

Frequently Asked Questions

Welcome! Clorox has partnered with Carrot to provide employees with inclusive fertility, hormonal health, and family-forming benefits. Whether you're interested in learning more about your fertility health, building a family now or thinking about options for the future, or navigating hormonal changes of menopause and low T, Carrot is here to help.

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

Understanding your Carrot benefit

What is Carrot? Is it health insurance?

Carrot is a global, inclusive fertility, hormonal health, and family-forming benefit provider. Carrot is not health insurance but rather provides resources to make fertility care more accessible and affordable for everyone. **Create your Carrot account** to learn more about the resources available to you, including the funds we've provided to help pay for care.

How does the Carrot benefit work?

Carrot offers a variety of fertility, hormonal health, and family-forming resources and support, including employer-provided funds, known as Carrot funds. Clorox is providing \$20,000 in Carrot funds to help you pay for eligible care and services. While adoption and surrogacy benefits are available to all benefits-eligible teammates, spouses, and partners, all other Carrot benefits are only available to those who are enrolled in a Clorox-sponsored medical plan.

*Carrot is available in 130+ countries, and services available may vary by employer, geography, and local rules and regulations.

What journeys does Carrot support?*

- Understanding fertility health (e.g., fertility testing and ovulation tracking)
- Fertility preservation (egg, sperm, and embryo freezing)
- Assisted reproduction (such as in vitro fertilization and intrauterine insemination)
- Adoption, gestational surrogacy and related donor assistance
- Pregnancy and postpartum (including education and funds for doula care and milk shipping)
- Perimenopause, menopause/low testosterone (low T)

Learn more about your benefit:

- ✓ **Create your Carrot account** to get started
 - ✓ Explore your **benefit guide**
 - ✓ **Send a message** to Carrot's Care Team
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How can I use Carrot?

- Use \$20,000 in funds Clorox has provided to help pay for eligible care and services
- Get a free, personalized Carrot Plan created by a Carrot Expert that provides actionable next steps to help you make the most of your benefit
- Find providers, agencies, and attorneys near you that meet Carrot's standards
- Talk to Carrot's team of medical experts and specialists about navigating options, costs, and other questions — **99% of members rate these conversations 4.9 out of 5 stars**
- Access trusted educational resources — no more online searching
- Receive exclusive discounts and expedited appointments at Carrot partner providers
- And more

How do I know what is included in my Carrot benefit? Do I have funds I can use to pay for care?

Explore the benefit guide in your Carrot account for a complete list of care and services you can use your Carrot funds to pay for and details on other available resources and support beyond what's covered financially.

Who is eligible for Carrot?

All full-time Clorox employees (working 20+ hours per week) and their spouses/partners are eligible to use adoption and surrogacy benefits, including your Carrot funds. All other Carrot benefits are only available to those who are enrolled in a Clorox-sponsored medical plan. You don't need to have a medical diagnosis to take advantage of this benefit. Please note, if your partner/spouse is eligible to use Carrot funds, the member (employee) will still need to first create a Carrot account and then invite a partner/spouse to access that Carrot account in their account settings. At this point, the partner/spouse will be able to sign in to the member's Carrot account to access resources.

Can my partner/spouse speak to Carrot directly?

Partners and spouses can be invited to access your Carrot account in your account settings. This will allow them to create and use their own sign-in credentials and access certain resources, including talking with Carrot on their own.

Riley
Carrot member



Using your Carrot Funds

What are Carrot funds?

As part of your Carrot benefit, Clorox 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 pay out of pocket and submit itemized statements for reimbursement. You can find much more detail about how to use your Carrot funds, the Carrot Card, and the reimbursement process in the benefit guide in your Carrot account.

Can I use my Carrot funds at any provider?

Provider eligibility varies. Always check your **benefit guide** for full details.

How does the shared deductible between Carrot and UHC work?

Members with an infertility diagnosis or medical necessity who receive services from an eligible fertility clinic may submit out-of-pocket reimbursement requests to Carrot.

Carrot first confirms your deductible status with United Healthcare (UHC).

- If your deductible hasn't been met, Carrot sends UHC the amount to be applied toward your deductible.
- If your deductible has been met, Carrot processes the claim and reimburses you directly from the \$20,000 lifetime maximum.

In summary, UHC and Carrot work together to ensure seamless integration between your eligible claims and your shared deductible.

Are there any tax implications in using my Carrot funds?

If the reimbursement is a medical expense received due to an infertility diagnosis or medical necessity, then it is considered tax-free. If it's non-medically necessary, then it will be considered a taxable benefit and appear on your paycheck. However, Clorox has generously agreed to cover your portion of the taxes for you.

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 reach out to Carrot's Care Team.

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



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CARROT MEMBERS