

Fertility HRA and Surrogacy Benefit Guide

Established by William and Flora Hewlett Foundation | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your Fertility HRA plan. This reimbursement plan has been established by William and Flora Hewlett Foundation to reimburse fertility-related expenses.

Benefit Summary

Plan Year: January 1, 2026 – December 31, 2026

Pre-Tax Benefit: The following expenses will be reimbursed on a pre-tax basis. The HRA provides a lifetime benefit amount of \$20,000 per individual/family for pre-tax expenses. You may submit claims for eligible expenses that are incurred during the plan year.

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| ▪ Artificial Insemination | ▪ Gonadotropin, follicle stimulating hormone (FSH) | ▪ Pergonal therapy (unlisted injection) |
| ▪ Cervical mucus penetration test (Spinnbarkeit test) | ▪ Hysterosalpingography | ▪ Prescription drugs associated with fertility treatment |
| ▪ Culture and fertilization of oocytes | ▪ Injection procedure for hysterosalpingography | ▪ Rubin test insufflation of uterus and tubes with carbon dioxide |
| ▪ Cytopathology, forensic | ▪ Laparoscopy; with aspiration (egg retrieval) | ▪ Semen analysis |
| ▪ Cytologic exam of material from vaginal smear | ▪ Laparoscopy; unlisted procedure | ▪ Serum progesterone level |
| ▪ Diagnostic ultrasound of the pelvis | ▪ Luteinizing hormone determination | ▪ Sperm Agglutination |
| ▪ Embryo transfer | ▪ Mature Oocyte Cryopreservation (egg freezing) | ▪ Sperm antibodies |
| ▪ Endometrial biopsy | ▪ Monitoring of pelvis follicular growth | ▪ Sperm evaluation |
| ▪ Estradiol level | ▪ Pelvic endoscopy (culdoscopy, laparoscopy) | ▪ Sperm washing and capacitation |
| ▪ Follicle puncture for oocyte retrieval | | ▪ Sperm immobilization |
| ▪ Franklin-Dakes test | | ▪ Therapeutic injection |
| ▪ Gamete intrafallopian | | ▪ Tissue culture (sometimes used for the actual IVF culture) |

Post-Tax Benefit: The HRA will reimburse long-term egg storage, surrogacy and domestic partner expenses on a post-tax basis. The HRA provides a lifetime benefit amount of \$20,000 per individual/family for post-tax expenses. You may submit claims for eligible expenses that are incurred during the plan year.

How it Works: Once you've incurred an eligible expense and your patient responsibility has been determined, you may submit a claim to Navia for reimbursement. If your expense is covered by insurance, you must wait until your insurance carrier has applied your benefits before using the HRA to pay for any remaining patient responsibility. *If you are enrolled in a High Deductible Health Plan with HSA, you must provide an Explanation of Benefits (EOB) from your insurance carrier that shows you have satisfied the IRS minimum deductible of \$1,700/\$3,400 prior to receiving reimbursement under the HRA.

Coordination of Benefits: Fertility expenses will be applied to the HRA first. If you also participate in the Health Care FSA, any residual amount not covered by the HRA will be automatically applied to your Health Care FSA, unless otherwise stated. Please do not use the Navia debit card to pay for fertility expenses. The debit card is only tied to funds in your Health Care FSA.

Claim Submission

1. Complete a claim form, itemize your expenses and list the total amount you are claiming.
2. Attach an Explanation of Benefits (EOB) from your insurance carrier or an itemized statement. If you have secondary insurance coverage, you must submit the EOB from both insurance carriers.
3. Submit the claim form and supporting documentation to Navia. 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. 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.
4. Reimbursements are processed weekly on Friday. Reimbursements will be directly deposited into your bank account or a check mailed to your home. Direct deposits may take 1-2 days to post to your bank account.

5. You will have 90 days to submit claims at the end of the plan year. If your employment is terminated, or you lose HRA coverage, you will have 60 days after your date of termination to submit claims for expenses incurred prior to your benefit termination date. You may have the ability to continue coverage under COBRA (see your employer for details).