



# Carrot Frequently Asked Questions



[View an extensive FAQ on Carrot.com.](#)

## What is Carrot?

Carrot is a fertility, hormonal health and family-forming benefit.

## Is Carrot available globally?

Yes, Carrot is available globally. Eligible employees, spouses and registered domestic partners/civil partners can use Carrot funds where eligible services are incurred (benefits do not extend to other dependents). Services may vary by geography and local rules and regulations.

## When is an employee eligible to use their Carrot benefits?

Americas and Asia Pacific Countries	Europe, Middle East & African Countries
Employees who are full-time and eligible for healthcare benefits are also eligible for Carrot Fertility Benefits after 30 days of employment.	All employees, including part-time employees, are eligible for Carrot Fertility Benefits after 30 days of employment.

## Do I get \$10,000\* per year?

No, the \$10,000\* financial benefit is a lifetime maximum.

## What does Carrot cover?

Carrot provides the following support and resources to employees and their eligible dependent:

- **Understanding fertility health** (e.g., fertility testing and ovulation tracking)
- **Preservation** (e.g., egg, sperm and embryo freezing)
- **Assisted reproduction** (e.g., in-vitro fertilization and intrauterine insemination)
- **Adoption, gestational surrogacy and donor assistance**
- **Pregnancy and postpartum** (doula support and milk shipping)
- **New parent and return to work support**
- **Perimenopause, menopause and low testosterone** (low T)

*Carrot services may vary by geography and local rules and regulations. To learn about your specific country's regulations, please email Carrot at [support@get-carrot.com](mailto:support@get-carrot.com).*

## What is the difference between a Carrot account and a Carrot Plan/Journey?

A Carrot account is a general account that gets you access to the Carrot benefit guide, educational content, and their homepage so you can explore Carrot's platform. A Carrot Plan/Journey is a 12-month employer-paid plan that connects you with a Carrot Care Specialist to begin using a specific service (i.e. fertility assistance, hormone treatments for menopause, etc.).

## When should I create a Carrot account versus a Carrot Plan/Journey?

You create a Carrot account when you're curious about the Carrot benefit and are considering whether a Carrot Plan/Journey is right for you. You create a Carrot Plan/Journey when you're ready to begin utilizing the benefit for specific care (i.e. find IVF providers, begin the legal adoption process, or submit for reimbursement for low testosterone services). By signing up for a Journey, you are enrolled into a 12-month Fisher funded subscription.

## How long is a Carrot Plan/Journey good for?

Your Carrot Plan/Journey is valid for 12 months. When your 12-month period is over, you can choose to renew your Plan/Journey or let it end. If you haven't completed your Plan/Journey, you are welcome to renew. If you've finished, you can simply choose not to renew, and your account will stay active but your Plan/Journey will end.

## Does Fisher provide a financial benefit for costs I may incur when using Carrot services, support, and resources?

Yes, employees may receive up to a \$10,000\* lifetime financial benefit to use as reimbursement towards eligible Carrot services. In addition, employees have access to educational resources and care specialists through the Carrot app or website.

## Why is the Carrot benefit listed in USD and not my local currency?

The Carrot reimbursement will be paid to employees in their respective currency, but the max value is aligned to the USD. For example, the \$10,000\* USD max benefit will remain consistent but can change in terms of another currency when converted. To anchor the max value of the benefit the USD was chosen as the currency we reference.

## Are there any tax implications to consider when using my \$10,000\* financial benefit?

U.S. Employees	International Employees
<p>Any treatments used in relation to a medical diagnosis are not taxable. For example, if you've been given an infertility diagnosis, then any funds used for fertility treatment would not be taxable since this is considered medical care.</p> <p>Any benefit spent towards non-medical Plans/Journeys such as adoption, surrogacy, and others are taxable. The full tax liability will be pulled from your paycheck on the 15th of the month following the month you submitted the reimbursement. You cannot spread the tax liability amongst multiple paychecks.</p>	<p>Any Carrot financial benefit is taxable per your country's regulations and will be taxed in full and applied to the paycheck on the 15th of the month following the month you submitted the reimbursement. You cannot spread the tax liability amongst multiple paychecks.</p>

## I'm not ready to use the \$10,000\* Benefit yet, can I explore all of the Carrot offerings before starting a Carrot Plan/Journey?

Yes, you can explore the Carrot services by following [How to Register for a Carrot Account](#) instructions available on [MyFIRewards.com](#) that will walk you through the Carrot registration process, without starting your Carrot Plan/Journey.

## If I don't use the full \$10,000\* in a year, what happens to any remaining balance?

The financial benefit is lifetime benefit and is not use-it-or-lose-it. Any amount not used may be used toward eligible reimbursements in a subsequent year.

## **Does my spouse or qualified domestic partner/civil partner get their own \$10,000\* financial benefit?**

No, Fisher employees may be eligible for a \$10,000\* lifetime maximum benefit, which their qualified dependent may use for covered services. Dependents will not have a separate balance. However, if your spouse is also a Fisher employee they receive their own \$10,000\* lifetime benefit.

## **Are there any age restrictions around hormone therapy for menopause or low testosterone?**

No, there are no age restrictions when you work with a Carrot eligible provider and the treatments are recommended by that provider. Visit [MyFIRewards.com](http://MyFIRewards.com) to learn more about the hormonal therapy coverage your healthcare plan covers as well.

## **Can someone use their financial benefit for adoption or surrogacy, regardless of having an infertility diagnosis?**

Yes, it is not required to have an infertility diagnosis to use the financial benefit for adoption or surrogacy.

## **My spouse and I are looking into adopting a child. Does a child need to be under a certain age to be eligible for the adoption benefit through Carrot?**

Yes, you are eligible for reimbursement of costs incurred in connection with an adoption of a child who is under 18 years of age or is physically or mentally incapable of self-care. For US employees, this aligns with the Internal Revenue Code Sections 137 and 23, which defines “qualified adoption expenses” as those for an individual who is under the age of 18 or “is physically or mentally incapable of caring for themself”. For all other countries, we recommend researching your local requirements to determine age requirements and other regulations.

## **Does Carrot cover embryo adoption?**

Yes, expenses for an embryo adoption are covered under the \$10,000\* lifetime Carrot benefits.

## **What is a Carrot care specialist and how can they support me?**

A care specialist is a knowledgeable, trained Carrot employee who is well-versed in your specific Carrot Plan/Journey. For example, there are adoption specific care specialists, post-partum care specialists and low testosterone care specialists who can guide you through your Plan/Journey utilizing their expertise.

## **Does it cost anything to schedule a consultation with a Carrot care specialist?**

No, meeting with a care specialist is covered by the plan and will not impact your financial benefit.

## **Can my spouse or domestic partner/civil partner use my Carrot benefit?**

Yes, employees who have added a spouse or qualified domestic partner to their Fisher medical benefits and submitted the appropriate documentation in firm systems will be eligible to share their Carrot benefit. If you have not added a spouse or qualified domestic partner to your Fisher benefits and want to share your Carrot benefit with them, please reach out to ~Benefits Services to discuss how to add them.

## How does Carrot work with our healthcare insurance?

When you start a Carrot Plan/Journey, your assigned care specialist will help you understand your Carrot benefit, how to best utilize it as well as guide you back to your healthcare plan when applicable. For example, if your care specialist recommends that you meet with a therapist during your IVF treatment, or see an acupuncturist, they can guide you back to your healthcare plan to utilize your healthcare coverage before using your \$10,000\* financial benefit. You also can verify available services under your healthcare plan by reviewing the applicable Plan Document on [MyFIRewards.com](http://MyFIRewards.com) or FIIRE.

## Is prior authorization or a referral required to utilize Carrot?

No, there is no authorization or referral needed to utilize Carrot services; however, you do need approval from Carrot before you are eligible for reimbursement and must use a Carrot approved provider. Once you register your account, you will meet with a care specialist to design your specific Plan/Journey.

## I am currently in the middle of a fertility Plan/Journey. Can I use the Carrot financial benefit for my ongoing treatment?

As of March 1st 2024, eligible expenses you incur for existing and on-going fertility treatment may be reimbursable through your Carrot benefit, as long as you're using a Carrot approved provider. Any expenses incurred prior to March 1st are not eligible for reimbursement.

## What happens if I'm in the middle of a treatment and I terminate with Fisher?

U.S. Employees	International Employees
You will have through your last day of employment to incur expenses eligible for reimbursement and 30-days to submit for reimbursement from your Carrot plan. In addition, your Carrot benefit is COBRA (Consolidated Omnibus Budget Reconciliation Act) eligible. This means, if you started a Carrot Plan/Journey and then separate employment from Fisher, you will be offered the option to continue your Carrot Benefit through COBRA. You will be responsible for paying 100% of your COBRA benefit premiums.	You will have through your last day of employment to incur expenses eligible for reimbursement and 30-days to submit for reimbursement from your Carrot plan

## How do I submit an expense for reimbursement?

You submit for reimbursement directly on Carrot's website or on their app. You can expect to receive reimbursements within 1-2 weeks after submitting it to Carrot.

## Is there a Carrot app for my mobile device?

Yes, Carrot does have a mobile app for both iOS and Android. Download the Carrot Fertility app in the [Apple App Store](https://app.store) or [Google Play Store](https://play.google.com) to access or register your account.

## In relation to providers, will there be any resources for identifying LGBTQ+ friendly or other specific providers?

Yes, during the Carrot Plan/Journey intake process, Carrot will ask for your personal preferences that match your needs. Please note that Carrot does not provide benefits for gender affirming services.

## What is included as part of the post-partum support?

To view more information about each Carrot Plan/Journey, including post-partum support, visit the **Carrot** page on [MyFIRewards.com](https://www.MyFIRewards.com).

## Could someone use their financial benefit to pay for a copay if it's related to infertility or pregnancy?

The Carrot financial benefit is provided as a reimbursement towards eligible out-of-pocket expenses. Copays would generally be paid out-of-pocket, and you will be able to submit an Explanation of Benefits (EOB) or receipt to Carrot for reimbursement. This reimbursement will be deducted from your \$10,000\* lifetime maximum benefit.

## What is the IRS minimum limit on a high-deductible healthcare plan before you can use the financial benefit?

For employees who are enrolled in a High Deductible Health Plan (US only), the minimum IRS deductible must be met before you can be reimbursed for infertility related services. This minimum deductible is lower than our health plan deductibles. For individuals the minimum deductible is \$1,600 and for families it's \$3,200. You do not need to meet your healthcare plan's deductible; you simply need to meet the IRS minimum deductible amount.

## Are Carrot services available in other languages?

Yes, Carrot provides a fully translated member platform. They also provide robust end-to-end translation support, including full non-English translation in 10 languages to members across 15 countries, as listed below.

• English	• Portuguese	• Serbian (Latin script)
• French	• Hindi	• Italian
• Spanish	• Thai	• German
	• Turkish	

*\*Employees residing outside of the US will be eligible for the \$10,000 equivalent in their local currency.*