Personalized care for every hormonal health, fertility, and family-building journey

Prepared for Benchling, 2024

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Today's agenda

 $\bigcirc 1$ Why hormonal health, fertility, and family building matter

Introducing Carrot)/

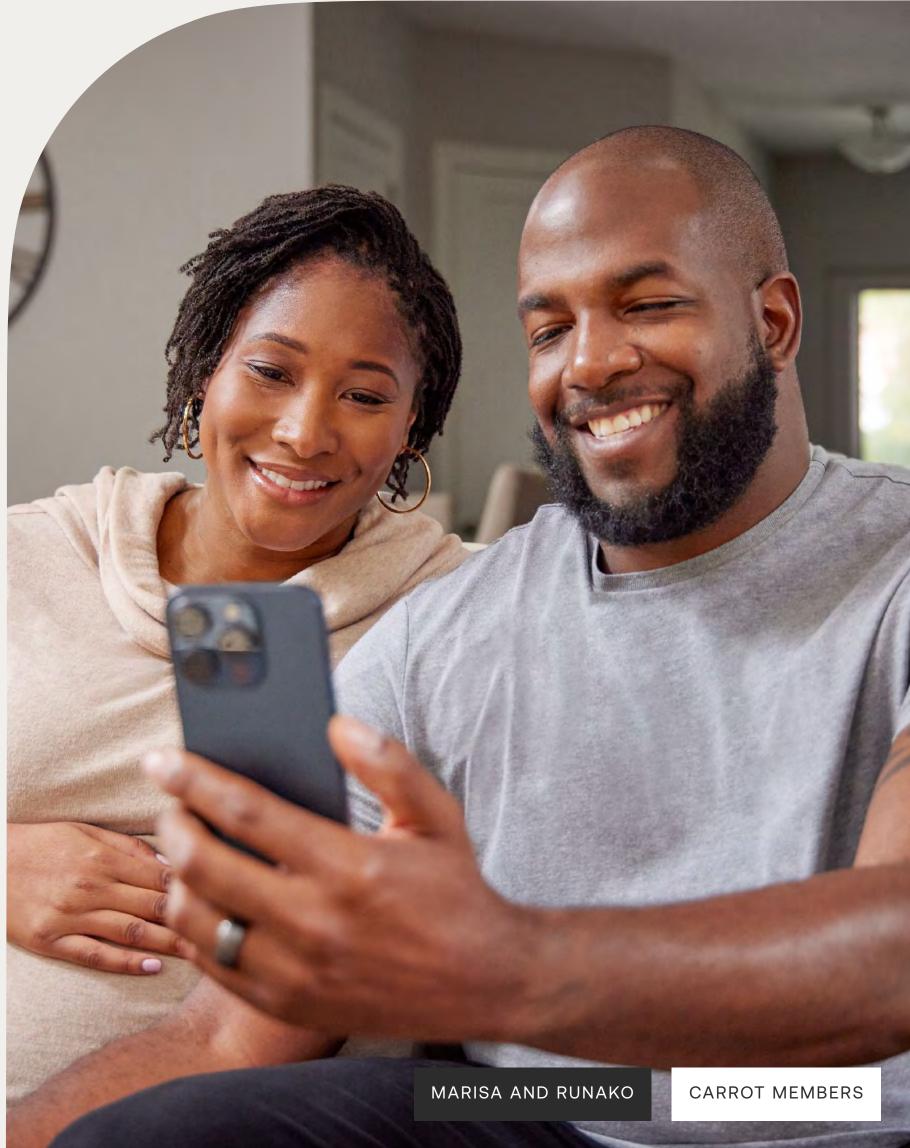
 $)(\mathcal{A})$ Your Carrot benefit

)Д How to claim your benefit

05 Q&A

Introducing Carrot

Our goal is to provide our employees with inclusive fertility, hormonal health, and familybuilding benefits. Employees can use Carrot to get personalized support — regardless of age, race, income, sex, sexual orientation, gender, marital status, or geography.





The most inclusive, global fertility solution



Diagnostics

IUI / IVF

Egg / sperm / embryo freezing



Adoption

- Understanding fertility health (e.g., fertility testing and ovulation tracking)
- Preservation (egg or sperm freezing)
- Assisted reproduction (e.g., in vitro fertilization)
- Adoption, gestational surrogacy, and donor assistance
- Pregnancy and postpartum (includes funds for doula support and milk shipping)
- Perimenopause, menopause, & low T

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

For details about your Carrot benefit, sign in to your Carrot account to explore your benefit guide.

Gestational surrogacy



Pregnancy



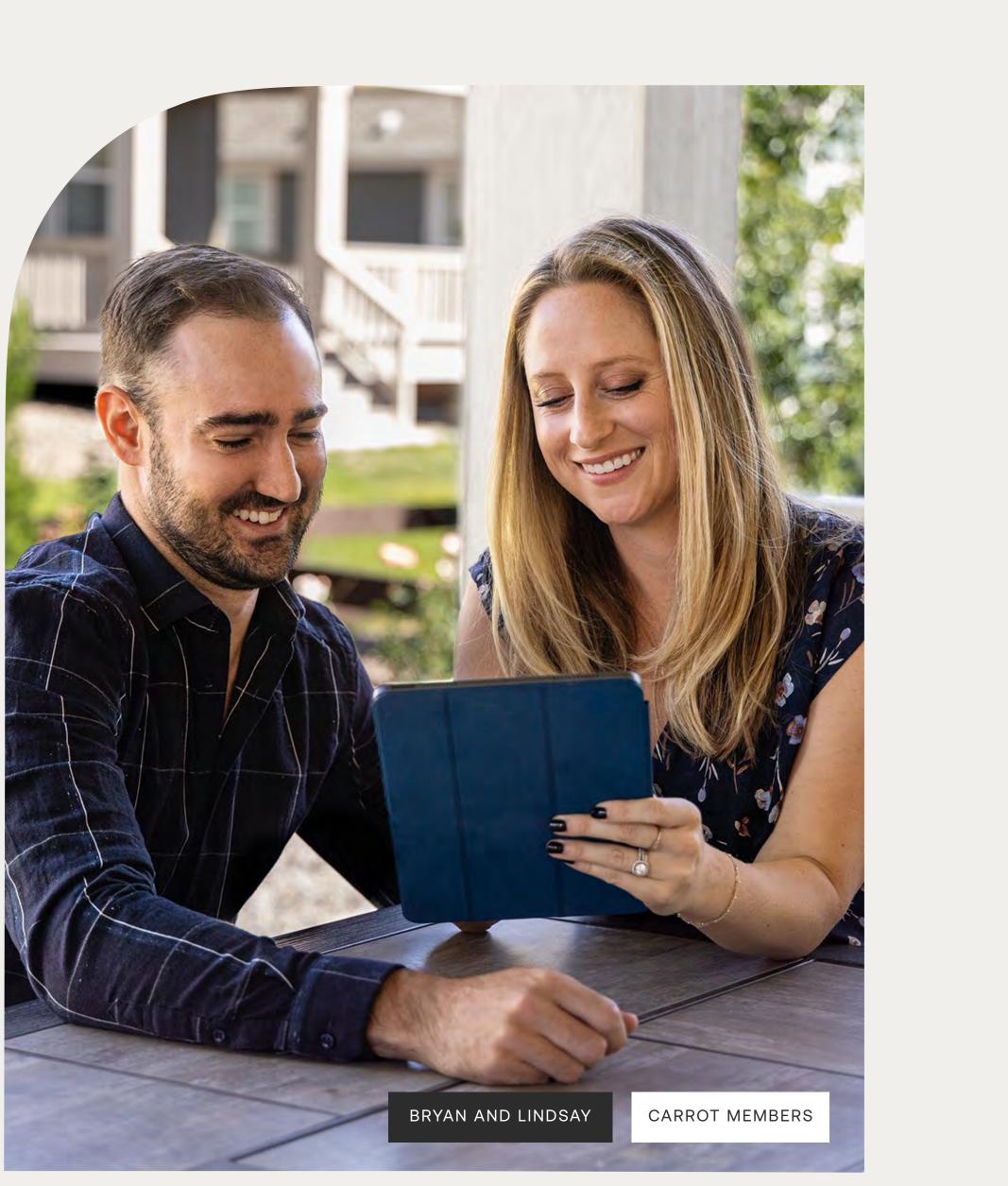
Menopause / low T



Postpartum / return to work

4

What's included in the Carrot benefit?



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Your employer-provided funds

One important part of your Carrot benefit is the funds [Custo help cover the costs of care or services.

Upwork is providing funds for 100% of your eligible fertility, h family-forming expenses up to the following limits:

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Covered treatments and services



Testing & diagnostics

- Initial fertility consultation
- Lab tests and diagnostic procedures
- Genetic carrier screening



Fertility

- In vitro fertilization (IVF)
- Intrauterine insemination (IUI)
- Donor sperm/egg acquisition and storage



Fertility preservation

- Egg retrieval
- Sperm, egg, and embryo freezing



Perimenopause/ Menopause/Low T

- Carrot Medical Experts
- **Expert-led Groups**
- Dynamic Guides

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Pregnancy & postpartum

- Doula expenses
- Milk shipping



Adoption & Gestational Surrogacy

- Adoption agency & related legal services
- Gestational surrogacy agency & legal services

Carrot and your health plan (U

Due to healthcare regulations in the U.S., if you are on an HS/ your Carrot benefit may have a deductible based on the type

When will a deductible apply?

Type of care

Qualifying medical expense (fertility care due to an infertility diagnosis or medical necessity)

All other care such as adoption, gestational carrier journeys, elective preservation, and elective assisted reproductive technology services

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Beyond financial coverage



Receive 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 — including Carrot Partners for exclusive discounts and priority scheduling



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



no more online searching

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

For details about your Carrot benefit, sign in to your Carrot account to explore your benefit guide.



Explore trusted educational resources —

Attend educational webinars also open to spouses/partners

Join small online group sessions with a Carrot Expert and other members to connect, learn, and share experiences in an anonymous setting

Easy sign up



Email from Carrot



By visiting: <u>get-carrot.com/signup</u>

CARROT

Hi {{ EmployeeFirstName }},

We're excited to welcome [YourCompanyName] employees to Carrot.

This benefit offers support for:

- · Fertility health and wellness
- · Fertility care and assisted reproduction, including IVF
- · Preservation (freezing eggs, sperm, or embryos)
- Adoption
- Gestational surrogacy
- Pregnancy and postpartum
- Parenting (includes returning to work)
- Menopause
- Low testosterone
- · Gender-affirming care

Through Carrot, you'll have access to:

- Employer-provided funds to help 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
- · Unlimited, free virtual chats with medical experts and specialists
- + Help finding providers near you
- Expert-produced educational resources
- Exclusive partnerships and discounts

Ready to get started? Claim your benefit today to explore the resources available to you.

Claim your benefit

*Your registration link is unique. Please do not share it.

Depending on where you are employed, the Carrot app and communications may be available in multiple languages. Visit your Account settings to see available options.

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CARROT

Benefit Guide

Your benefit guide includes valuable information about your Carrot benefit including partner eligibility and tax implications.

🔹 Your benefit guide

Get started

Carrot funds

Pharmacy

Coverage

Additional at-home v

Get started

Carrot helps make fertility healthcare and family forming more accessible to everyone. Here's how to get started.

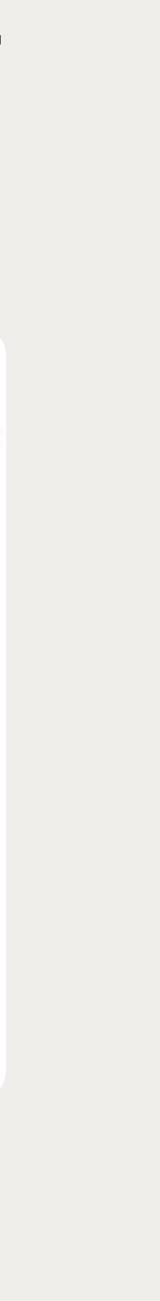
1. Understand your benefit

- Read employer-specific information
- See what's covered
- Learn about your Carrot funds

2. Explore resources

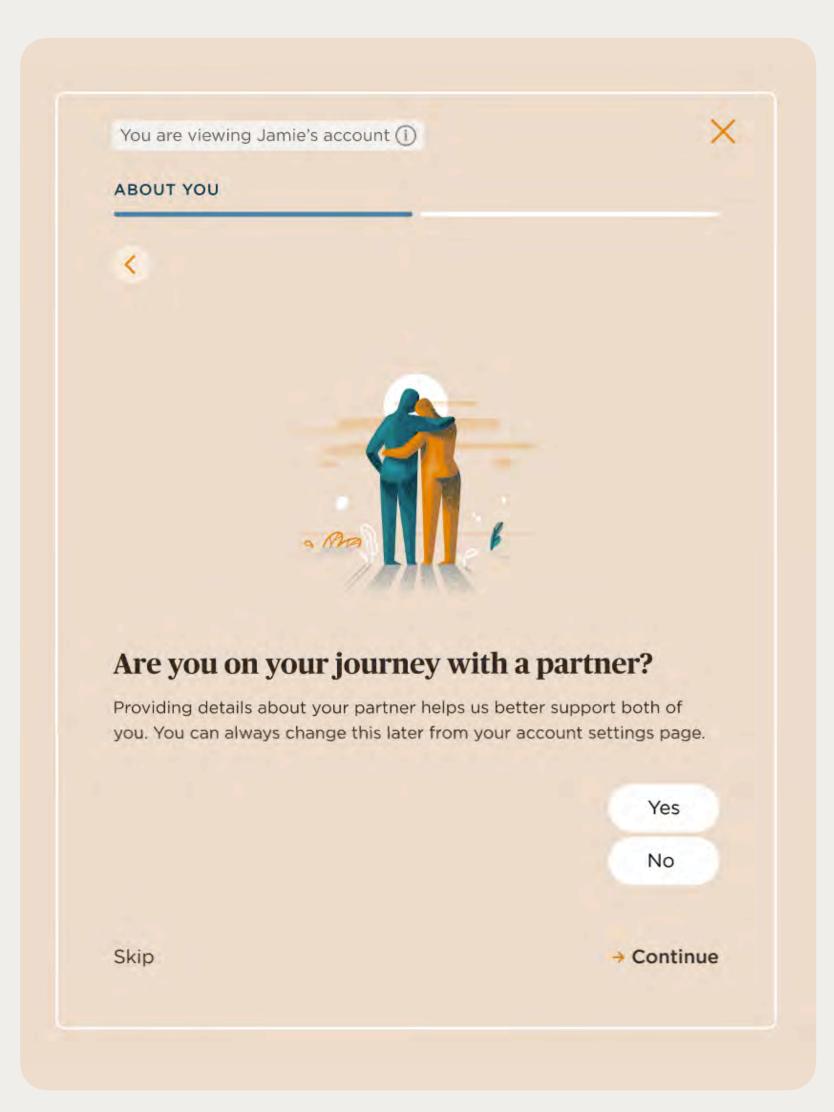
You can preview educational resources on a variety of topics, as well as frequently asked questions such as:

- Will Carrot impact my taxes?
- How do I find a Carrot-eligible provider?
- How does Carrot work with insurance?



Add a partner

Partners and spouses can access your Carrot account if you invite them to join in your account settings.



Read & Learn

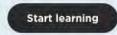
Access educational resources, including webinars, and join small online group sessions with experts and members.

This top panel highlights any current journey that a member is on for easier access

💡 Read & learn

Pregnancy and postpartum

Explore what to expect during pregnancy and postpartum, watch videos, create a birth plan, join a supportive educational group session, and more.



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Fertility > Fertility basics Understanding infertility Transgender fertility considerations + 2 more topics

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Assisted reproduction > Treatments and procedures **IVF** considerations Donor assistance + I more topic

Preservation > Preservation basics

Preparing for egg retrieval

M Menopause > Menopause basics 1 Low testosterone > Low T basics

Low T treatment

Gestational surrogacy and donor assistance > Gestational surrogacy

Donor assistance Legal and financial considerations

Adoption > Adoption basics Adoption types

Managing symptoms

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Gender-affirming care Gender-affirming care basics Gender-affirming hormone therapy Emotional health

Carrot Plans

Whenever you're ready for further personalized support and guidance, you can unlock full access to your benefit with your free Carrot Plan. Your Plan is composed of actionable next steps, designed just for you.

Your Carrot Plan

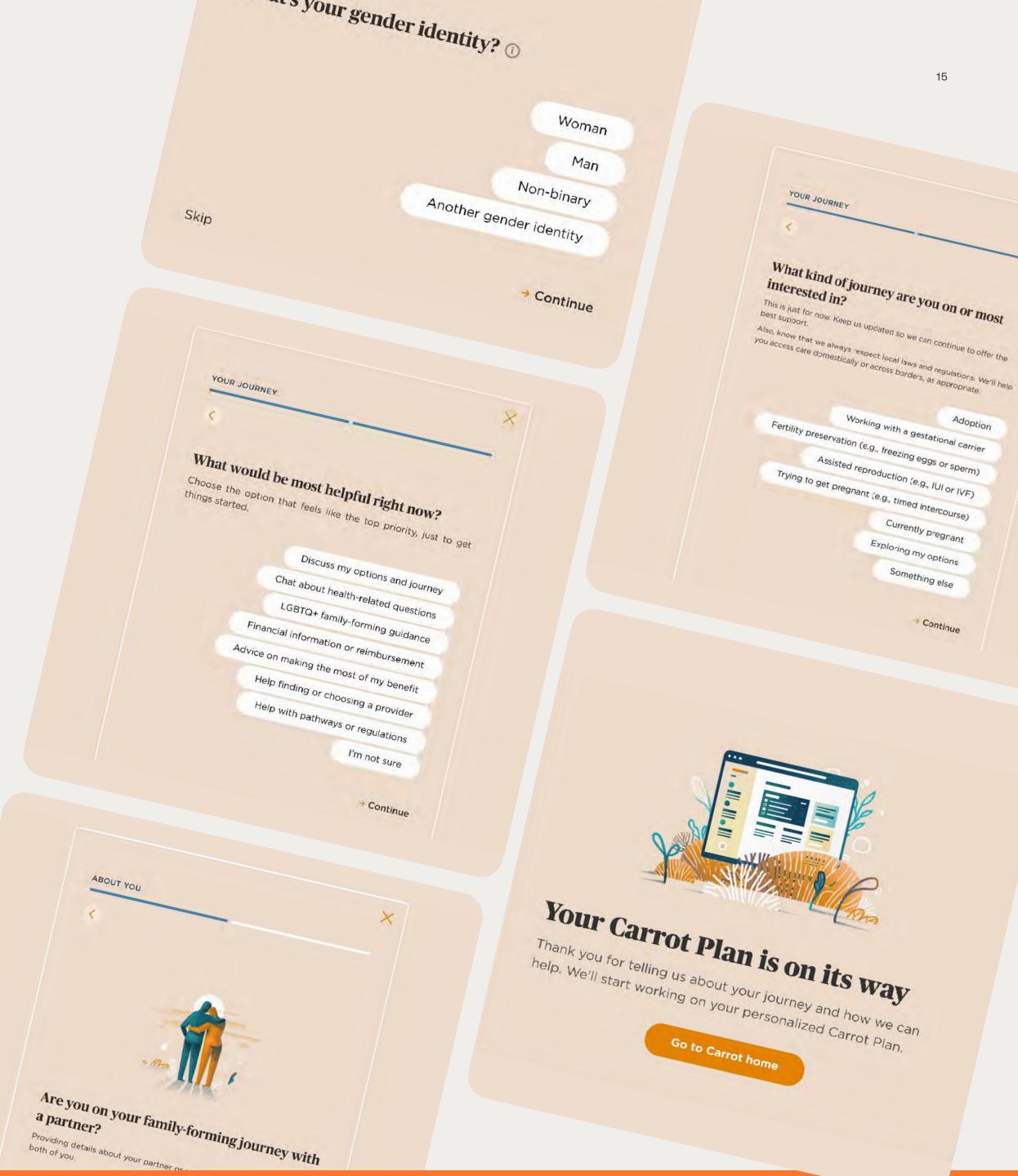
When you're ready to access Carrot funds, experts, providers, and more, tell us about your family-forming journey and we'll craft a free, personalized plan to support you.

Get your Carrot Plan



Personalized for you

To help Carrot Experts design a Carrot Plan tailored to your journey, we'll ask you a series of questions that will help us get to know you, your needs, and your goals.



Adoption

Your journey with Carrot

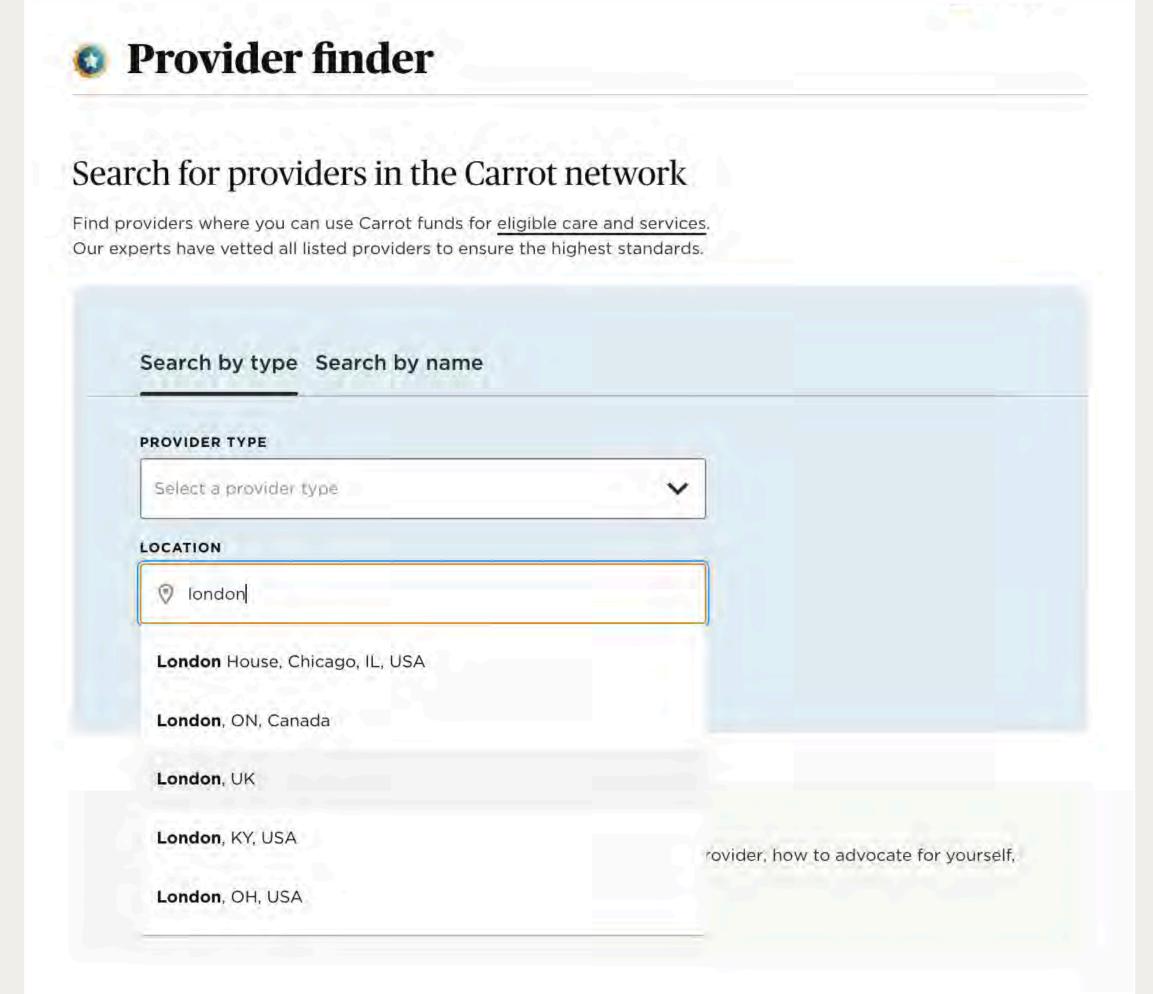
Your Care Team will then create your free, personalized Carrot Plan with actionable next steps to take. With a Carrot Plan, you will unlock access to additional Carrot resources and your employer-provided funds.

ello	, Jamie Hansen		
You Pla	n Carrot		
	Talk to a certified new parent educator	>	:
	Attend a group session on "Postpartum health and newborn care "	>	:
	Read "Caring for an infant"	>	:
	Learn about how we support newborn care and parenting	>	:

Find a provider

Locate a clinic, agency, or legal services near you to receive care. Look for the Carrot Partner icon — Carrot Partners provide priority booking and exclusive discounts to Carrot members.

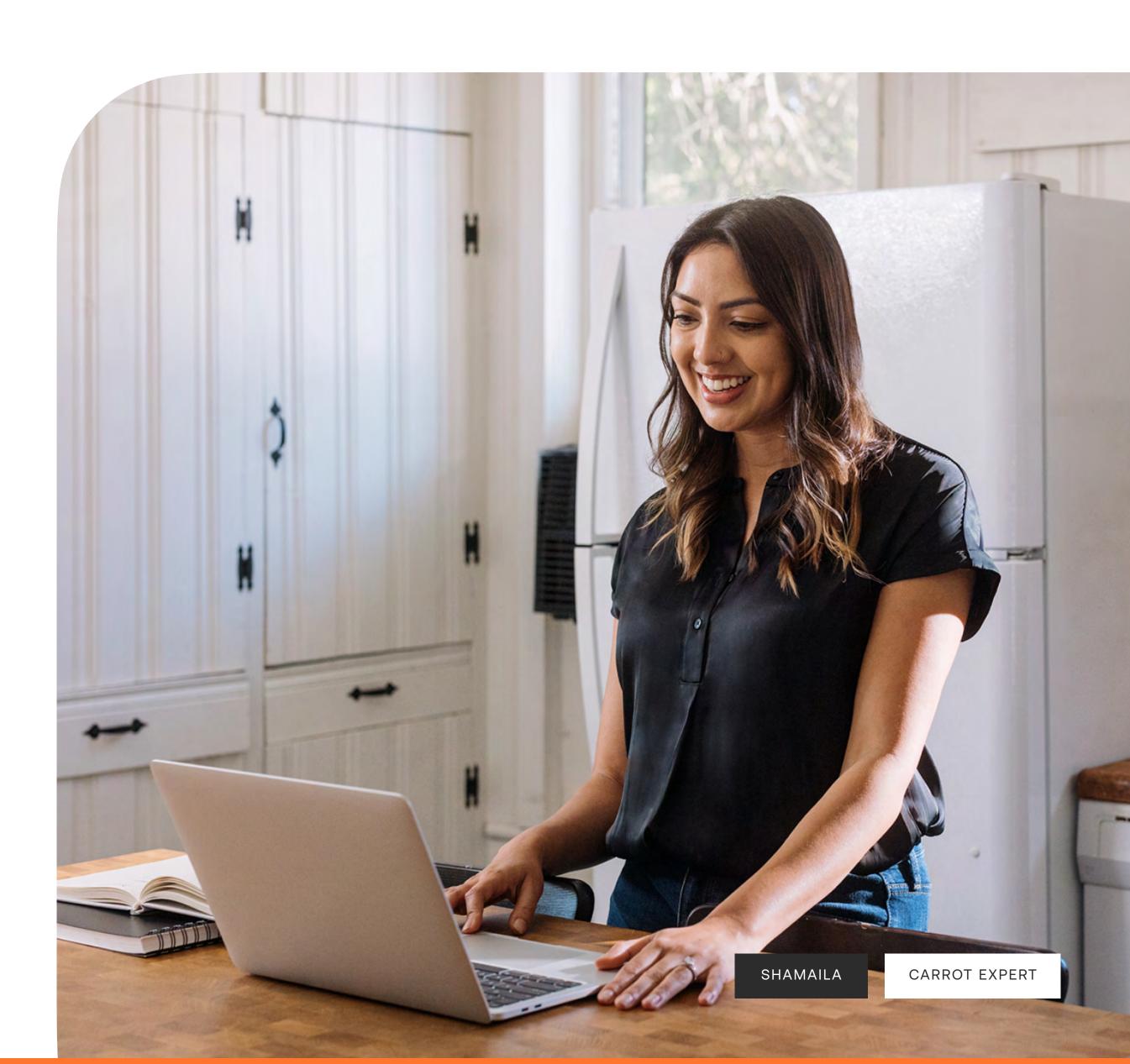
Members can search for providers using filterable criteria, such as proximity and virtual appointments available.



Culturally competent care

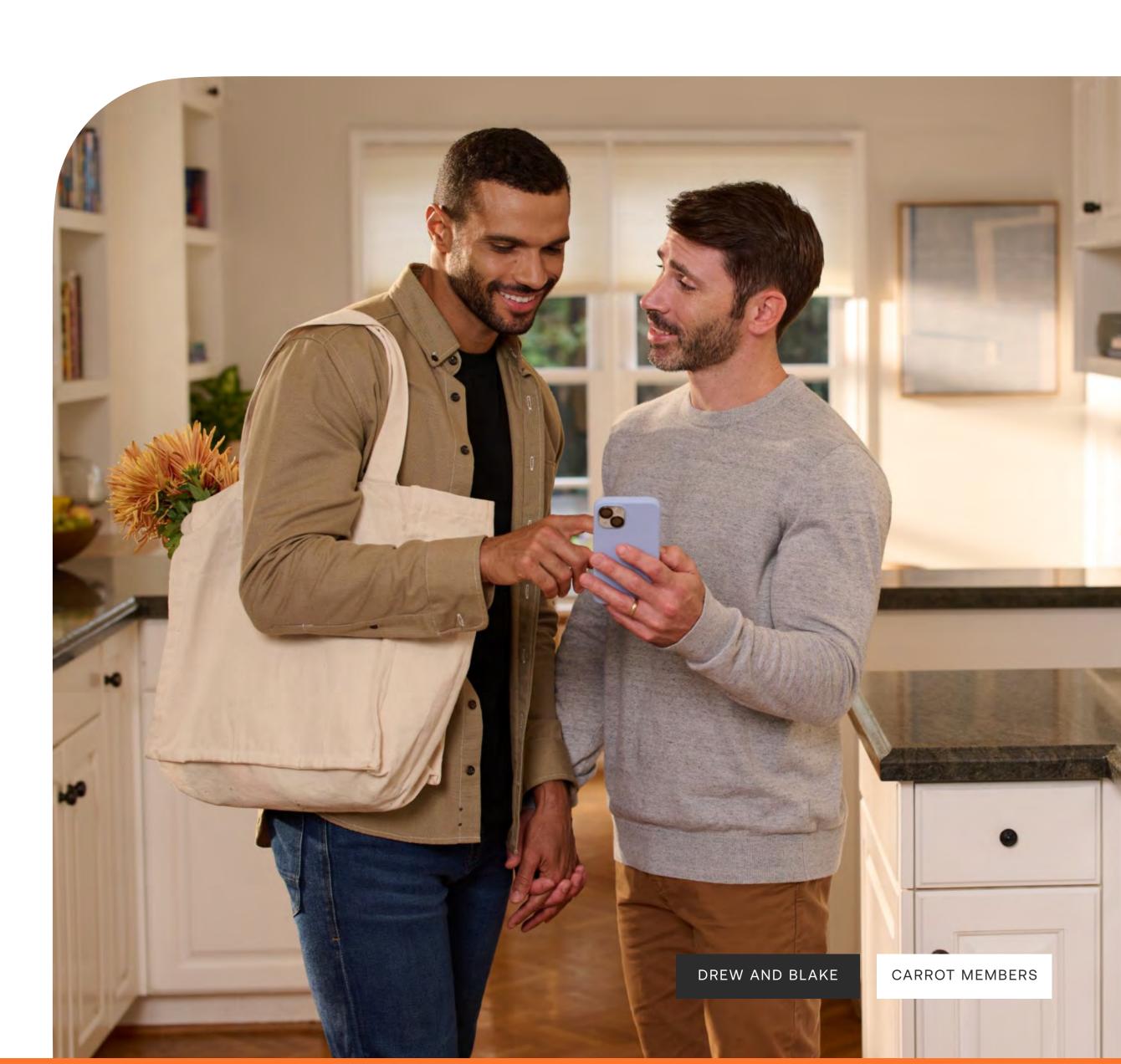
You can request to be matched with a BIPOC provider at a Carrot-eligible clinic.

Sign in to your Carrot account and connect with your Care Team to learn more.



LGBTQ+ support

- No infertility diagnosis required to access care
- All Carrot Partner clinics and providers are LGBTQ+ friendly
- Talk with experts in LGBTQ+ family building
- Attend annual Pride Month member-only webinar



Talk to Carrot

You or your spouse/partner can call or message Carrot for help finding a global provider clinic, agency, or attorney, or to get advice or answers to any questions that might come up on your journey.

Talk to Carrot

What's your preferred location?

Carrot Experts offer guidance, knowledge, and language support tailored to your location — or the location where your journey will take place.

→ I need help



Talk to Carrot

What kind of expert are you looking for today?

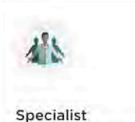
Feel free to set up chats with as many experts as you need.

If you have variety of questions or you're not sure where to start, a Care Navigator can get you pointed in the right direction.



General experts on Carrot, including logistics, choosing a provider, and making the most of your benefit.

Navigators cannot answer medical questions.



Experts in a specific area, such as answering medical questions or offering emotional support.

Specialists cannot answer benefits questions.



Carrot resources are for informational purposes only and do not constitute medical advice or professional services. They are not a substitute for legal, tax, or professional medical advice, diagnosis, or treatment. If you are experiencing a medical emergency, call emergency services immediately.

Talk to Carrot Experts

Connect virtually with Carrot's diverse team of medical experts and specialists as often as needed to discuss options, costs, and other questions.

Schedule video chats with Carrot Experts using Talk to Carrot in your account.

What sort of specialist would you like to chat with?

For questions about benefits or how to use Carrot, talk with a <u>Care Navigator</u>.

Is United States not your preferred location? Change location Pregnancy Medical questions, labor and birth plans, nutrition, lactation, prenatal yoga, and more

> Nutrition Talk to a registered dietitian about vitamins, food, and more

> > forming Fertility

LGBTQ+ family forming Explore different paths to parenthood, choosing providers, and more.

For medical questions, talk to a journey-specific specialist

Emotional support topics for

Emotional support

your journey

Newborn care and parent support Newborn and parental concerns, understanding medical conditions, sleep support, and return-to-work coaches

Fertility care, getting

and more

pregnant, treatment options,

÷

known fertility issues related to testes and sperm

Talk to a urologist about

Urology

Low testosterone Choosing a provider, symptom management, treatment strategies, fertility options, and more

Adoption Pathways and regulations, choosing providers, and more

Gender-affirming care Pathfinding, choosing providers, social support, and more

Menopause

more

Symptom management,

Gestational surrogacy

aspects, and more

Pathways and regulations,

choosing providers, legal

healthy aging, career and

fertility considerations, and

21



Carrot Expert specialties and topics*

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

Carrot Experts specialize in*	Questions for Carrot Experts:
Reproductive endocrinology	What can I expect from the egg freezing process?
Obstetrics/gynecology	What type of fertility testing should I proactively ask my doctor about now?
Perimenopause and menopause	What's the difference between perimenopause and menopause?
Andropause or low testosterone	Could low T be contributing to my loss of hair and muscle mass? How do I know if low testosterone is impacting our ability to get pregnant?
Midwifery	Should I create a birth plan? How do I get started?
Doula support	What are the benefits of having a doula in the delivery room?
Lactation	What should I consider when choosing a breast pump? How can I boost my supply
Urology	What factors affect sperm health?
Nutrition	Are there certain foods I should eat or avoid when I'm trying to get pregnant?
Adoption	I'm interested in adopting from foster care. What's my next step in the process?
Gestational surrogacy	What should I look for when choosing a gestational surrogacy agency?
LGBTQ+ family building	What options are available if my partner and I are interested in having a child who is genetically related to us?
Emotional well-being	What recommendations do you have for navigating life postpartum?
Infant care and parenting (ages 0-12)	How do I manage my toddler's separation anxiety? What recommendations do you have for screen time and internet security?



Get reimbursed

Upload paid invoices for eligible expenses and we'll process your reimbursement. Carrot will deposit your reimbursements directly into your bank account.

Your employer-provided reimbursement allowance may be considered additional income and therefore, may be a taxable benefit.

ARROT

2]	Your Carrot Plan
7	Messages

15 Financial support

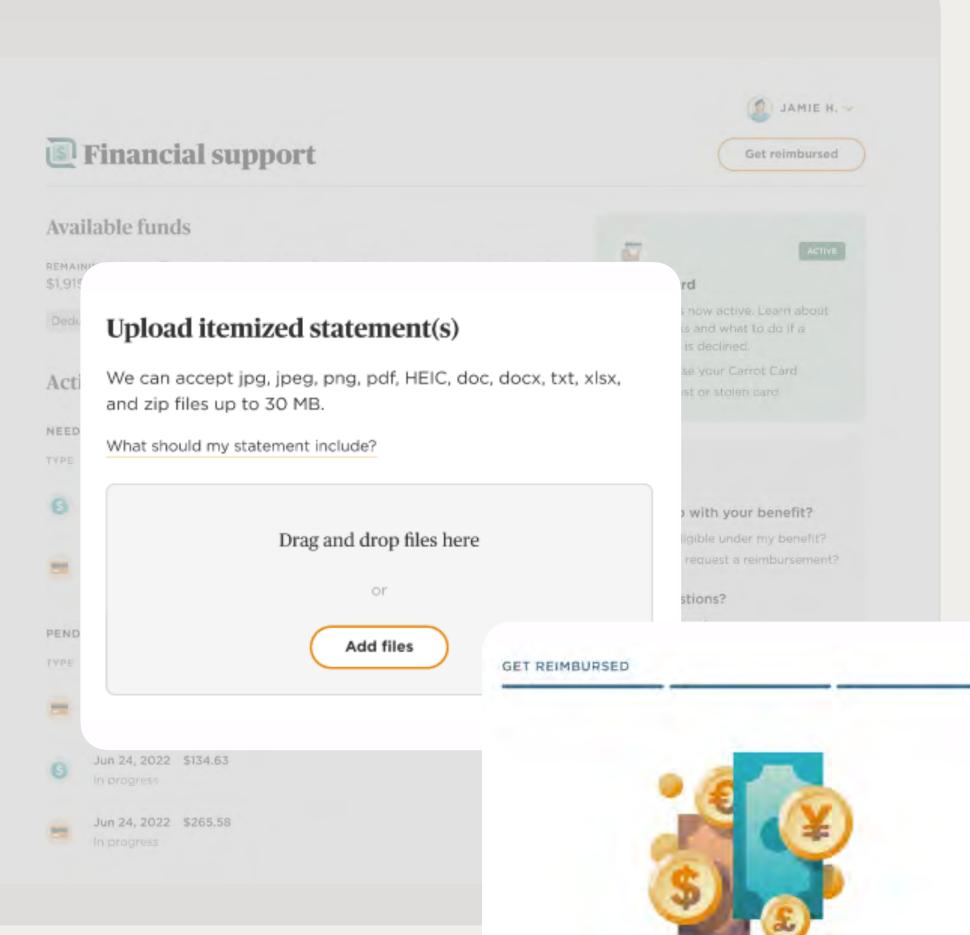
C Read & learn

Talk to Carrot

) Find a provider

ap Your benefit guide

) Get helt



You're all set

We've received your reimbursement request and will review it within five business days. We'll notify you as soon as it's approved or if any additional information is needed.



Pay with Carrot Card®

Employer-provided funds are sent directly to your Carrot Card, which you can use to pay for eligible products and services.



IVF reimbursement

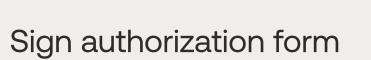
To ensure healthier outcomes, Carrot members and their partners who are on IVF journeys are required to complete additional steps to receive reimbursement



Meet with a

Carrot Expert





Ensure healthier care and treatment

Track spend

Your Carrot account will keep track of how much of your employer-sponsored funds you have spent toward your benefit maximum, and how much you have left.



Available funds

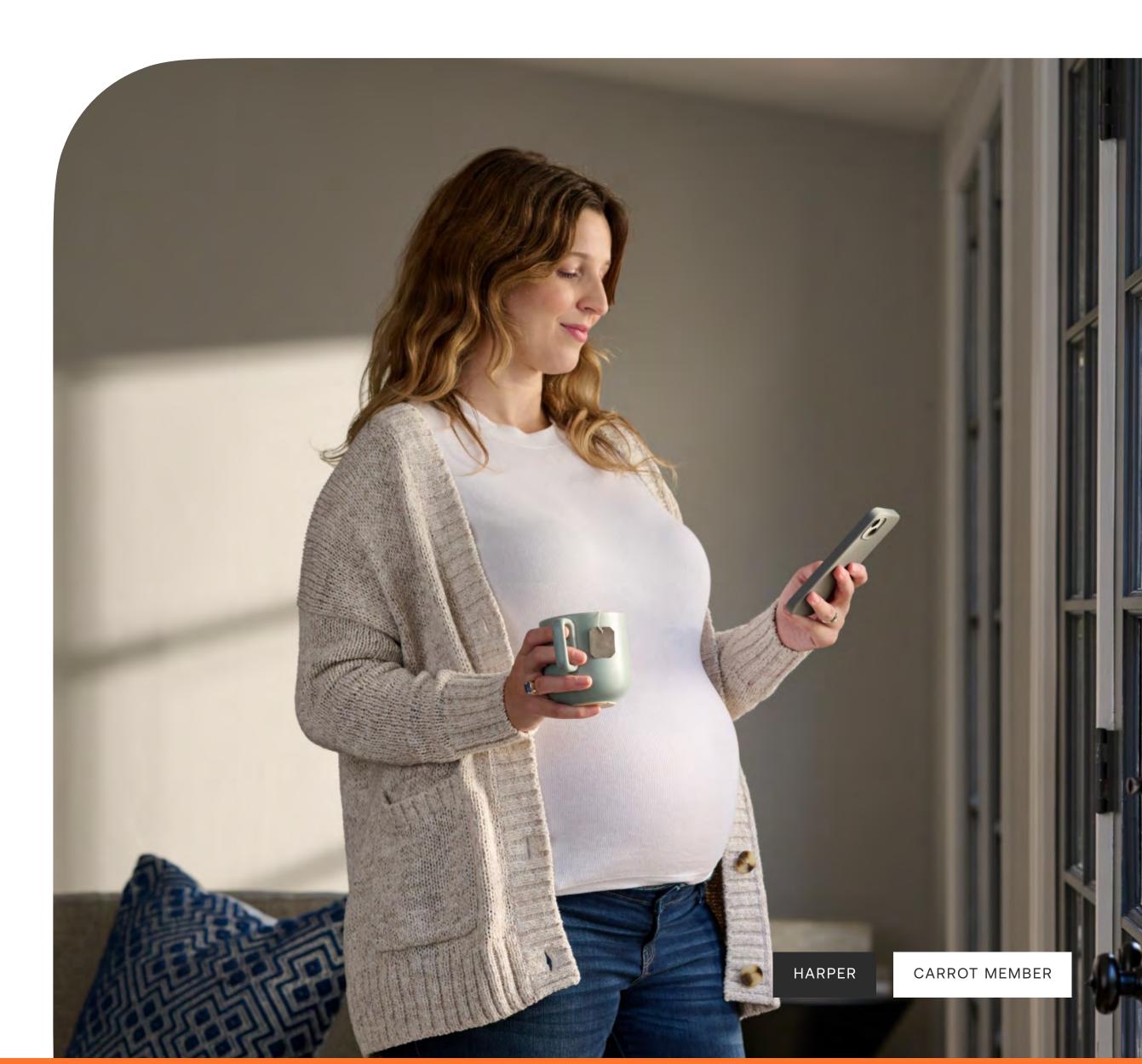
REMAINING ANNUAL C REMAINING LIFETIME USED # OF EXPENSES \$1,915.00 \$11,195 \$8,805 9

Deductible applies (1)

Pregnancy & postpartum benefits

- Use employer-provided funds to work with prenatal, birth, and postpartum doulas, and to help cover the cost of milk shipping*
- Access unlimited video chats with medical experts and specialists, including obstetricians, midwives, doulas, lactation consultants, pelvic health specialists, emotional support experts like licensed clinicians and psychologists, and more
- Join small, trimester-specific online group discussions with fellow Carrot members
- Attend virtual prenatal yoga classes
- Learn at your own pace from evidence-based, in-depth resources

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



Perimenopause,

menopause, and low T

- Talk with Carrot medical experts, including dietitians, who specialize in menopause and low T as often as you'd like
- Find local menopause and low T specialists near you
- Join small online group sessions on common topics like managing symptoms and evidence-based treatment options

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

For details about your Carrot benefit, sign in to your Carrot account to explore your benefit guide.



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At-home products and services

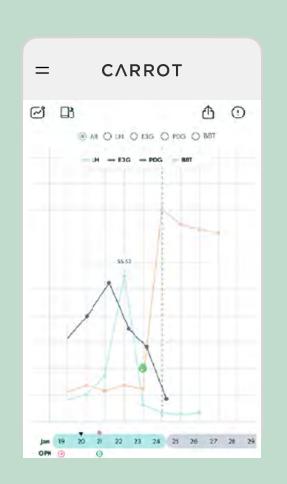
- Fertility health and wellness tests (U.S. Only)
- Sperm analysis and preservation kits
- Precision ovulation tracking products
- Perimenopause and menopause products to regulate temperature
- Order medications from Carrot Rx— an easy-to-use pharmacy that offers up to 40% savings and price matching on most fertility medications, 24/7 support from certified clinicians, and free next-day delivery (U.S. Only)





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What's next?



Visit <u>https://get-carrot.com/signup</u> to claim your benefit and start exploring available resources — **including employer-provided funds to help pay for eligible care**.



