



## Fertility Health Reimbursement Arrangement (HRA)

*Established by Five9, Inc. | Administered by PlanSource*

Five9 has partnered with PlanSource to help support family planning for you and your spouse/partner in the form of a fertility program.

### Benefit Summary

**Eligibility:** Immediately for regular, full-time employees and their spouse/domestic partner who are enrolled in a Five9-sponsored health plan and the Fertility HRA plan in PlanSource. If you do not participate in a Five9 medical plan, you will not be eligible.

**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. For employees enrolled in the High Deductible Health Plan (HDHP), you must satisfy your deductible before you can be reimbursed for fertility expenses.

**How it Works:** Once you have incurred an Eligible Expense, you may submit a claim to PlanSource for reimbursement. See below Claim Submission instructions for more information.

**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. To be eligible, an expense must be incurred after the employee becomes eligible for the benefit.

A sample list of covered services is provided below.

#### Male Fertility Expenses

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

#### Female Fertility Expenses

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|---|--|--|
| • Hysterosalpingography                         | • Rubin test   | • Tissue culture (sometimes used for the actual IVF culture) |
| • Artificial Insemination                       | • insufflation of uterus and tubes with carbon dioxide |  |
| • Injection procedure for hysterosalpingography | • Unlisted ultrasound                                  | • Pelvic endoscopy (culdoscopy, laparoscopy)                 |
| • Endometrial biopsy                            | • Gonadotropin, follicle stimulating hormone (FSH)     |  |

- Cytologic exam of material from vaginal smear
- Laparoscopy; with aspiration (egg retrieval)
- Embryo transfer
- Follicle puncture for oocyte retrieval
- Personal therapy (unlisted injection)
- Mature Oocyte Cryopreservation (egg freezing)
- Culture and fertilization of oocytes
- Gamete intrafallopian
- Laparoscopy; unlisted procedure
- Diagnostic ultrasound of the pelvis
- Monitoring of pelvis follicular growth
- Estradiol level
- Luteinizing hormone determination
- Serum progesterone level
- Prescription Drugs associated with fertility treatment
- Therapeutic injection

#### **Additional Fertility Expenses**

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

**Claim Submission:** To submit a claim online, first you must access your PlanSource account online: <https://plansource.wealthcareportal.com/Page/Home>.

1. Under the main menu, expand "Claims", select "Submit Claim", click "Submit a Claim"
2. Enter the Date of Service (this is the date you went to the doctor, bought the prescription, etc.)
3. Enter the dollar amount of the service or item.
4. Select claimant, either yourself or your dependent. If your dependent isn't listed, you may add them under your profile. You may also select the employee's name for all claims.
5. Enter the provider's name.
6. Select the Account Type using the drop-down arrow: HDHP HRA
7. Receipts must be attached to each claim.
  - a. If you are enrolled in a HDHP 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 \$1,650/\$3,300 prior to receiving reimbursement under the HRA.
8. Use the notes section for any comments.
9. Click "Ok" if complete. If you have additional claims to enter, select the "Submit a Claim" option. Once finished entering all claims, click on the "Certification Box" and click the "Submit" button.
10. Please keep all receipts and original documentation as required by the IRS.

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.

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.

#### **Resources**

- For questions on claim submission, please contact PlanSource at 888-266-1732, Option 2 | Monday – Friday, 8:30 AM – 7 PM EST.
- For general inquiries on Five9's health and welfare plans, please submit a [Benefits & Retirement FreshService ticket](#).

*\*Benefits paid to you under this plan are considered Taxable Income. PlanSource will notify Five9 of taxable benefits paid to you. Applicable taxes will be withheld on a future paycheck.*