



# Carrot Frequently Asked Questions (FAQ)

## What is Carrot?

Carrot is a comprehensive fertility and family forming benefit offered to medically enrolled Schreiber Foods participants. Its mission is to provide inclusive, personalized support for every stage of reproductive health, from pre-pregnancy through menopause. Whether you're just starting to explore your options or already on a journey, Carrot is here to support you with inclusive, high-quality care.

Starting January 1, 2026, you can create your Carrot account to access your benefits.

## What do I have access to with the Carrot benefit?

### Fertility Benefit

Through Carrot, you have access to personalized support and resources for a wide range of fertility, reproductive health, and family-building journeys. You'll also have access to financial support to help cover qualified fertility expenses (up to \$20k).

### Parenting Benefit

Carrot offers resources and expert guidance to support you through various parenting stages. This includes help with family-building, adoption, and navigating the challenges of raising children.

### Menopause & Low Testosterone Benefit

Carrot provides navigational support for menopause, low testosterone, and other hormonal health needs. You'll have access to personalized care plans and expert advice to manage these transitions confidently.

## When should I interact with the Carrot benefit?

After you register for a Carrot account, we recommend that you explore the resources available to you on the Carrot homepage. This includes articles within **Carrot Academy** to understand the different family forming journey paths as well as the **Digital Benefit Guide** to understand what is included in the Carrot benefit. We also recommend utilizing the "Talk to Carrot" module to interact with our team to understand how to best maximize your Carrot benefit.

Once you have explored the resources available to you and you're ready to pursue a journey (fertility, parenting, or menopause), we recommend that you click on "Get a Carrot Plan". You will be required to complete a Carrot Plan intake form so our team can best understand your goals and where you are at in your journey. The more information you are willing to share, the better so our team can curate a customized plan to best meet your needs. Once your Carrot plan is created, we encourage you to utilize all the additional unlocked resources that will help support you to reach your goals. This

includes our vetted provider network, chats with a variety of medical experts, group sessions with other Carrot members, and much more.

### **How and when can I start utilizing my Carrot funds for fertility treatment?**

This communication outlines the insurance workflow required to utilize the Carrot fertility benefit for those medically enrolled in the Schreiber Foods medical plan.

#### **For Members on the UMR Plan:**

You must meet your medical plan deductible before utilizing Carrot for any qualified fertility expenses. Fertility expenses you incur will be shared with your medical carrier and applied toward your annual deductible and out-of-pocket maximum. Once your deductible is met, you can use the Carrot benefit and be reimbursed.

#### **For Members on the Surest PPO Plan:**

You will need to meet an annual \$1,000 Carrot deductible before utilizing Carrot for any qualified fertility expenses. Any fertility expenses you incur will also be shared with your medical carrier to apply toward your out-of-pocket maximum.

- Note: Because of Surest's unique program structure, you will see an error when entering your insurance information. This is expected and does not mean you lack coverage.
- When this happens: Contact your Carrot Companion for assistance. They will guide you through the next step to complete your setup.

#### **Regarding the Carrot Card:**

To request a Carrot Card, you must meet the relevant deductible (UMR or Surest) before the card can be provided and utilized.

### **If I am undergoing fertility treatment, how does Carrot support my transition of care?**

Carrot takes great strides to ensure members receive high-quality, evidence-based care, which includes ensuring they receive care from a vetted provider or clinic. We understand there are circumstances where members may have already initiated treatment prior to having the Carrot benefit. In these cases, we partner with members to support and guide their transition to an eligible provider, once appropriate, with minimal disruption.

Each member transition is unique, and many factors are taken into account when determining how to best manage each transition.

Some examples include:

- The member is already in the middle of a fertility treatment cycle
- The member has stored eggs, embryo(s), and/or sperm with an ineligible provider
- The member-initiated care with an ineligible provider prior to their Carrot benefit launch

Please reach out to our Care Navigation team in the platform via "Talk to Carrot" to receive personalized assistance for your transition of care.

### **What do I need to know about Carrot Rx?**

For your fertility journey, you will most likely be prescribed fertility medications by your provider. Please make sure to use Carrot Rx to fill your prescription to ensure that your medication is reimbursable with the Carrot benefit. You can find more information about Carrot Rx under the Digital Benefit Guide section within your Carrot platform.

Carrot Rx can fill other medications as well such as hormone medication that may be related to Menopause, in which case, you can compare the price via Carrot Rx and with your health plan's pharmacy vendor (Smith Rx) to determine the best price. Please note that this will not be reimbursable with the Carrot benefit.

Any Carrot Rx costs will NOT go towards your deductible/OOP or will not be copay eligible as these won't run through the medical plan.

Fertility Benefit Details:	
Lifetime Benefit Maximum	\$20,000 USD
Eligible Services	<ul style="list-style-type: none"><li>• Care Navigation</li><li>• Real-time live support</li><li>• Personalized Guidance</li><li>• Access to specialists</li><li>• Fertility Planning</li><li>• Initial consultation (due to an infertility diagnosis or medical necessity)</li><li>• Lab testing (due to an infertility diagnosis or medical necessity)</li><li>• Diagnostic Procedures (due to an infertility diagnosis or medical necessity)</li><li>• Egg/sperm retrieval (due to an infertility diagnosis or medical necessity)</li><li>• Egg/sperm freezing (due to an infertility diagnosis or medical necessity)</li><li>• Fertility Medication (due to an infertility diagnosis or medical necessity)</li><li>• IVF/IUI (due to an infertility diagnosis or medical necessity)</li></ul>
Reimbursement Details	<ul style="list-style-type: none"><li>• You have 2 options to pay for care with Carrot.</li><li>• The Carrot Card is available to you after you have created a Carrot plan and after you have met the applicable deductible. You will need to request a Carrot Card as one will not be automatically provided. You can utilize the Carrot Card to swipe for any eligible care or services at eligible providers. You will need to submit an itemized receipt after swiping to validate the expense.</li><li>• You may also pay out of pocket and submit for reimbursement after you have met the applicable deductible. You will also be required to submit an itemized receipt to validate the expense.</li><li>• After submitting a reimbursement request, it will be reviewed within five business days. You will be notified once it is approved</li></ul>

	<p>or if any additional information is needed. If there are any questions, please reach out via the Carrot portal.</p> <ul style="list-style-type: none"> <li>• Reimbursements arrive via wire transfer to the bank account on your profile. Once approved, you should expect to see funds deposited on the Friday following approval. If there are any questions, please reach out via the Carrot portal.</li> <li>• Please make sure you have your banking details listed under your Carrot account to receive your reimbursements.</li> </ul>
<b>Annual Deadline</b>	<ul style="list-style-type: none"> <li>• You will have 90 days to submit for reimbursement at the end of the plan year. However, as a general rule, we do recommend submitting for reimbursement as soon as you receive an itemized receipt.</li> <li>• If you have a Carrot Card, the card will decline purchases in the new calendar year until the annual deductible is met.</li> </ul>
<b>Termination Deadline</b>	<ul style="list-style-type: none"> <li>• Should you no longer be employed with Schreiber Foods, you will have 30 days' post termination to submit for any eligible expenses that occurred prior to termination. You can submit your expenses to <a href="mailto:support@get-carrot.com">support@get-carrot.com</a> as you will no longer have access to the Carrot platform.</li> <li>• Certain termination reasons may qualify for COBRA, allowing members to continue medical coverage with Carrot and maintain access to the Carrot benefit after termination. To keep the financial benefit, members must elect and pay for medical coverage that includes Carrot.</li> </ul>
<b>Taxation and Payroll Implications</b>	<ul style="list-style-type: none"> <li>• Your expenses will be considered non-taxable.</li> </ul>

## Helpful Hints

- We recommend that you create your Carrot account to explore the resources available to you – this includes articles within Carrot Academy, the Digital Benefit Guide and Talk to Carrot to learn more about your benefit.
- Once you are ready to pursue your journey and need additional guidance from Carrot, click on “create your Carrot plan”. Please share as much detail as you feel comfortable with so Carrot can create a customized Carrot plan for you.
- Once your Carrot plan is created, you’ll get access to additional resources to further support you on your journey.
- The Carrot provider finder allows members to request to be matched with a provider with shared values to make them feel more safe, secure, and empowered in their treatment.
- BIPOC providers, LGBTQ+ affirming providers and more are available for members.
- Clinical navigation includes support for all genders and sexual orientations.

- Carrot’s Medical Expert team is composed of highly trained clinicians and consultants who provide educational support and guidance across a wide range of fertility, reproductive health, emotional, and family-forming topics. Members with a Carrot Plan can schedule 1:1 video or phone chats—typically lasting 20–30 minutes—to ask questions related to medical, emotional, and family-forming scenarios.

## Questions

We hope your experience with your benefit plans goes as smoothly as possible. However, if you ever need additional support, we’re here to help!

Contact	When to contact	Phone Number	Website
Carrot	Specific questions related to the Carrot benefit or to schedule care	Talk to Carrot in your Carrot account:  Option to call Carrot directly or send us a message  Email: <a href="mailto:support@get-carrot.com">support@get-carrot.com</a>	<a href="#">Sign up   Carrot Fertility</a>