



Covered pregnancy expenses

Doulas

A doula must meet Carrot's criteria:

Accreditation from BirthWorks International, DONA International, CAPPA, ICEA, ToLabor, a training program that meets Carrot's training criteria

- Minimum experience thresholds for labor, antepartum, and postpartum support
- Maintains liability insurance, where applicable

Examples of covered services include:

- Prenatal services
 - Introductory consultation
 - Prenatal visits and birth plan session
 - Childbirth education classes
- Labor / birth support (not delivering the child)
- Postpartum services, not to exceed 6 weeks postpartum
 - Postpartum check-ins
 - Lactation support
 - (Nighttime) postpartum support
- Bereavement services

Examples of services that are not covered include but are not limited to:

- Housekeeping
- Meal preparation
- Massage
- Aromatherapy
- Medical procedures
- Administration of medication or injections
- Delivery of baby or placenta
- Home births
- Any services of a doula that does not meet the certification or training requirements listed above

Members must provide substantiation for expenses, including:

- Itemized statement listing the services included in the doula's service package, the prices, and the doula's contact information
- A completed doula attestation form
- Proof of insurance (where applicable) and certification

Milk shipping

Human milk shipping and transport expenses are covered. Examples of covered expenses include:

- Shipping fees from shipping companies (e.g., FedEx, Milk Stork)
- Shipping materials (e.g., dry ice, styrofoam cooler)
- Kits provided by milk shipping services

Examples of expenses that are not covered include but are not limited to:

- Freeze-drying milk for long-term storage
- Milk pumps



Travel expenses for reproductive care (U.S. only)

In the U.S., the optional travel benefit provides coverage for eligible Carrot members traveling to receive reproductive care.

Eligible travel expenses include air, bus, or train ticket (coach or equivalent), car rental, IRS standard medical gas mileage, as well as lodging up to the IRS limit. Members can submit expenses for themselves and a travel companion.

The benefit does not cover relocation, meals while traveling, or medical costs.