

Fertility Health Reimbursement Arrangement (HRA)

Established by Five9, Inc. | Administered by Navia

Navia Benefit Solutions is proud to be the administrator of your Fertility HRA. This reimbursement plan has been established by Five9, Inc. to reimburse you for eligible fertility-related expenses incurred by you and your eligible family members.

Benefit Summary

Plan Year: January 1, 2024 – December 31, 2024

Eligibility: Regular, full-time employees and their spouse/domestic partner enrolled in a Five9-sponsored health plan become eligible immediately.

Benefit: The HRA provides a lifetime benefit of \$5,000* per family for fertility-related expenses for the employee and/or their spouse/domestic partner.

How it Works: Once you have incurred an Eligible Expense, you may submit a claim to Navia for reimbursement. Please see the Claim Submission instructions below. If you are enrolled in a High Deductible Health Plan with a HSA, you must provide an Explanation of Benefits (EOB) from your insurance carrier that shows you have satisfied the IRS minimum deductible of \$1,600/\$3,200 prior to receiving reimbursement under the HRA.

Eligible Expenses: The HRA will reimburse fertility-related expenses for medical consultations, appointments, and treatment directly associated with fertility treatment for the employee and/or the employee's eligible spouse or domestic partner. Expenses must not be covered by or eligible for reimbursement under the employee's medical plan or the dependent spouse's/domestic partner's medical plan or other benefits. You may submit claims for Eligible Expenses that incurred during the plan year. To be eligible, an expense must be incurred after the employee becomes eligible for the benefit. Note: If you incurred Eligible Expenses under Five9's existing Fertility program (prior to September 1, 2023), all benefits paid to date apply to the lifetime benefit amount. Please contact the [Benefits Advocate](#) with questions on reimbursements before September 1, 2023.

A sample list of covered services is provided below.

Male Fertility Expenses

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|---------------------------|------------------------|-------------------------------------------------------|
| ▪ Cytopathology, forensic | ▪ Franklin-Dakes test | ▪ Sperm washing and capacitation |
| ▪ Sperm Agglutination | ▪ Semen analysis | ▪ Cervical mucus penetration test (Spinnbarkeit test) |
| ▪ Sperm antibodies | ▪ Sperm immobilization | |
| ▪ Sperm evaluation | | |

Female Fertility Expenses

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|-------------------------------------------------------------------|-------------------------------------------------|----------------------------------------------------------|
| ▪ Hysterosalpingography | ▪ Pelvic endoscopy (culdoscopy, laparoscopy) | ▪ Culture and fertilization of oocytes |
| ▪ Artificial Insemination | ▪ Cytologic exam of material from vaginal smear | ▪ Gamete intrafallopian |
| ▪ Injection procedure for hysterosalpingography | ▪ Laparoscopy; with aspiration (egg retrieval) | ▪ Laparoscopy; unlisted procedure |
| ▪ Endometrial biopsy | ▪ Embryo transfer | ▪ Diagnostic ultrasound of the pelvis |
| ▪ Rubin test insufflation of uterus and tubes with carbon dioxide | ▪ Follicle puncture for oocyte retrieval | ▪ Monitoring of pelvis follicular growth |
| ▪ Unlisted ultrasound | ▪ Personal therapy (unlisted injection) | ▪ Estradiol level |
| ▪ Gonadotropin, follicle stimulating hormone (FSH) | ▪ Mature Oocyte Cryopreservation (egg freezing) | ▪ Luteinizing hormone determination |
| ▪ Tissue culture (sometimes used for the actual IVF culture) | | ▪ Serum progesterone level |
| | | ▪ Prescription Drugs associated with fertility treatment |
| | | ▪ Therapeutic injection |

Additional Fertility Expenses

- | | | |
|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| ▪ Surrogacy | ▪ Non-temporary sperm/egg freezing (generally cryopreservation beyond on year) | ▪ Egg or sperm donor expenses where neither the donor nor the carrier is the employee or spouse. |
| ▪ Same-sex couples with IUI, IVF, or similar expenses but no medical diagnosis of infertility | | |
| ▪ Travel costs for Eligible Expenses including: Mileage, Plane, Train, Taxi or Car Services, and Car rentals. | | |

Claim Submission

- 1) Submit your claim online using the online claim submission tool through your [participant portal](#). The online tool provides faster claim processing, quick documentation uploads, secure transmission of claim information, and claim tracking notifications when we receive, process, and reimburse your claim.
- 2) Attach an itemized statement that includes the date, type, and cost of service. Ideal forms of documentation include an Explanation of Benefits (EOB) from your insurance carrier or an itemized statement from the provider.
- 3) Submit the claim and supporting documentation to Navia.
- 4) The most efficient way to submit a claim is by using the [online claim submission tool](#) or the MyNavia smartphone app for Android or iPhone. You may also submit claims via email, fax, or mail using the contact information below. Your submission should include a completed [claim form](#) and the itemized documentation. Please use only one method per submission. Allow 2 full business days for your claim to be reviewed and processed once it has been received.

Email: 105@naviabenefits.com
Fax: 425-709-7125
Address: PO Box 53250 Bellevue, WA 98015

- 5) Reimbursements are processed daily. Reimbursements will be paid via direct deposit into your bank account, or a check mailed to your home. Direct deposits may take 1-2 days to post to your bank account.
- 6) You will have 90 days to submit claims after the end of the plan year. If your employment is terminated, or you lose HRA coverage, you will have until the end of the month in which you terminate to incur expenses and submit claims. You may have the ability to continue coverage under COBRA (see your employer for details).

** Benefits paid to you under this plan are considered Taxable Income. Navia will notify your Payroll department of taxable benefits paid to you. Applicable taxes will be withheld on a future paycheck. For questions regarding your Taxable Income, please contact your Payroll department at Payroll@five9.com.*