

ABOUT FLORA

Fertility Insurance for the Next Generation of Employee Benefits

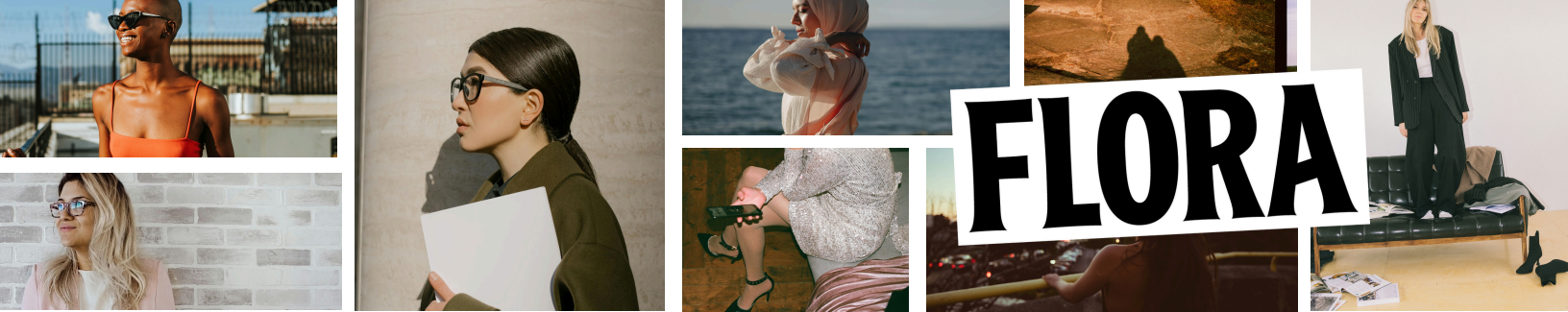
FLORA is the first personalized fertility insurance product of its kind, backed by **A-rated risk partners** and a global reinsurance panel. Designed to make fertility treatment accessible and affordable, FLORA offers employees **individually underwritten coverage** that traditional group plans simply cannot match.

WHY THIS MATTERS FOR EMPLOYERS

Traditional group insurance pools risk broadly, disregarding each individual's reproductive health history, lifestyle, or age-related factors. The result: generic benefits, high costs, and limited coverage.

FLORA's individualized underwriting model brings a modern solution—**affordable, portable coverage** tailored to each employee. This gives progressive employers a way to offer meaningful fertility benefits at a fixed, predictable monthly cost, without the financial risk of unpredictable claims or the burden of reserves. All risk is transferred to FLORA and its reinsurance partners.

Employers maintain full flexibility—choosing when to offer the benefit, how to communicate it, and to whom. Employees can enroll anytime, ensuring **accessibility without administrative complexity.**



KEY FEATURES OF FLORA FERTILITY COVERAGE

- **\$50,000 lifetime benefit** (\$10,000 annually): Double the coverage of most traditional plans.
- **Comprehensive coverage:** Diagnostics, medication, IUI, IVF (where clinically appropriate), and select medically required egg freezing.
- **Proactive care:** Immediate access to women's health partners, wellness guidelines, and fertility optimization resources.
- **Portability:** Employees retain their policy if they leave the company, with no ongoing employer responsibility.
- **Eligibility:** Focused on women aged 20–34 at enrollment, with coverage available through age 45; policies may also extend to spouses and dependents.
- **Seamless claims experience:** FLORA manages all claims and inquiries directly, eliminating the need for HR involvement. Employees submit their claims and receive timely reimbursements.

COST & EMPLOYER FLEXIBILITY

- **Affordable premiums:** Monthly premiums range from \$15–\$75+ a month per employee, based on age and risk.
- **Flexible contributions:** Employers can choose to subsidize 25–100% of premiums.
- **Controlled costs:** All costs are known and billed monthly—no unexpected utilization spikes. No need to hold reserves.
- **Support everyone:** For individuals who cannot be insured due to high risk or ongoing treatment, employers may choose to provide separate discretionary support, representing substantial savings compared to group coverage.

THE EMPLOYER ADVANTAGE

By offering FLORA, you:

- Deliver a **high-impact, in-demand benefit** that supports employees through one of life's most critical journeys.
- **Reduce financial exposure** compared to traditional fertility coverage models.
- Provide employees with a benefit that is both portable and future-focused, creating goodwill and **competitive differentiation** in talent retention and attraction.

Real Scenario	Utilization Based Model (Fortune 500 Companies)	FLORA Model
500 Employees	\$1.50 per employee per month	\$0
10 Employees	\$995 per enrolled participant	\$40 / month average premium (assuming 100% employer premium contribution)
Employer Cost Per Employee	\$15,000 per cycle (average 1.5 cycles per employee)	\$0
Employee Cost	\$0	Often \$0 (with Flora's \$50,000 lifetime benefit)
Financial Risk to Employer	\$243,000	\$4,800

Contact

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FLORA