

## Frequently Asked Questions

Welcome to Carrot! Benesch Law has partnered with Carrot to provide employees with inclusive fertility, hormonal health, and family-forming benefits. Whether you're interested in learning more about your fertility health, building a family now or thinking about options for the future, or navigating hormonal changes of menopause and low T, Carrot is here to help.

Below, you'll find answers to some of the most frequently asked questions from employees, along with resources for you to learn more about your Carrot benefit.

### **Understanding your Carrot benefit**

#### **What is Carrot?**

Carrot is a global, inclusive fertility, hormonal health, and family-forming benefit provider. Carrot is not health insurance but rather provides resources to make fertility care more accessible and affordable for everyone.

#### **How does the Carrot benefit work?**

Carrot offers a variety of fertility, hormonal health, and family-forming resources, including employer-provided funds, known as Carrot funds. Your employer is providing a \$50,000 lifetime amount in Carrot funds to help you pay for eligible care and services.

#### **What does Carrot support?**

Carrot is here to support you no matter what journey you're on. This includes exploring:

- Understanding fertility health (e.g., fertility testing and ovulation tracking)
- Medically necessary preservation (e.g. egg, sperm, and embryo freezing)
- Assisted reproduction (such as in vitro fertilization)
- Adoption and donor assistance
- Pregnancy and postpartum
- Perimenopause, menopause and low testosterone (low T)



### **How can I access the Carrot benefit?**

On December 1<sup>st</sup>, you'll receive information from Benesch Law for creating your Carrot account. Once you create an account, you'll be able to connect with the Carrot Care team who can support with transition of care and answer questions you have before the benefit fully launches. Employees who create their Carrot account in December will be notified when the Carrot benefit launches on January 1, 2024.

Effective January 1, 2024, employees have access to the full Carrot benefit, including the funds your employer has provided to pay for care.

### **Who is eligible for Carrot?**

All employees who are enrolled on the employer-sponsored medical plan, plus any spouse/partner who is also enrolled on the employer-sponsored medical plan. You don't need to have a medical diagnosis to take advantage of this benefit.

### **How can I use Carrot?**

- Use \$50,000 in funds your employer has provided to help pay for eligible care and services
- Get a free, personalized Carrot Plan created by a Carrot Expert that provides actionable next steps to help you make the most of your benefit
- Find providers, agencies, and attorneys near you that meet Carrot's standards
- Talk to Carrot's team of medical experts and specialists about navigating options, costs, and other questions — 99% of members rate these conversations 4.9 out of 5 stars
- Access trusted educational resources — no more online searching
- Receive exclusive discounts and expedited appointments at Carrot partner providers

### **What if I'm in the middle of my journey?**

If you are in the middle of care, create your account and reach out to your Carrot Care Team with questions and/or to check if your current provider is eligible with Carrot. Your Care Team can work with you to determine next steps.



### **Carrot has a vetted provider network — what does that mean for me?**

Carrot has vetted providers so you can feel confident about going to any of the providers in our network and know you are getting high-quality care.

Our network of eligible clinics meets Carrot Standards of Excellence to measure, qualify, verify, and retain quality reproductive programs. These standards evaluate clinical quality in accordance with ASRM (American Society for Reproductive Medicine) industry standards and guidelines, utilizing CDC (Centers for Disease Control) and SART (Society for Assisted Reproductive Technology) success data.

### **I understand I might have access to provider discounts — can you tell me more?**

Carrot has developed partnerships with clinics and adoption agencies, giving members access to exclusive discounts and/or priority scheduling.

Once Carrot is launched on January 1st, you'll be able to browse the Provider Finder in the platform or ask a Care Navigator for help finding a Carrot Partner clinic that can best support you on your journey.

### **Can my partner/spouse get support?**

If you are on your journey with a partner or spouse, you can provide them with access via your Account Settings or your Carrot Plan so they can access educational resources, explore the benefit guide, and more.

## **Using your Carrot Funds**

### **What are Carrot funds?**

As part of your Carrot benefit, your employer has provided Carrot funds to pay for eligible care and services. You can pay for eligible care and services with a pre-funded Carrot Card or pay out of pocket and submit itemized statements for reimbursement. You can find much more detail about how to use your Carrot funds, the Carrot Card, and the reimbursement process in the benefit guide in your Carrot account.



### **Can I use my Carrot funds at any provider?**

Provider eligibility varies. Always check your benefit guide for full details.

### **Are there any tax implications in using my Carrot funds?**

Funds you use through Carrot to pay for eligible care and services may be considered additional income and taxed as such by the IRS. Once you've received a reimbursement or used your funds through your Carrot Card, a subsequent pay stub from your employer will reflect that additional income and any taxes that apply. Depending on factors, including where you live and what kind of care you received, those withheld taxes can decrease the size of your paycheck — sometimes significantly.

Check your benefit guide for details, including for information on qualified medical expenses (QMEs), a type of care that may not be subject to taxes.

*Note: Different employers handle reimbursement and taxes differently. We cannot offer tax advice, but if you'd like help understanding whether something is a QME, please reach out to Carrot's Care Team.*

*This is not tax advice. You should always consult a tax professional for formal guidance on filing and paying taxes.*

*\*Carrot is available in 130+ countries, and services available may vary by employer, geography, and local rules and regulations.*