



An Overview of Santen's Fertility Services Reimbursement Plan

Our Fertility Services Reimbursement Plan is a Santen funded account designed to reimburse employees for qualified medical expenses specifically related to infertility treatment and services.

Q. Who is eligible for the Fertility Services Reimbursement Plan?

This program is offered in conjunction with our employer-provided health benefits. **You must be enrolled in a Santen medical plan and exhaust the state mandated fertility coverage to be eligible.** In compliance with IRS HSA regulations, **if you are enrolled in a High Deductible Health Plan, your deductible must be met prior to any reimbursement under this plan.** This means your choice of medical plan may impact your ability to utilize this benefit. We encourage you to contact Human Resources for details. This plan will reimburse qualified expenses for employees, spouses or partners.

Q. What amount of assistance does this plan provide?

Santen will reimburse up to 80% of expenses for fertility treatment and medications, once the patient has met their annual health plan deductible. The maximum lifetime reimbursement for infertility expense reimbursement from this program is \$20,000. The plan will not reimburse for any service, treatment or medication that is covered by your health plan.

Q. How do I obtain my reimbursement?

A completed claim form and an Explanation of Benefits (EOB) should be submitted for relevant expenses. If an EOB is not available, supporting documentation from the doctor stating the procedure is needed due to a medical condition is required. **The expense must have been incurred on or after the date you are enrolled in a Santen medical plan.** The program is administered by HealthEquity. For the reimbursement claim process, please contact Human Resources.

Q. What if I terminate my employment during the plan year?

If you cease to be an eligible employee (i.e., you retire or terminate employment), your participation in the program will end. **You will have 90 days from your termination date to send in a reimbursement request. You will be reimbursed for any qualified expenses incurred prior to your termination date up to the remaining limit,** provided that you comply with the reimbursement request procedures required under this plan.

Q. Are my reimbursements taxable?

The reimbursement is intended to meet certain requirements of existing federal tax laws, under which the benefits that you receive through the program are generally not taxable to you. Santen cannot guarantee the tax treatment to any given participant, since individual tax circumstances may differ.