

Your Carrot benefit

We've partnered with Carrot to provide inclusive hormonal health, fertility, and family-building benefits worldwide. Employees can use Carrot to get personalized support — regardless of age, race, income, sex, sexual orientation, gender, faith, marital status, or geography.

[Learn more about your benefit](#)

Steph
Carrot member



Visit app.get-carrot.com/signup/info to claim your benefit and start exploring available resources, including funds to help pay for eligible care.

Get support with:

- Fertility health and wellness (e.g., hormone testing, trying to get pregnant)
- Preservation (egg, embryo, or sperm freezing)
- Assisted reproduction, like IVF and IUI
- Adoption
- Gestational surrogacy

Tips for using Carrot:

- ▶ Share your benefit by adding a partner or spouse to your account for joint access
- ▶ Get your questions answered — connect with Benefit Experts around the clock in any language
- ▶ Attend Carrot webinars to learn from highly sought-after experts

Effective August 1, 2024, Carrot will administer a Health Reimbursement Arrangement ("HRA") for qualified expenses related to hormonal health, fertility, and family-building benefits. An HRA is defined under IRS Notice 2002-45 and amounts reimbursed under the Plan are intended to be eligible for exclusion from Plan participants' gross income under Code Section 105(b).

Through Carrot, you'll get:

- ✓ Access to 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
- ✓ Order medications from Carrot Rx— an easy-to-use pharmacy (powered by Alto) that offers up to 40% savings and price matching on most fertility medications, 24/7 support from certified clinicians, and free next-day delivery

Your Cone Health-provided funds

Cone Health will reimburse:

- 100%** of eligible expenses
- \$10,000** lifetime maximum for adoption expenses
- \$25,000** lifetime maximum for fertility and surrogacy expenses

Your employer-provided funds may be considered additional income and therefore, may be a taxable benefit. This is important to consider as it may affect the amount of income shown on your year-end tax statement and create a tax liability that we want you to plan for.