

POLITICO Frequently Asked Questions

Welcome!

Your employer, POLITICO, has partnered with Carrot to provide you with comprehensive hormonal health, fertility, and family-building benefits.

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

How to learn more about your benefits:

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

Understanding your Carrot benefits

What is Carrot? Is it health insurance?

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

What journeys does Carrot support?*

- Perimenopause and menopause
- Low testosterone and andropause
- Parenting children up to age 12
- Pregnancy and postpartum
- Fertility health and wellness (hormone testing, trying to get pregnant)
- Preservation — egg, embryo, and sperm freezing
- Assisted reproduction, like IVF and IUI
- Adoption
- Donor assistance and gestational surrogacy
- Gender-affirming care

Financial coverage is available for eligible care and services, including an annual maximum of up to \$10,000 and a lifetime maximum of up to \$20,000.

How can I use Carrot?

- Access employer-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 in your Carrot account.*

Who is eligible for Carrot?

All full-time POLITICO employees and their spouses/partners are eligible to use the Carrot benefit, including the funds provided and found in your Carrot account. Unlike most insurance, you don't need a medical diagnosis to use the funds available as part of your Carrot benefit to pay for eligible care and services.

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 spouses/partners cannot modify your account information.



Understanding how Carrot benefits work with infertility diagnoses

What is an infertility diagnosis or medical necessity?

Based on local standards of practice, a doctor may diagnose infertility if pregnancy does not occur within a specific timeframe of unprotected intercourse or insemination. Medical necessity for fertility preservation is determined by a doctor based on health issues or treatments that could significantly impact the reproductive system.

I received an infertility diagnosis; can I use Carrot?

Yes! All eligible, qualified medical care that is related to an infertility or medical diagnosis can also go directly through Carrot.

What does an infertility diagnosis or medical necessity mean for the cost of my care?

If you receive an infertility diagnosis or need to seek treatment related to medical necessity, your expenses may be categorized as a qualified medical expense (QME), which are specific healthcare costs that may not be subject to taxes. If you have questions relating to an infertility diagnosis or medical necessity, talk with your fertility doctor.

Can I use Carrot if I do not have an infertility diagnosis or need due to medical necessity?

Yes! All eligible, elective care that is not related to a medical diagnosis – such as elective preservation, surrogacy, or assisted reproduction for same-sex female partners – can go directly through Carrot, without first leveraging medical plan benefits.

Note: Benefits received under the Carrot benefit for those without an infertility or medical diagnosis may be subject to imputed income. This income will be reported in your earnings. Please see "Are there any tax implications in using my Carrot funds?" below for additional information.



Using your Carrot funds

What are Carrot funds?

As part of your Carrot benefit, POLITICO has provided Carrot funds to pay for eligible care and services. You can pay for eligible care and services out of pocket and submit itemized statements for reimbursement. You can find more details about how to use your Carrot funds and the reimbursement process in the [benefit guide](#) within your Carrot account.

Note: To convert your USD benefit amount to local currency, Carrot uses a six-month blended currency rate. This means that currency rates are averaged over six months to minimize the impact of currency fluctuations.

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.

Are there any tax implications in using my Carrot funds?

Funds you use through Carrot to pay for eligible care and services may be considered additional income and taxed as such. Once you've received a reimbursement, a subsequent pay stub from your employer will reflect that additional income and any taxes that apply. Depending on factors, including where you live and what kind of care you received, those withheld taxes can decrease the size of your paycheck — sometimes significantly.

Check your [benefit guide](#) for details, including information on qualified medical expenses (QMEs), a type of care that may not be subject to taxes, and how that might impact your paycheck so you know what to expect. You can also [connect with the Carrot Care Team](#) directly with questions.

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 connect with 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.