

CARROT

Gender-affirming care **with Carrot**

Carrot Fertility provides inclusive fertility, hormonal health, and family-forming support. Employees can use Carrot to get personalized support — regardless of age, race, income, sex, sexual orientation, gender, marital status, or geography.

For those pursuing gender-affirming care (GAC), expert providers and guidance can be difficult to find, and barriers to receiving care — such as “proving” gender identity — are common. Carrot is here to help.

Visit get-carrot.com/signup to claim your benefit and start exploring the gender-affirming resources available.

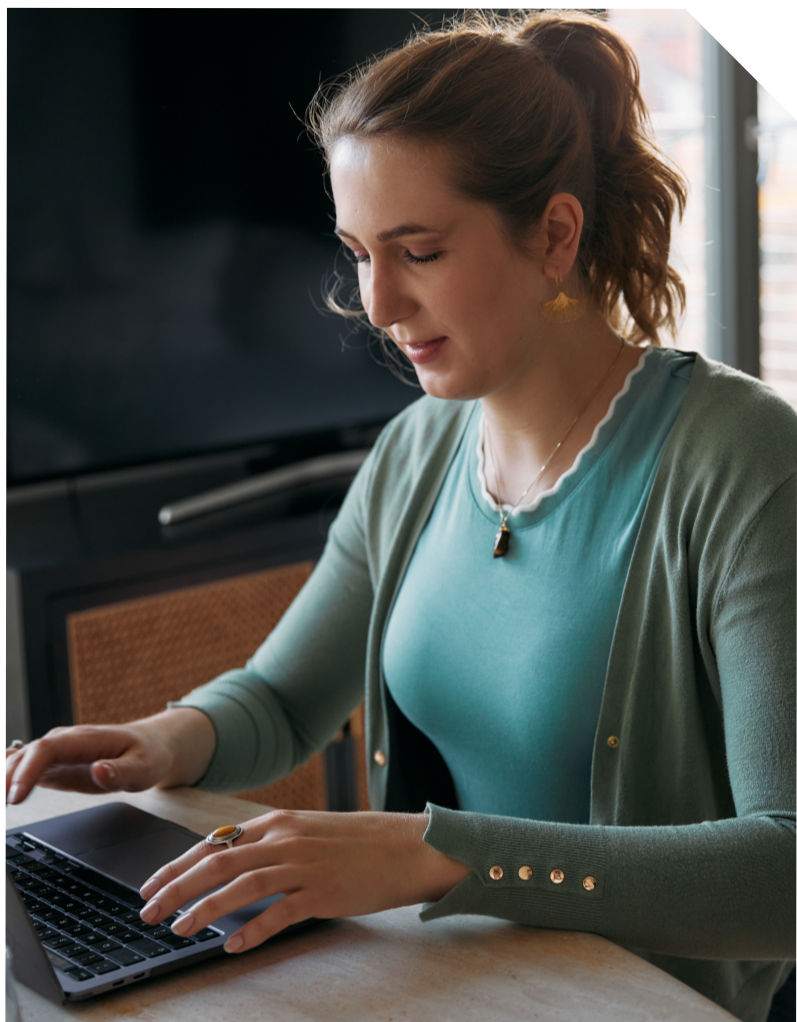
Claim your benefit

Use the Carrot benefit to:

- Find Carrot-approved gender-affirming hormone therapy (GAHT) providers and multidisciplinary trans health centers
- Talk with Carrot medical experts like GAC and emotional well-being specialists, as often as needed, at no cost to you — 99% of members rate these conversations 4.9 out of 5 stars
- Simplify your care with Carrot Rx, Carrot’s online pharmacy that offers competitive pricing and delivers medications, including GAHT, right to your door

What’s next?

Visit get-carrot.com/signup to claim your benefit and start exploring the gender-affirming care resources available.



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

COVERED EXPENSES OVERVIEW

Gender-affirming care¹

GAC follows a different definition of expense eligibility as a wide range of providers (i.e. MDs, NPs, PAs, etc) are able to support gender-affirming care and/or prescribe hormone medications. As such, a wide range of providers are eligible to recommend or supervise GAC, so long as the providers meet the below criteria.

Covered expenses must be recommended and supervised by:

- All covered GAC expenses must be provided or recommended by an eligible provider. An eligible provider is a board-certified physician with experience in GAC
- Alternatively, an eligible provider could be an MD, DO, PA, or NP working collaboratively or under the supervision of such provider
 - The Carrot GAC-journey network may include gender-affirming hormone treatment providers and multidisciplinary centers, for example.

Carrot's eligibility criteria, outlined above, reflects the wide range of providers able to support this type of care and/or prescribe hormone medications.

**Examples of covered treatments include but are not limited to:**

- Gender-affirming hormone therapy
- Clinical consultations and visits specific to GAC
- Standard labs for monitoring of therapy
- Nutrition counseling by registered dietitian (RD)
- Durable medical equipment (DME)
- Eligible digital healthcare services (i.e. estrogen or testosterone memberships, support groups, etc)

**Examples of expenses that are not covered:**

- Treatment by any ineligible provider
- Procedures or surgical treatment related to GAC
- Medical treatment of libido
- Mental healthcare costs
- Dependent children/adolescent care related to GAC
- Physical therapy or fitness-related expenses

¹GAC expenses are eligible for reimbursement for members in the U.S. only. GAC expressly excludes any expense that is not eligible for reimbursement under Internal Revenue Code Section 213(d), mental health related expenses, and surgical treatment related to gender affirmation.

Note: This document is not a comprehensive list of all covered and non-covered expenses and may vary by jurisdiction. Carrot's internal benefits determination guide is subject to change as Carrot's Medical team regularly reviews covered services based on the latest available evidence. The eligibility of services described is subject to local laws and regulations and Carrot will not cover any service that is illegal in the country in which the service takes place. Carrot members are able to review examples of current benefits offerings within the Carrot Platform.

Eligible providers may include reproductive endocrinologists (REIs), infertility specialists, agencies, attorneys, cryobanks, etc. Eligible provider types may vary by jurisdiction.