

# Covered expenses overview

## Covered fertility care expenses

Covered fertility care expenses include procedures and services to help members get pregnant or preserve reproductive material. Carrot covers care for those with and without an infertility diagnosis or other medical necessity.

Covered expenses must be recommended and supervised by an eligible provider.\*

### Examples of covered treatments include but are not limited to:

- Fertility consultations
- Semen analysis
- Fertility preservation for males and females
- Genetic testing related to fertility (e.g., PGT-A, PGT-M, PGT-SR, carrier screening)
- Intrauterine insemination (IUI)
- In vitro fertilization (IVF)
- Transportation of reproductive material with an approved vendor
- Cryopreservation of eggs, sperm, and/or embryos
- Storage costs for eggs, sperm, and/or embryos
- Fertility medications
- Acupuncture (only when recommended by an eligible provider)
- Clinical nutrition services with a registered dietitian that meets experience and licensure requirements

### The following treatments are examples of care that is not covered:

- Fertility-related treatments under the care of non-eligible providers
- General genetic tests under care of non-eligible providers
- Herbal treatments
- Physical therapy or fitness-related expenses
- Forms of contraception with an intention to avoid pregnancy
- Medications not on formulary or not supported by evidence-based practice

Note: This document is not a comprehensive list of all covered and non-covered expenses and will vary by country. Carrot's internal benefits determination guide is subject to change as Carrot's Medical team regularly reviews covered services based on the latest available evidence. The eligibility of services described is subject to local laws and regulations and Carrot will not cover any service that is illegal in the country in which the service takes place. Carrot can support cross-border care when permissible. Carrot members can see the most current benefits offered in the Carrot platform.



## Covered adoption expenses

The program covers reasonable and necessary expenses that are directly related to the legal adoption of an eligible child and, where applicable, provided by an eligible provider.

### Examples of covered adoption expenses include but are not limited to:

- Adoption fees
- Legal fees
- Court costs
- Travel expenses (including meals and lodging) necessary for the adoption
- Home study fees
- Matching and placement fees
- Mental health screenings
- Interstate Compact on the Placement of Children fees (U.S.)

### The program does not cover expenses:

- Reimbursed or reimbursable under a governmental plan
- Incurred in violation of the local laws
- Reimbursed or reimbursable under another employer-sponsored plan



## Covered gestational surrogacy expenses

The program covers gestational surrogacy expenses to the extent legally allowed and, where applicable, provided by an eligible provider.

### Examples of covered expenses include but are not limited to:

- Expenses associated with donor material
- Expenses related to working with a donation agency or cryobank, which may include power of attorney, notarized documents, and other legal fees from an eligible provider
- Costs incurred in matching with a donor
- Donor reimbursement/compensation, where legally allowed
- Medications for a donor from an eligible provider
- Donor diagnostic testing and screening with an eligible provider
- Mental health screening for individuals involved in donating material
- Any other donor-related fertility care
- Medications and embryo transfer for a gestational carrier with an eligible provider
- Gestational carrier diagnostic testing and screening
- Mental health screenings for the gestational carrier
- Any other gestational carrier fertility care
- Power of attorney, notarized documents, escrow set-up, and other legal fees from an eligible provider
- Gestational carrier compensation, living expenses, twin compensation, life insurance, and health insurance, where applicable and legally permissible
- Gestational carrier maternity expenses, where legally permissible
- Travel costs for gestational carrier or intended parents
- Breast milk bank fees, breast pump for the gestational carrier, and shipping fees for breast milk to be sent to intended parents

### The following are examples of expenses that are not covered:

- Expenses that are covered or reimbursable by any third party (individual or entity) or any other plan or program, including but not limited to, an employer-sponsored medical or other benefit plan, or a governmental plan or program



## Travel expenses for reproductive care (U.S. only)

In the U.S., the optional travel benefit provides coverage for eligible Carrot members traveling to receive reproductive care.

Eligible travel expenses include air, bus, or train ticket (coach or equivalent), car rental, IRS standard medical gas mileage, as well as lodging up to the IRS limit. Members can submit expenses for themselves and a travel companion.

The benefit does not cover relocation, meals while traveling, or medical costs.