Your fertility and family-forming benefit guide

Your Carrot benefit gives you employer-sponsored funds you can use to pay for fertility treatments and family-forming services. Carrot members also have access to fertility and family-forming education, virtual chats with physicians and other specialists, an expert-authored library of educational resources, and access to a dedicated Care Team to help guide your journey and provide peace of mind along the way.

Get started

Claim your benefit today to access your employer-sponsored funds and explore all the resources Carrot has to offer. Sign up at get-carrot.com/signup.

Questions?

Your dedicated Carrot Care Team is here to answer your questions, help get you started, and support you along your personal path to parenthood. Get in touch at support@get-carrot.com.

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About your benefit

A program that supports all paths to parenthood.

Carrot's inclusive fertility and family-forming benefits program is designed to support every unique parenthood journey. Carrot's program covers fertility education and assessments, fertility preservation (egg, sperm, and embryo freezing), in vitro fertilization (IVF), donor-assisted reproduction including gestational carrier services, and adoption.

As a member, you and your spouse or domestic partner get personalized support navigating the fertility care and family-forming process and access to the highest quality care available. Schedule a one-on-one consultation with Carrot's Care Team for guidance and support including education, coaching, and help identifying a top provider in your area. These experts can help navigate your care throughout your journey, and address any medical, legal, or regulatory questions you may have along the way. As a member you have access to Carrot's global directory, which includes over 2,700 clinics and 1,250 attorneys and agencies in more than 42 countries. These highly qualified providers cover treatments and services ranging from fertility planning to reproductive technologies like IVF, as well as adoption and gestational carrier arrangements.

The easiest way to pay for your care

- Fast, simple, and worry-free
- Use the Carrot Card to pay at the time of service using your employer-sponsored funds

The Carrot plan is simple

Carrot makes it easy to choose your provider, access eligible services, and pay for your care using your employer-sponsored funds. There are no co-pays, deductibles, pre-authorization approvals, or other complex policies.

Get personalized support

- A directory of qualified providers
- A dedicated Care Team available to answer questions, connect you to experts, and facilitate appointment booking
- Get help understanding your clinical options, costs, and any special circumstances
- Unlimited, free, virtual visits with reproductive endocrinologists, adoption experts, emotional wellness experts, and more
- Access educational resources like videos and expert-authored articles to learn more about the process and feel confident making decisions

Who is eligible?

Carrot's mission is to make fertility care accessible to everyone

- Carrot is available to all eligible employees, regardless of age, race, sex, sexual orientation, gender identity, and geography
- Eligible employees are full-time, benefit-eligible employees scheduled to work 30+ hours per week, including those on leave of absence
- Your eligible spouse or domestic partner can also use your Carrot benefit, even if they aren't enrolled in the health insurance provided by your employer. Children are not eligible
- You do not need to have a medical diagnosis of infertility to qualify for your benefit
- Get started right away. There's also no need to wait for annual open enrollment or a qualifying life event to enroll

Your employer-sponsored funds

Your Carrot benefit gives you employer-sponsored funds you can use to pay for fertility treatments and family-forming services.

Your employer will reimburse

100% of eligible expenses
$19,500 per calendar year,
$39,000 lifetime maximum

*Amounts are inclusive of employee and/or spouse/domestic partner

How to pay for your care

- Pay with your Carrot Card at the time of service and then upload a photo of your clinic's itemized bill to Carrot to validate the charge. The payment comes directly out of your employer-sponsored funds eliminating the need to pay up front and wait for reimbursement
- Pay out-of-pocket at time of service then upload a photo of your clinic's itemized bill to Carrot. Once it's validated, you'll get reimbursed within the first 10 days of the month following the request

Taxes

Your employer-sponsored reimbursement allowance 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.

For questions, contact the Care Navigation team at support@get-carrot.com.

What does your Carrot benefit cover?

Your benefit applies to valid fertility and family-forming services through a Carrot-eligible fertility clinic or agency.

Valid care includes, but is not limited to

- Basic fertility check-ups
- Fertility preservation, including egg, sperm, or embryo freezing
- Storage fees for egg, sperm, or embryo freezing
- Intrauterine insemination (IUI) and in-vitro fertilization (IVF)
- Genetic testing of embryos, both pre-genetic screening and diagnosis
- Vasectomy reversals
- Gestational carrier-related expenses
- Adoption-related expenses

Because many fertility medications can only be filled by specialty pharmacies, your benefit also applies to fertility-care-related prescriptions.

Questions?

If you have any questions or would like more information about how your Carrot benefit works, how to select a qualified provider, would like to ask questions of a fertility, adoption or gestational carrier expert, and more, contact your Carrot Care Team at support@get-carrot.com

Note that basic care from your OB-GYN or primary care doctor is covered by your medical benefit, not Carrot — even if you're expecting. Carrot exclusively applies to reproductive technology under the supervision of a fertility clinic. It can also be applied to certain gestational carrier and adoption related expenses.

Get started

Claim your benefit today to access your employer-sponsored funds and explore all the resources Carrot has to offer.

Sign up

Claim your benefit through the registration email or visit get-carrot.com/signup and enter your work email address. From there, you can get started.

Learn more

Explore the expert-authored library of resources and view educational videos.

Schedule a chat

Don’t know where to begin? You have unlimited, free access to Carrot’s experts, including reproductive endocrinologists, adoption experts, emotional wellness experts, and more, whether you would like an exploratory conversation or need mid-treatment support.

Find a clinic or agency

Our Care Team will help you find the best clinic or agency for you. You’ll get customized recommendations based on your location, transportation needs, and more.

Access your financial benefit

Use the Carrot Card to pay at the time of service using your employer-sponsored funds or pay out-of-pocket and submit a request for reimbursement.

Frequently asked questions

Does my employer know how I use my Carrot benefit?

Carrot and your employer both maximize your privacy by limiting the amount of personal information shared. No one at your company will know the details of your treatment, including your manager.

Because your employer is funding your reimbursement, the payroll team will know the total amount of reimbursement and who is being reimbursed. That data is used for taxation purposes only and will never specify your type of treatment.

How do I choose a clinic?

To increase our flexibility and accessibility, Carrot doesn't use typical in- and out-of-network restrictions. Instead, we define a clinic's eligibility using rigorous Standards of Excellence developed by Dr. Asima Ahmad, Carrot's Co-founder and Chief Medical Officer, based on markers of clinic quality and safety.

Use the Provider Finder in your Carrot account to find eligible clinics located near you. You can also chat with a Benefits Expert to find a clinic that works well for you.

How do I choose an adoption agency or attorney?

Every adoption journey is unique, and there can be differences and considerations based on where you are located and where you plan to adopt. Reach out to our Care Team, and we will send you a personalized list of eligible agencies and/or attorneys in your area that offer the types of adoption services you are interested in. We will also provide you with education and factors to keep in mind when interviewing agencies and attorneys to help you find the best fit.

How do I choose a gestational carrier or egg donation agency?

Because each gestational carrier or egg donation journey is unique, please reach out to our Care Team, and we will send you a personalized list of eligible agencies in your area that may fit your needs.

Frequently asked questions

What if I leave my employer mid-treatment?

As long as your treatment's date of service is on or before your last day of employment — in other words, you undergo treatment before leaving — it's eligible. If your account is deactivated before you can upload your itemized bill, contact us at support@get-carrot.com.

Is my treatment taxable?

Your Carrot benefit is considered additional income, and is, therefore, a taxable benefit. As a result, you may notice additional taxes applied to your pay stubs and reported on your end-of-year tax documents.

I'm in the middle of treatment. What do I do?

Sign in to Carrot ASAP and schedule a chat with a Benefits Expert. They'll arrange a seamless transition, especially if you're already working with a specific fertility doctor or clinic. You'll also gain access to extra educational materials, help filling prescriptions and filing documents, and emotional support.

If the date of service on your bill falls within your eligibility period and benefit year, you can also submit it for reimbursement through your Carrot account. Just make sure to upload your provider's itemized bill, and reach out to us at support@get-carrot.com with any questions.

What is the receipt submission deadline?

You should submit receipts within the benefit year in which the service took place. You have 30 days after the end of the benefit year to submit receipts for care received in the prior year.

If you decide to leave your employer, you would have 30 days following your last date of employment to submit receipts for care that took place while you were eligible for the Carrot benefit.

Frequently asked questions

Can I use Carrot with my insurance?

Your Carrot benefit can be used in addition to medical insurance to cover copays, coinsurance, or any out-of-pocket costs for eligible care. We recommend reaching out to your insurance provider to confirm coverage prior to starting your treatment. If you have insurance coverage for treatment, you can first bill your care to insurance and then submit the remaining costs to Carrot. However, if you do not have insurance coverage for your planned treatment, you can inform your clinic that you want to use the self-pay/cash rate, which will allow you to get the most out of your Carrot benefit.

What information do I need to provide my clinic to use Carrot?

You do not need to obtain any pre-authorizations to use your Carrot benefit. Carrot is a reimbursement based benefit, and unlike insurance, your provider will not bill Carrot directly. Instead, you will pay for services up front and then submit your receipts for reimbursement. Please be sure to confirm that your provider is eligible, either by checking the provider list in your account or reaching out to support@get-carrot.com.

Still have questions?

The Carrot team is standing by at support@get-carrot.com, ready to answer questions about your benefit. Our support team is available Monday through Friday and responds within one business day.

Frequently asked questions

How do I submit my reimbursement?

You can submit a reimbursement request after each time you pay for eligible services. Sign in to your Carrot account and navigate to the "Get Reimbursed" section to upload your receipts. Please be sure to provide itemized receipts from your provider that includes the following:

- Provider's letterhead and contact information
- Name of your fertility doctor
- Name of the individual who received care
- Line items with the date, description, and cost for each service received

How does the Carrot Card work?

The Carrot Card is a debit card linked directly to your benefit amount. It is not a credit card and will have no effect on your credit. When you use the Carrot Card to pay for eligible services, the amount will automatically be deducted from your benefit balance. After you use the card, you will receive an email with instructions for uploading your itemized receipt for each transaction.

Does Carrot cover expenses once I am pregnant?

Carrot is a fertility and family-forming benefit, and coverage generally does not include pregnancy-related expenses. However, if the pregnancy is following fertility treatment and you are continuing to manage care with your eligible fertility specialist, Carrot can cover this care up to 10 weeks of pregnancy. Additionally, if you are using Carrot for a gestational carrier arrangement, Carrot can be used towards prenatal, labor, and delivery care that your gestational carrier receives.