

Journey spotlight: **Pregnancy and postpartum**

Support members in achieving a healthy pregnancy, delivery, and postpartum with high quality, cost-effective outcomes

Support for:

- Birth planning
- Pregnancy
- Financial planning
- Doulas
- Partners and spouses
- Miscarriage
- Matching to top pediatricians and OB/GYNs in a member's health plan network



Education

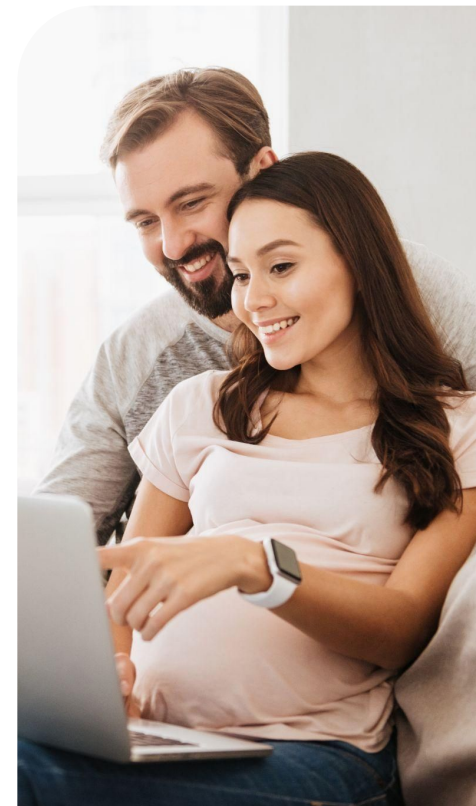
- ✓ Preparing for pregnancy
- ✓ Health and wellness
- ✓ Pregnancy challenges
- ✓ Trimester-specific support
- ✓ Labor and delivery
- ✓ Postpartum care
- ✓ Newborn care
- ✓ Managing chronic conditions

Covered expenses include: Doulas, childbirth education classes, milk shipping



Carrot Experts

- ✓ Pregnancy experts
- ✓ Emotional support experts
- ✓ Nutritionists
- ✓ Nurses
- ✓ Pelvic health specialists
- ✓ Doulas, OB/GYNs, midwives



Education:
Carrot Academy



In-the-moment guidance:
Carrot Companions
and **Carrot Experts**



Provider Steerage:
Carrot Match



All-inclusive financial
enablement: **Carrot Card**



Concierge medication
management: **Carrot Rx**



Compliance and
tax protection



Global expertise

Journey spotlight: **Planning**

Avoid invasive procedures, optimize for healthy pregnancies and deliveries, identify high-risk maternity cases, and early education

Support for:

- Trying to conceive
- Planning for adoption or gestational surrogacy
- Male factor infertility
- Pre-pregnancy anxiety
- At-home testing



Education

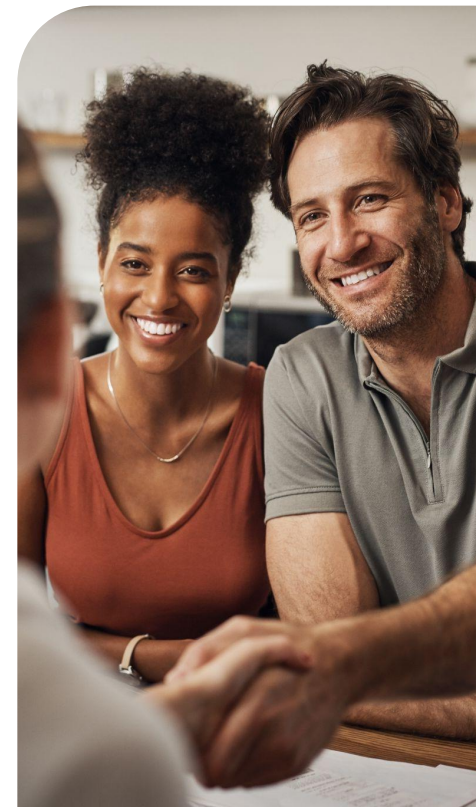
- ✓ Understanding your benefit
- ✓ Maximizing Carrot Funds
- ✓ At-home testing options
- ✓ Optimizing care paths for the best outcomes
- ✓ Selecting a provider or care facility
- ✓ Understanding adoption and gestational surrogacy options



Carrot Experts

- ✓ Fertility specialists
- ✓ Emotional support experts
- ✓ Reproductive healthcare specialists
- ✓ Gestational surrogacy experts
- ✓ Adoption experts
- ✓ LGBTQ+ family-forming experts

Covered expenses include: At-home testing such as ovulation tracking, sperm analysis, and fertility testing



Education:
Carrot Academy



In-the-moment guidance:
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Provider Steerage:
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Global expertise

Journey spotlight: **Fertility and assisted reproduction**

Optimize provider paths, avoid unnecessary and costly interventions, and decrease care risks for members

Support for:

- IVF
- IUI
- Assisted reproductive technology (ART)
- Testing and fertility challenges
- IVF considerations
- Donor assistance



Education

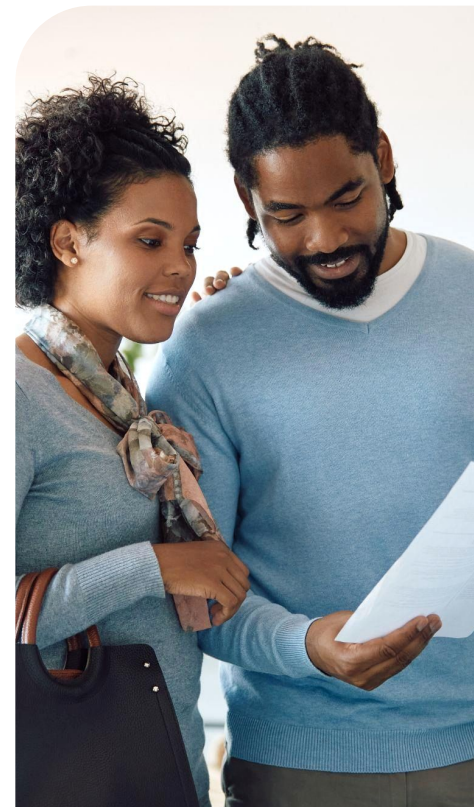
- ✓ Fertility basics
- ✓ Understanding fertility
- ✓ Transgender fertility considerations
- ✓ Optimizing care paths for the best outcomes
- ✓ Selecting a provider or care facility
- ✓ Understanding adoption and gestational surrogacy options



Carrot Experts

- ✓ Fertility specialists
- ✓ Emotional support experts
- ✓ Nutritionists
- ✓ Urology nurses
- ✓ LGBTQ+ family-forming experts
- ✓ Reproductive healthcare specialists

Covered expenses include: Infertility/fertility care, preservation, reproductive travel, donor assistance, at-home testing, and more.



Education:
Carrot Academy



In-the-moment guidance:
Carrot Companions
and **Carrot Experts**



Provider Steerage:
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Global expertise

Journey spotlight: Adoption

Equip members with the resources they need such as education, expert support, and navigation to high quality adoption agencies and attorneys

Support for:

- Domestic and international adoption
- Foster-to-adopt
- Matching to top pediatricians in a member's health plan network



Education

- ✓ Adoption basics
- ✓ Adoption types
- ✓ Financing an adoption journey
- ✓ LGBTQ+ adoption
- ✓ Foster care adoption
- ✓ Intercountry adoption



Carrot Experts

- ✓ Adoption experts
- ✓ Emotional support experts
- ✓ LGBTQ+ family-forming experts

Covered expenses include: Adoption agency provider fees, home study fees, pre-adoptive educational training, attorney and court fees, matching fees, and more



Education:
Carrot Academy



In-the-moment guidance:
Carrot Companions
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Provider Steerage:
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Global expertise

Journey spotlight: Donor services and gestational surrogacy

Equip members with the resources they need such as education, expert support, and navigation to high quality adoption agencies and attorneys

Support for:

- Gestational surrogacy
- Donor services
- International donor services
- Matching to top pediatricians in a member's health plan network



Education

- ✓ Gestational surrogacy basics
- ✓ Donor assistance basics
- ✓ Legal and financial considerations
- ✓ How to choose an agency
- ✓ Donor eggs, sperm, and embryos
- ✓ Legal processes and escrow

Covered expenses include: Gestational surrogacy agency provider fees, home study fees, attorney fees and court cases, travel expenses, matching fees, carrier diagnostic testing and initial screening, and more



Carrot Experts

- ✓ Gestational surrogacy and donor assistance experts
- ✓ Emotional support experts
- ✓ LGBTQ+ family-forming experts



Education:
Carrot Academy



In-the-moment guidance:
Carrot Companions
and **Carrot Experts**



Provider Steerage:
Carrot Match



All-inclusive financial
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Global expertise

Journey spotlight: Parenting and return to work

Supporting members as they transition into parenthood, welcome a sibling or newly adopted child, and return to work

Support for:

- Parenting children up to age 12
- Postpartum
- Newborn care
- Pediatrics
- Milk shipping
- Returning to work
- Matching to top pediatricians and OB/GYNs in a member's health plan network



Education

- ✓ Parent care
- ✓ Infant feeding
- ✓ Milestone and age-related support
- ✓ Safety
- ✓ Recognizing signs of neurodivergence
- ✓ Returning to work



Carrot Experts

- ✓ Emotional support experts
- ✓ Pediatricians
- ✓ New parent educators
- ✓ Sleep experts
- ✓ Career coaches
- ✓ Lactation consultants



Education:
Carrot Academy



In-the-moment guidance:
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Provider Steerage:
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Concierge medication
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Global expertise

Journey spotlight: Hormonal Health **Menopause**

Support for members along the entirety of their lifelong hormonal health journey

Support for:

- Perimenopause
- Menopause
- Hormone therapy
- Virtual hormone therapy and menopause-related prescriptions



Education

- ✓ Menopause basics
- ✓ Wellness and menopause
- ✓ Early menopause
- ✓ Menopause and fertility
- ✓ Managing symptoms
- ✓ Menopause at work
- ✓ Hormone therapy and treatments

Covered expenses include: Menopause consultations and visits, hormonal and non-hormonal treatment of menopause, cooling mattress toppers, limited supplements, virtual hormone therapy and menopause-related prescriptions, and more



Carrot Experts

- ✓ Menopause experts
- ✓ Emotional support experts
- ✓ Pelvic health specialists
- ✓ Reproductive healthcare specialists



Education:
Carrot Academy



In-the-moment guidance:
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Provider Steering:
Carrot Match



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Concierge medication
management: **Carrot Rx**



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tax protection



Global expertise

Journey spotlight: Hormonal Health

Low testosterone

Support for members along the entirety of their lifelong hormonal health journey

Support for:

- Low testosterone
- Male factor infertility



Education

- ✓ Low testosterone basics
- ✓ Low testosterone treatment
- ✓ Health and wellness
- ✓ Options and medications
- ✓ Low testosterone in younger people
- ✓ Low testosterone and fertility

Covered expenses include: Low testosterone consultation and visits, hormonal and non-hormonal treatment of low testosterone, nutrition counseling



Carrot Experts

- ✓ Low testosterone experts
- ✓ Urology specialists
- ✓ Emotional support experts



Education:
Carrot Academy



In-the-moment guidance:
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Provider Steerage:
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Concierge medication
management: **Carrot Rx**



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Global expertise

Journey spotlight: Gender-affirming care

Support members in accessing safe, quality resources related to gender-affirming care

Support for:

- Gender-affirming care
- Gender diversity
- LGBTQ+ family-forming



Education

- ✓ Gender-affirming care basics
- ✓ Hormone therapy and medications
- ✓ Emotional health
- ✓ Hormonal health
- ✓ Gender diversity and fertility
- ✓ Selecting a provider or clinic

Covered expenses include: Gender-affirming hormone therapy, consults and visits, standard labs, nutrition counseling, durable medical equipment, digital healthcare services



Carrot Experts

- ✓ Gender-affirming care specialists
- ✓ LGBTQ+ family-forming experts
- ✓ Emotional support experts



Education:
Carrot Academy



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Provider Steerage:
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