

# CARROT

## Save time and money with Carrot Rx

Navigating medical care can be difficult — getting your prescriptions shouldn't have to be.

That's why we created Carrot Rx (powered by Alto), our easy-to-use online pharmacy designed to give you peace of mind.

### With Carrot Rx, you get access to:

- Competitive pricing
- Up to 40% savings and price matching on most fertility medications
- Free next-day delivery (and same-day delivery when needed)
- Personalized guidance — including 24/7 access to certified clinicians who can help answer questions on how to store and administer medications

Learn more

### Looking to use your Carrot funds to cover eligible medications?

All eligible medications must be filled through Carrot Rx to be covered with Carrot funds. Learn more about Carrot Rx in your benefit guide, including which medications are eligible for coverage, policy exceptions\*, and more.

\*You can see a list of exceptions and how to handle them in your benefit guide.



### Ordering medications through Carrot Rx is simple. Just follow these easy steps:

- 01 Get a Carrot Plan, if you do not already have one.
- 02 Check your account settings to make sure your date of birth and phone number are correct; this will help Alto recognize that you are a Carrot member.
- 03 Tell your provider to fill your next prescription with Alto.
- 04 Once you receive a text message from Alto mentioning Carrot Rx, click the link to order and pay for your prescriptions. Carrot discounts will be automatically applied.
- 05 If your order was recommended by an eligible provider and is covered by your benefit, submit your itemized statement and any other required documents to Carrot.

If you have questions or concerns, call or message your Carrot Care Team or call Alto Pharmacy at (844) 725-0001.



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## What you need to know about the Carrot Rx update

With the upcoming Carrot Rx policy change on April 1, we want to share answers to some of the most frequently asked questions.

As a reminder, all members without coverage through their PBM looking to use their employer-sponsored funds will be required to fill medications through Carrot Rx (fulfilled by Alto Pharmacy). There is a transition period through May 15, 2024, for members who may be mid-cycle with medications or have other arrangements that need to be made. We'll send communications to members, but we understand that they may still have questions.

### **What does this experience look like for members?**

Ordering medications through Carrot Rx is simple. Members need to follow these steps (which will be outlined in their Benefit Guide):

- Get a Carrot Plan (if they do not already have one).
- Verify their date of birth and phone number are correct in their account settings; this will help Alto recognize that they are a Carrot member.
- Tell their provider that they would like to fill it with Alto, Carrot Rx's pharmacy partner, for their next prescription.
- Follow the text message link From Alto to order and pay for their prescriptions. Carrot discounts will be automatically applied.
- If their order was recommended by an eligible provider and is covered by their benefit, they will submit their itemized statement and any other required documents to Carrot.

### **How long do members have to make the switch?**

Members who use a pharmacy other than Carrot Rx have until May 15 to make the switch. After this date, any submitted expenses from other pharmacies will be denied.

### **How will members be notified of this change?**

We communicate regularly with members about this change both leading up to April 1 and during the transition period. Members will also be notified in their Benefits Guide within the Carrot platform.

### **Does this apply to all Carrot journeys?**

Yes, this change applies to all Carrot journeys. Alto is a full-service retail and specialty fertility pharmacy, and they are able to fulfill all categories of eligible medications that Carrot covers for all journeys. This includes preservation, assisted reproductive technology (ART), gestational surrogacy, menopause, low testosterone, and gender-affirming care journeys.

**How will this work with the Carrot Card?**

Beginning April 1, the Carrot Card will not be accepted outside of Carrot Rx. The same grace period identified above applies to Carrot Card.

**What about situations where employers have some coverage through a PBM but are interested in Carrot Rx to supplement that offering?**

If you have existing PBM coverage, we offer two options:

- 01 Your PBM and Carrot can work together, where Carrot Rx will cover situations that a PBM won't (since PBMs generally have more restrictions for what and when a patient is covered).
- 02 You can choose to carve out the pharmacy experience and have all fertility medications go through Carrot Rx. This is the simplest member experience.

**Will Alto still be coordinating with members to alert them if their PBM may offer coverage of their prescribed medications?**

Yes. If a member has coverage through their insurance, Alto will first check for that coverage. If a member has coverage and is able to fulfill their medication(s) through Alto, Alto will automatically process the insurance. The member will still have access to Carrot Rx priority service. If a member might have coverage that requires them to use a different pharmacy, Alto will inform the member that they may have coverage and to check their policy. The member will also be provided with Carrot Rx cash rates in case they do not have coverage.

**Will the Carrot Card work at non-Alto pharmacies?**

No. Beginning 4/1/24, the Carrot Card will not be accepted at non-Alto pharmacies for any pharmacy-related transactions. The same grace period identified above applies to the Carrot Card.

**Are there any exceptions to the policy update?**

Exceptions to the policy are listed below. Please note that Carrot will require substantiation in each of the following cases, and the member will have to submit for reimbursement:

- Member was prescribed a medication that Alto does not have in stock.
- Member was prescribed a medication that Alto cannot deliver in the time frame recommended by a member's provider.
- Member has coverage of medication through their PBM insurance, and their PBM insurance requires them to use a specific pharmacy that is not Alto.
- Member received care from a clinic that offers bundle deals that include one price for clinic services and medication(s).
- Member is retroactively submitting an expense for a medication filled prior to 4/1/2024.
- Member is in the midst of receiving care and is already using a different pharmacy.

**If the member’s doctor has more competitive contracted rates with another pharmacy, will Carrot Rx match those prices?**

If a member finds a lower price for their order at another pharmacy, Carrot Rx will match the price of the full order if all of the following conditions are met:

- The order includes Follistim, Gonal-F, or Menopur
- The member has more than one prescription in their order
- The other pharmacy is in the U.S.
- The member can provide Alto with a written quote from the other pharmacy

**If Carrot Rx is unable to deliver medications needed (e.g., a last-minute necessity or extension after test results) will Carrot reimburse the member if they have to go to a specialty pharmacy for the necessary medication?**

Yes, this is an approved exception where members can use another pharmacy.

**With Carrot Rx, do members still have the option to pay out-of-pocket (e.g., people who want to use FSA or HSA dollars first)?**

Yes, Carrot members can use their Carrot funds or pay out-of-pocket. If they pay out-of-pocket, they have the option to pay for the medications using their FSA or HSA. Note that if they use their FSA or HSA, they would not be able to submit to be reimbursed by Carrot due to tax implications.

**What is the timeframe for receiving meds from Carrot Rx? I know that sometimes medications are time-sensitive and local is preferred.**

Members will hear from Alto within one hour of receiving their script (as long as it does not fall into an edge-case scenario where special/manual processing is required). If the member was prescribed a medication that Alto cannot deliver in the time frame recommended by a member’s provider, Carrot would reimburse the medication fulfilled outside of an Alto pharmacy.

- In situations where Alto Pharmacy cannot fulfill an order, they will transfer the medication to another local pharmacy in that location.

