose “Something else.”
- Under “Anything else you’d like to share,” type “Fertility-related travel benefit.”

## Fertility preservation

You can use your Carrot funds for eligible fertility preservation care from an eligible provider, whether it is elective or related to a medical necessity.

Review the information below to make sure that both your provider and the care or services you’re seeking are eligible.

### Eligible providers

You can only use Carrot funds at Carrot-eligible providers. Carrot’s eligible fertility preservation providers include reproductive endocrinologists (REI), reproductive medicine specialists, urologists (for family-forming purposes), storage facilities, and tissue courier services.

### Ineligible providers

We do not cover obstetrician/gynecologists (OB/GYN) or any provider that hasn’t been vetted and approved by Carrot.

### Eligible care and services

The following care and services are covered when received from a Carrot-eligible provider and when legal in your location. If you have questions or don’t see something listed, contact us.

### Consultations and basic investigations

- Initial consultations
- Telehealth consultations
- Second opinion consultations
- Fertility preservation-related laboratory work
- Follow-up office visits and consultations
- Ultrasound scans and other imaging related to fertility care

### Procedures and processes

- Diagnostic testing and monitoring
- Retrieval process of oocytes (eggs)
- Cryopreservation (freezing & storage) of oocytes (eggs), embryos and sperm (semen), or reproductive tissue samples

- Conventional fertilization or intracytoplasmic sperm injection (ICSI) of mature oocytes (eggs) in vitro (within an incubator)
- Surgical removal of ovarian or testicular tissue
- Genetic screening (pre-implantation genetic testing) of embryos being cryopreserved
- Semen washing and analysis

### **Medications**

- Medications prescribed in preparation for fertility preservation
- Medications related to fertility preservation

### **Travel for receiving eligible care from an eligible provider**

Eligibility of travel expenses is travel more than 75 miles one way.

- Coach or “non-lavish” ticket to travel by air, bus, or train
- Renting a car or using a rideshare program (e.g., Uber or Lyft)
- If driving your own car, travel mileage between your home and your care provider at the current rate of .22 cents USD (or equivalent) per mile
- Parking and tolls incurred during the travel to and/or from your home and your care provider
- Lodging up to \$50 USD (or equivalent) per night for one person or \$100 (or equivalent) for two people

### **Additional care and services**

- Storage costs of cryopreserved oocytes (eggs), embryos, sperm (semen), and reproductive tissue samples
- Transportation costs for oocytes (eggs), embryos and sperm (semen), or reproductive tissue samples
- FertilityIQ courses and membership fees
- Sperm testing and preservation through select Legacy kits: “For Today,” “For Tomorrow,” “Forever”

### **Ineligible care and services**

Carrot does not currently cover:

- Experimental procedures, such as oocyte (egg) rejuvenation and mitochondrial transfers
- Forms of contraception with an intention to avoid pregnancy, including vasectomies and tubal ligation.
- At-home fertility tests not prescribed by an eligible provider

- Maternity care provided by an obstetrician-gynecologist
- Acupuncture not recommended by a fertility provider
- Herbal medicine and supplements
- Fertility supplements and prenatal vitamins not prescribed by an eligible provider
- Legacy’s standalone STI test kit

## **Fertility care**

You can use your Carrot funds for eligible fertility care from an eligible provider, whether it is elective or related to an infertility diagnosis.

Review the information below to make sure that both your provider and the care or services you’re seeking are eligible.

### **Eligible providers**

You can only use Carrot funds at a Carrot-eligible provider. Carrot’s eligible fertility care providers include reproductive endocrinologists (REI), reproductive medicine specialists, urologists (for family-forming purposes), storage facilities, and tissue courier services.

### **Ineligible providers**

We do not cover obstetrician/gynecologists (OB/GYN), reproductive immunologists, maternal-fetal medicine specialists, or any provider that hasn’t been vetted and approved by Carrot.

### **Eligible care and services**

The following care and services are covered when received from a Carrot-eligible provider and when legal in your location. If you have questions or don’t see something listed, contact Carrot.

### **Consultations and basic investigations**

- Initial consultations
- Ultrasound scans and other imaging related to fertility care
- Second opinion consultations
- Semen washing and analysis
- Follow-up office visits and consultations
- Genetic carrier screening
- Telehealth consultations
- Fertility care-related laboratory work



### ***Intrauterine insemination (IUI) procedures and processes***

Procedures and processes associated with transferring semen to the uterus, with or without ovarian stimulation

- Diagnostic testing and monitoring
- Ovarian stimulation with timed intercourse or timed vaginal insemination with semen
- Oral and injectable medications prescribed for ovarian stimulation
- Semen washing and analysis

### ***In vitro fertilization (IVF) procedures and processes***

Procedures and processes associated with egg stimulation, retrieval, fertilization, and transfer

- An ovulation predictor kit (OPK) prescribed as part of IVF protocol
- Genetic screening (preimplantation genetic testing) of embryos
- Retrieval process of oocytes (eggs)
- Transferring a single embryo
- Conventional fertilization or intracytoplasmic sperm injection (ICSI) of mature oocytes (eggs) in vitro (within an incubator)
- Transferring multiple embryos when medically justified

### ***IVF reimbursement requirements***

In order to support healthy outcomes, Carrot members and their partners on an IVF journey have additional steps to complete in order to get reimbursed for care.

Meet with Carrot medical expert to discuss your needs and treatment options. If you're pursuing IVF with a partner, both of you need to attend.

The person receiving care needs to sign an authorization form allowing Carrot access to their fertility health information. This allows us to continue providing the right level of care. Personal information is always kept safe and secure, and we will never share it with your employer or any other third party.

Your benefit covers single embryo transfers by default. If your doctor recommends transferring more than one

embryo at a time, they'll provide us with medical documentation and your multiple transfer will be covered as well.

### ***Medications***

- Medications prescribed during initial consultations
- Medications related to IVF, IUI, ovarian stimulation, and oocyte (egg) induction
- Medications prescribed up to the 10th week of pregnancy

### ***Travel for receiving eligible care from an eligible provider***

Eligibility of travel expenses are more than 75 miles one way.

- Coach or "non-lavish" ticket to travel by air, bus, or train
- Renting a car or using a rideshare program (e.g., Uber or Lyft)
- If driving your own car, travel mileage between your home and your care provider at the current rate of .22 cents USD (or equivalent) per mile
- Parking and tolls incurred during the travel to and/or from your home and your care provider
- Lodging up to \$50 USD (or equivalent) per night for one person or \$100 (or equivalent) for two people

### ***Additional care and services***

- Ava fertility tracker
- Vasectomy reversal
- Endometrial surgery
- Fertility care-related surgeries such as hysteroscopy and laparoscopy
- Pregnancy-related care following fertility treatment up to the 10th week of pregnancy
- Sperm testing through Legacy's "For Today" kit
- Consultations with a registered dietician
- FertilityIQ courses and membership fees

### ***Ineligible care and services***

Carrot does not currently cover:

- Experimental procedures, such as oocyte (egg) rejuvenation and mitochondrial transfers
- Forms of contraception with an intention to avoid pregnancy, including vasectomies and tubal ligation
- At-home fertility tests not prescribed by an eligible provider



- Maternity care provided by an obstetrician-gynecologist
- Herbal medicine and supplements
- Fertility supplements and prenatal vitamins not prescribed by an eligible provider
- Legacy's standalone STI test kit
- Fertility-related treatments under the care of primary care providers or OB/GYNs
- Nutrition counseling
- General genetic tests
- Physical therapy or fitness-related expenses

## Donor assistance

You can use your Carrot funds for eligible, legally allowed family-forming care, services, and interventions related to working with a donor.

Review the information below to make sure that both your providers and the care or services you're seeking are eligible. The details on this page only apply to donor assistance not related to a gestational carrier journey.

### Eligible providers

You can only use Carrot funds at a Carrot-eligible provider. Our eligible donor assistance providers include reproductive endocrinologists (REI), reproductive medicine specialists, cryobanks, donation agencies, tissue courier services, attorneys, and mental health providers.

### Eligible care and services

The following care and services are covered when received from a Carrot-eligible provider and when legal in your location. If you have questions or don't see something listed, contact us.

### Donor material, services, and interventions for intended parents, not related to a gestational surrogacy journey

- Diagnostic testing and screening
- Agency and/or cryobank fees
- Medications for a donor
- Legal fees and documentation as required
- Costs incurred in matching with a donor
- Transportation costs for donor sperm, eggs, or embryos
- Mental health screening for a donor

- Retrieval costs for egg donor
- Donor reimbursement and/or compensation where legally allowed
- Travel costs for donor
- FertilityIQ courses and membership fees

## Gestational surrogacy

You can use your Carrot funds for eligible, legally allowed family-forming care, services, interventions, and medications related to working with a gestational carrier (also known as a gestational surrogate) in the U.S.

Review the information below to make sure that both your providers and the care or services you're seeking are eligible.

### Eligible providers

You can only use Carrot funds at a Carrot-eligible provider. Our eligible gestational surrogacy providers include reproductive endocrinologists (REI), reproductive medicine specialists, cryobanks, donation agencies, gestational surrogacy agencies, attorneys, escrow services, and mental health providers.

### Eligible care and services

The following care and services are covered when received from a Carrot-eligible provider and when legal in your location. If you have questions or don't see something listed, contact us.

### Gestational surrogacy reimbursement requirement

In order to protect the movement of funds, Carrot members and their partners pursuing gestational surrogacy in the U.S. need to work with an escrow company in order for expenses to be covered.

### Donor material, services, and interventions for intended parents as part of a gestational surrogacy journey

- Diagnostic testing and screening
- Agency and/or cryobank fees
- Medications for a donor
- Legal fees and documentation as required
- Costs incurred in matching with a donor
- Transportation costs for donor sperm, eggs, or embryos



- Mental health screening for a donor
- Travel costs for donor
- Donor reimbursement and/or compensation where legally allowed
- Retrieval costs for egg donor

***Gestational surrogacy services and interventions for intended parents working with legally allowed and Carrot-approved providers***

- Agency or matching fees
- Life insurance and health insurance for a gestational carrier
- Diagnostic screening and testing for a gestational carrier
- Legal fees and documentation as required
- Mental health screening for a gestational carrier
- Escrow set-up
- Medications for a gestational carrier
- Breast milk bank fees, breast pump and shipping fees to send breast milk to intended parents
- Embryo transfer for a gestational carrier
- Travel costs for the gestational carrier or intended parents
- Maternity expenses for a gestational carrier
- Compensation and living expenses for a gestational carrier
- Other fertility expenses for a gestational carrier
- Twin compensation for a gestational carrier

***Additional care and services***

- FertilityIQ courses and membership fees

**Adoption**

You can use your Carrot funds for international, domestic, and foster care adoption services where legally allowed. Review the information below to make sure that both your providers and the care or services you're seeking are eligible.

**Eligible providers**

You can only use Carrot funds at Carrot-eligible providers. Our eligible adoption providers include adoption agencies, adoption attorneys, adoption social workers, and mental health providers.

**Eligible care and services**

The following care and services are covered when received from a Carrot-eligible provider and when legal in your location. If you have questions or don't see something listed, contact Carrot.

***Consultations***

- Initial consultations
- Follow-up visits and consultations
- Telehealth consultations

***Adoption services and fees***

- Adoption service provider fees
- Mental health screenings
- Adoption legal fees
- Living expenses and health insurance for a birth mother
- Government adoption application fees
- Travel costs for the birth mother or intended parent(s)
- Matching and placement fees
- Post-placement reporting, legal finalization, and support
- Home study fees

***Additional care and services***

- FertilityIQ courses and membership fees
- Interstate Compact on the Placement of Children (ICPC) fees for out-of-state coordination, placement, and agency fees
- Birth parent outreach programs and "Dear Birth Parent" letter fees

The Plan does not provide reimbursement for expenses:

- Incurred before an employee becomes eligible to participate in the Plan;
- Incurred after an employee is no longer eligible to participate in the Plan;
- Reimbursed under a federal, state, or local plan;
- Incurred in violation of federal or state law;
- Reimbursed under another employer-sponsored plan;
- Incurred in relation to a surrogate parenting arrangement;
- Incurred in connection with the adoption of the child of a spouse; or,
- Which Carrot determines in its sole discretion are not Qualified Adoption Expenses.



## Pregnancy

Your benefit does not cover pregnancy-related expenses. However, your primary health insurance may cover some of those costs. Contact your health insurance provider or your human resources representative for more details.

## Talk to Carrot

- Talk to a midwife or obstetrician-gynecologist about getting pregnant, pre- and post-delivery, and other topics
- Talk to a lactation consultant about breastfeeding, milk storage, medications, and their side effects
- Talk to a doula about birthing plans, labor coaching, and other labor-related topics
- Talk to emotional well-being experts who specialize in family-forming
- Talk to a registered dietitian about vitamins, food, and other nutrition-related topics
- Try our prenatal yoga and meditation sessions

## Carrot Rx

Carrot Rx delivers fertility medications, as well as supplements and vitamins recommended by a provider for your fertility or family-forming journey.

With Carrot Rx, you get:

### ***Significant savings on fertility medications.***

In addition to discounts, Carrot Rx delivers enough medication for 1–2 weeks of your cycle at a time. This means you don't have to purchase medication for an entire cycle at once, reducing cost and waste.

### ***Personalized support day or night, 365 days a year.***

Certified clinicians are just a phone call away. Medications arrive with clear instructions, educational content, and unboxing support with a clinician if you need more help.

### ***Free same-day and next-day delivery of fertility medications.***

Last-minute orders and expedited delivery means no delays.

## For fertility medications

- 1. Print your Carrot Rx card**
- 2. Contact your clinic or provider**

Let them know that you'd like Carrot Rx to fulfill all future prescriptions. They'll need the information on your card.

- 3. Pay for your order and get reimbursed**

A Carrot Rx team member will contact you for payment information. If you have available Carrot funds, submit the itemized receipt so you can get reimbursed.

## For supplements or vitamins

- 1. Print your Carrot Rx card**
- 2. Call the number on the card**

Place your order directly with Carrot Rx. They'll need the information on your card.

- 3. Get reimbursed**

If the supplements or vitamins were recommended by an eligible provider and you have available Carrot funds, submit the itemized receipt so you can get reimbursed.

## The Ava fertility tracking bracelet

Carrot and Ava have partnered to provide you access to the Ava bracelet, a clinically backed ovulation tracking tool that helps people get pregnant faster through timed intercourse. Ava detects more fertile days than LH tests, works more precisely than a period-tracker app or fitness wearable, and delivers results in real time, unlike the retrospective temperature method.

## How to get your Ava

Simply order your bracelet via this special link to get a discounted rate and then submit the receipt for reimbursement.

Ava is currently available to members in the United States, Canada, the United Kingdom, Germany, and Switzerland.

## Using Ava

If you want to be proactive about getting pregnant, the number one thing you can do is make sure you're having intercourse or self-inseminating at the right time in your cycle. That's because there is only a maximum of six days per cycle when it's possible to get pregnant. The Ava bracelet is clinically tested to recognize five of them.





Getting started with the Ava bracelet is easy. You simply:

**1. Wear Ava to bed**

Overnight, the Ava sensor bracelet collects continuous data while you sleep.

**2. Wake up and sync**

In the morning, sync your bracelet to the app, and Ava's algorithm instantly shows your results.

**3. See your most fertile days**

Ava pinpoints your five best days to try for a baby as they're taking place.

**The science of Ava**

The Ava bracelet has been shown in clinical studies to detect the fertile window in real time. The most recent results are published in the peer-reviewed Journal of Medical Internet Research and confirm changes to five physiological signals of fertility throughout the menstrual cycle. Ava tracks all five.

Ava works best for menstrual cycles between 24 and 35 days. For people with highly irregular cycles due to PCOS or other hormonal imbalances, Ava's algorithmic predictions will not work properly. Ava should also not be used as contraception.

**Legacy**

Carrot has partnered with Legacy, the leading digital fertility clinic focused on sperm analysis and preservation. Legacy empowers Carrot members to test, freeze, and improve the quality of their sperm from the comfort of home.

**Eligible expenses**

You may be able to use Carrot funds for certain Legacy kits. Visit the Fertility care and Fertility preservation pages for details on your coverage.

**Member discount**

Carrot members in the U.S. can enter the code "CarrotFertility" at checkout for 15% off and VIP-level support, including priority shipping, a dedicated service advisor, and personalized results calls with experts.

**Get your Legacy**

**Legacy's sperm analysis process**

Legacy's labs focus on five key factors:

1. **Volume:** The quantity of semen being produced
2. **Count:** The total number of sperm
3. **Concentration:** The number of sperm per milliliter
4. **Motility:** How well the sperm move
5. **Morphology:** The sperm's size, shape, and appearance

Their clinical experts analyze each sample based on these factors, then use that data to create a clear and holistic report, along with personalized recommendations for increasing fertility.

**imaware Female Fertility & Wellness Tests**

Carrot and imaware have developed a pair of at-home tests to provide comprehensive insight into ovarian reserve and other key biomarkers of health and fertility.

**About the tests**

Taken together, these tests help provide a comprehensive view of overall health, including ovarian reserve markers, blood sugar levels, a triglyceride and cholesterol profile, and inflammation levels.

**How it works**

1. Prepare for collection, activate the kit, and collect a sample with a simple finger prick.
2. Send in the sample on the same day using the prepaid label.
3. View confidential results online within seven days. Discuss fertility results with an imaware healthcare professional at no extra charge.

*Please note that some fertility specialists may offer similar tests, and may or may not accept outside test results.*

*Tests are currently not available to residents of New York State.*

