

Fertility HRA

Established by Workato | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your Fertility HRA. This reimbursement plan has been established by Workato to reimburse you and your family for fertility related expenses.

Benefit Summary

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

Eligible Expenses: The HRA will reimburse fertility-related expenses as indicated below. You may submit claims for eligible expenses that incurred during the plan year.

Male Fertility Expenses

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

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 | ▪ Pergonal 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 |
| | | ▪ Consultations |

Benefit: The HRA provides a lifetime benefit amount of \$10,000 per individual/family for fertility-related expenses.

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.

Claim Submission

- 1) Complete a claim form, itemize your expenses, and list the total amount you are claiming.
- 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 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 Tuesday. 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) If your employment is terminated, or you lose HRA coverage, you will have 90 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).