

Frequently asked questions from employees

Welcome!

Your employer has partnered with Carrot to provide employees with inclusive hormonal health, fertility, and family-building benefits.

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

How to learn more about your benefit:

- [Create your Carrot account](#) to get started
 - Explore your [benefit guide](#)
 - [Call or send a message](#) to Carrot's Care Team
-

Riley
Carrot member



Understanding your Carrot benefit

What is Carrot? Is it health insurance?

Carrot is inclusive hormonal health, fertility, and family-building benefit provider. Carrot is not health insurance but rather provides resources to make everything from maternity, menopause, low testosterone, pre-pregnancy and more accessible and affordable for everyone. [Create your Carrot account](#) to learn more about the resources available to you, including Corox-provided funds to help pay for eligible care.

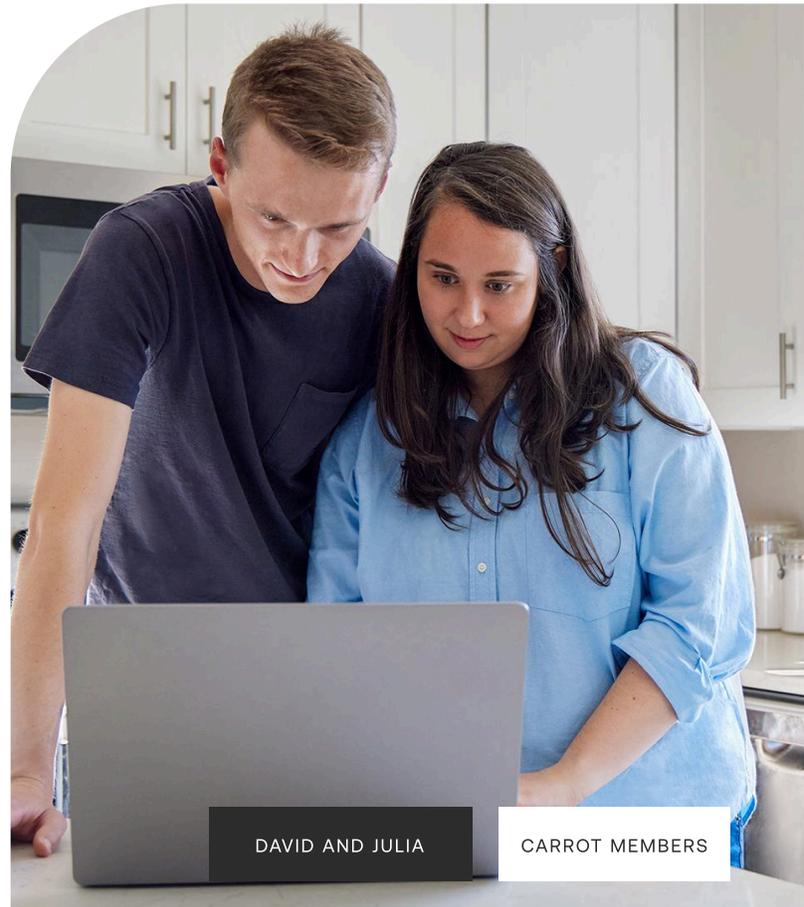
How does the Carrot benefit work?

Carrot offers a variety of hormonal health, fertility, and family-building resources and support, including funds provided by Clorox to help pay for eligible care, 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.

What journeys does Carrot support?*

- Perimenopause and menopause
- Low testosterone (low T)
- Pregnancy and postpartum
- 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
- Donor assistance and gestational surrogacy

Financial coverage is available for eligible care and services.



DAVID AND JULIA

CARROT MEMBERS

*Carrot services available may vary based on plan design, geography, and local rules and regulations.

Understanding your Carrot benefit (cont.)

How can I use Carrot?

- Access \$20,000 in Clorox-provided 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

How do I know what is included in and covered by my Carrot benefit?

Explore the [benefit guide](#) in your Carrot account for a complete list of resources and services available, including details on what eligible expenses are covered using the funds provided by your employer in your Carrot account.*

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.

How can my spouse/partner use Carrot?

If you want to add a spouse or partner to your Carrot account, simply sign in, visit your account settings, and invite your partner to access your account. They will then receive an email inviting them to create their own username and password. This allows your spouse or partner to have joint access to Carrot resources, including unlimited video chats with Carrot Experts. Please note that they will not be able to view your messaging center and financial support page and cannot modify your account information.



*Carrot services available may vary based on plan design, geography, and local rules and regulations.

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](#) within your Carrot account.

Can I use my Carrot funds at any provider?

Provider eligibility varies. Always check your [benefit guide](#) for full details or connect with your Carrot Care team directly with any questions on provider eligibility. You can also use the “Carrot partner only” filter on the [Provider Finder](#) in your Carrot account to find providers that offer Carrot members exclusive benefits like lower negotiated rates.

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 sign in and call or message the Carrot Care Team](#). They are here to help.

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