

CARROT

BENESCH LAW MEMBER GUIDE

Frequently asked questions from employees

Welcome!

Benesch Law has partnered with Carrot to provide employees with inclusive hormonal health, fertility, and family-building benefits.

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

How to learn more about your benefit:

- [Create your Carrot account](#) to get started
 - Explore your [benefit guide](#)
 - [Call or send a message](#) to Carrot's Care Team
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Understanding your Carrot benefit

What is Carrot? Is it health insurance?

Carrot is a global, inclusive hormonal health, fertility, and family-building benefit provider. Carrot is not health insurance but rather provides resources to make everything from maternity through menopause and low testosterone and pre-pregnancy through parenting more accessible and affordable for everyone. [Create your Carrot account](#) to learn more about the resources available to you, including employer-provided funds to help pay for eligible care.

How does the Carrot benefit work?

Carrot offers a variety of hormonal health, fertility, and family-building resources and support, including funds provided by Benesch Law to help pay for eligible care, known as Carrot funds.

What journeys does Carrot support?*

- Perimenopause and menopause
- Low testosterone (low T)
- Infant care and parenting (ages 0-12)
- Pregnancy and postpartum
- Fertility health and wellness (e.g., hormone testing, trying to get pregnant)
- Assisted reproduction, like IVF and IUI
- Adoption
- Donor assistance and gestational surrogacy

Financial coverage is available for eligible care and services.

How can I use Carrot?

- Access employer-provided funds to pay for eligible care and services
- Personalized advice from Carrot Experts to help you make the most of your benefit
- A Carrot Plan — customized next steps to help you move forward, at no cost to you
- Unlimited, free video chats with medical experts and specialists
- Help finding providers near you
- Exclusive partnerships and discounts
- Expert-produced educational resources — no more endless online searching

Understanding your Carrot benefit (cont.)

How do I know what is included in and covered by my Carrot benefit?

[Explore the benefit guide](#) in your Carrot account for a complete list of resources and services available, including details on what eligible expenses are covered using the funds provided by your employer in your Carrot account.*

Who is eligible for Carrot?

All full-time Benesch Law employees and their spouses on the employer-sponsored medical plan are eligible to use the Carrot benefit, including the funds provided by your employer and found in your Carrot account. Unlike most insurance, you don't need a medical diagnosis to use the funds available as part of your Carrot benefit to pay for eligible care and services.

How can my spouse use Carrot?

If you want to add a spouse or partner to your Carrot account, simply sign in, visit your account settings, and invite your partner to access your account. They will then receive an email inviting them to create their own username and password. This allows your spouse or partner to have joint access to Carrot resources, including unlimited video chats with Carrot Experts. Please note that they will not be able to view your messaging center and financial support page and cannot modify your account information.



Understanding Carrot's Provider Network

What types of providers are included in Carrot's provider network?

Carrot Fertility's network includes a variety of healthcare providers, clinics and facilities tailored to support different health journeys, including:

- Fertility clinics
- Low testosterone specialists
- Menopause specialists
- Reproductive urologists
- Cryobanks and storage facilities

How are providers vetted before being included in Carrot's network?

Carrot conducts a rigorous vetting process to ensure members receive high-quality care. This process includes:

- Evaluating providers based on:
 - Clinical outcomes
 - Cost-efficiency
 - Meeting specific quality benchmarks such as low complication rates and effective care patterns.
- Conducting background checks to identify any malpractice suits or outstanding disciplinary actions.

Can I use providers outside of Carrot's network?

In some cases, Carrot allows members to use providers outside of the recommended network if they meet the eligibility criteria. If you have questions about a specific provider, please sign in to your account and [connect with the Carrot Care Team](#) for more information.

How can I find a provider within Carrot's network?

You can use Carrot's Find a Provider tool available in the platform to search for and select suitable providers. This includes personalized matching services through CarrotMatch for specific healthcare needs like fertility clinics, OB/GYNs, and pediatricians.

What if I cannot find a provider near me?

If you live outside a reasonable travel distance to a Carrot-eligible clinic, Carrot offers several solutions:

- Covered travel expenses to Carrot-eligible clinics.
- Utilizing local labs for remote monitoring to continue care at eligible clinics.

To learn more, sign in to your account and [connect with the Carrot Care Team](#).

Using Carrot Rx

How do I order medications through Carrot Rx?

To use Carrot funds for [eligible medications](#), you must fill them through Carrot Rx. For more information and details on how to use Carrot Rx, [visit your benefit guide](#). If you have any additional questions, [please sign in and call or message the Carrot Care Team](#).

What orders are eligible for price matching?

CarrotRx will price match fertility medications associated with ovarian stimulation cycles if the order includes Follistim, Menopur, or Gonal-F. Other orders or individual medications are not eligible for price matching

How do I submit a request for a price match?

Members can request a price match by calling Alto's Care Team at (844) 725-0001.



Eddie
Carrot member

Using your Carrot Funds

What are Carrot funds?

As part of your Carrot benefit, Benesch Law 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 out of pocket and submit itemized statements for reimbursement. You can find more details about how to use your Carrot funds, the Carrot Card, and the reimbursement process in the [benefit guide](#) within your Carrot account.

Can I use my Carrot funds at any provider?

Provider eligibility varies. Always check your [benefit guide](#) for full details or connect with your Carrot Care Team directly with any questions on provider eligibility. You can also use the "Carrot partner only" filter on the [Provider Finder](#) in your Carrot account to find providers that offer Carrot members exclusive benefits like lower negotiated rates.

Why did my Carrot Card payment decline?

You should always bring a backup payment method in case your card is declined. Here are a few reasons why that may happen:

Unrecognized location

If we don't recognize your location, we'll send you a text message with instructions so your next charge at the provider will be approved. If you don't respond, our team will reach out to assist you.

Insufficient funds

If you have insufficient funds, we'll send a text message to let you know. You can check your available funds on the Financial support page and ask your provider to split the charge between your Carrot Card and another payment method.

Blocked merchant category code (MCC)

If your provider's MCC is not on our approved list, we'll send you a text message to let you know. Because MCCs are set by the provider and not by Carrot, it's possible for eligible providers to have an ineligible MCC. In this case, you'll need to use another payment method and submit a reimbursement request.

Provider not in database

If you attempt to use your card at a merchant that is not included in the approved merchant database, the transaction will be declined despite having a valid MCC code. You will be prompted to verify provider eligibility by responding to an SMS.



Using your Carrot Funds (cont.)

Ineligible pharmacy

Transactions at any pharmacy other than Carrot Rx (powered by Alto) will be declined. If you qualify for an exception, you can still pay out of pocket for eligible medications and get reimbursed.

Locked card

A card may also be locked for various reasons, such as outstanding expense reconciliations or unpaid invoices. If you try to use a locked card, the transaction will be declined, and you will be informed through SMS to resolve the outstanding actions.

Ineligible expenses

Using the card for ineligible services or items can lead to denial as well. If a transaction is flagged for ineligible care, you must reconcile these charges or their card may be temporarily locked.

Technical issues and other reasons

Your card may also be declined for other reasons. Make sure your billing information and insurance details are up to date before using your Carrot Card.

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. Once you've received a reimbursement or used your funds through your Carrot Card, a subsequent pay stub from your employer may 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 information on qualified medical expenses (QMEs), a type of care that may not be subject to taxes and how that might impact your paycheck so you know what to expect. You can also [connect with the Carrot Care Team](#) directly with questions.

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 sign in and call or message the Carrot Care Team](#). They are here to help.

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

**Carrot services available may vary based on plan design, geography, and local rules and regulations.*

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Questions? Visit get-carrot.com/employee-support to connect with your Care Team.