

Carrot and your health plan

Due to healthcare regulations, your Carrot benefit may have a deductible based on the health plan option you choose and the type of care received.



When does the Carrot deductible apply?

If you choose a high deductible health plan (HDHP) — a plan with a deductible of at least \$1,400 (individual) or \$2,800 (family) — with a health savings account (HSA), Carrot will function as a health reimbursement arrangement (HRA). This means that qualified medical expenses (QMEs) will be subject to a Carrot deductible you must meet before your Carrot benefit covers care.

For care that isn't considered a qualified medical expense, the Carrot deductible doesn't apply.

For all other health plans, you will not have a Carrot deductible and can ignore the rest of this page.

What is a Carrot deductible?

For QMEs, you'll need to pay an annual deductible separate from your health plan's deductible before Carrot covers care. It is \$1,400 for individuals and \$2,800 for families.

What is a qualified medical expense (QME)?

QMEs that apply towards a Carrot deductible are fertility care due to an infertility diagnosis or medical necessity. Examples include in vitro fertilization (IVF) to treat infertility and fertility preservation after a cancer diagnosis.

What happens when I meet my deductible?

Once you have met your deductible, Carrot will reimburse you for subsequent eligible expenses according to your plan.

Will care covered by my health plan count towards my Carrot deductible?

Yes. Progress made towards your health plan deductible will automatically be applied to your Carrot deductible. When you register for your Carrot account, you will be able to provide your medical plan information in order to sync your medical plan deductible progress.

Can HSA funds be used towards my Carrot deductible?

Yes, HSA funds can be used to pay for care counting towards your Carrot deductible. However, HSA funds cannot be used after your deductible has been met.

For which combinations of health plan and care does my Carrot deductible apply?

Type of care	HDHP with HSA	Other plans
Qualifying medical expense (fertility care due to an infertility diagnosis or medical necessity)	\$1,400 deductible for individuals and \$2,800 deductible for families	No deductible
All other care such as adoption, gestational carrier journeys, elective preservation, and elective assisted reproductive technology services	No deductible	No deductible