

Discount Eligibility

Who is eligible for the SNOO discount?

All Citi employees and their spouses/domestic partners located in the United States are eligible to receive a monthly discount on the SNOO rental program (with free shipping) and an exclusive discount on soft goods/accessories from the Happiest Baby store. Benefits-eligible Citi employees covered by Anthem or Aetna are also eligible to receive reimbursement for their SNOO rental costs for up to six months. Learn more about reimbursement on the next page.

If you have any questions about eligibility or any issues creating an account, please contact the Health Advocate team at (866)449-9933.

Ordering and Returning SNOO

How do I order SNOO?

How do I order SNOO? Visit <u>happiestbaby.com</u> and add "<u>SNOO Smart Sleeper—Rental</u>" to your cart by clicking "Rent Now." Our website also offers SNOOs for purchase. To be eligible for reimbursement under the Citi medical plan, you must add a rental to your cart, otherwise your corporate pricing will not be recognized.

Click "Checkout" At this point, you will need to create an account or log in to an existing account.

Make sure to use your work email address* for your account, otherwise your discount will not be applied. During the account creation process, you will need to verify your email using a code that is sent to your inbox. Once you create your account with your work email address, your discount will be applied.

What if I already have a Happiest Baby account?

How do I order SNOO?

You can update your email address associated with your profile in order to access your Citi discount. To do so, log in to your account and go to the "Profile" section. Under the "Account information" section you can change your email address. Once you enter your Citi email, you will be prompted to enter a verification code* that will be sent to your email. After verification of your Citi email, you can add the SNOO rental to your cart and you will see the Citi discount.

*If you do not receive a verification code because you do not have a working Citi email address, please contact Health Advocate for registration assistance by calling (866)449-9933.

When should I order SNOO?

If you are submitting for reimbursement through Anthem or Aetna, please order SNOO within one month of your expected due date (e.g. if your due date is August 1, order SNOO on or shortly after July 1). We suggest selecting a ship date one week prior to your estimated due date. Once your order is placed it takes 5-7 business days to arrive.

What does the SNOO come with?

Each SNOO comes with a Small & Medium sized SNOO Sack and 1 fitted sheet. We recommend buying one additional sheet and two additional SNOO Sacks (1 of each size). These items can be purchased on our website. Any additional items purchased are not eligible for reimbursement.

You can modify your ship date from your account, as long as the order has not already been processed.

How do I return SNOO?

When you are done with SNOO, please complete our <u>return form</u> with your order number found in the confirmation email. A prepaid label and FedEx link will be emailed to you.

Can I keep SNOO past the 6-month reimbursement period?

After your benefit concludes, you can continue renting SNOO at your own expense. Please note that you will not be eligible for any reimbursements beyond the 6-month period.

Reimbursement Eligibility and Reimbursement

Who is eligible for reimbursement?

Employees insured by Anthem or Aetna are eligible to receive reimbursement for up to 6 months of the SNOO rental fee, the reconditioning fee, plus associated sales tax. The refundable security deposit is not eligible for reimbursement. The benefit will be tied to the parent's plan (who will need to be a Citi Aetna or Anthem member) and the child will need to be added onto their Citi benefit within 31 days after birth. If the child is not added, no claims will be paid.

If you have specific questions about eligibility, please contact your insurance provider by calling the phone number listed at the bottom of this page.

How does reimbursement work with my Citi medical coverage?

For In-Network Only and Choice plans, your deductible does not apply. Please follow the process under "How do I receive reimbursement from my carrier?" in order to receive reimbursement.

For the High Deductible Health Plan (HDHP), when you submit claims to Aetna or Anthem, they can apply your SNOO rental and refurbishment costs to your annual deductible. Once you have reached your deductible, additional costs will be reimbursed as detailed in your plan documents

Can I receive reimbursement for multiple SNOOs if I had multiples (e.g. twins)?

Yes, eligible medical plan participants who cover eligible dependents under the Citi medical plan may receive reimbursement for multiple SNOOs at once as needed.

Can I still order SNOO if I am not eligible for reimbursement?

Yes! As a Citi employee (or spouse/domestic partner), you can still access SNOO at a discounted monthly rental rate (15% off) by ordering with your work email address. To do so, please follow the ordering instructions on page one under "How do I order SNOO?". If you are not eligible for reimbursement, you will not need to submit your receipts to Anthem/Aetna.

How do I receive reimbursement from my carrier?

In order to receive reimbursement, you must submit the custom claim form and receipt to your carrier (either Anthem or Aetna). The member must add your baby to their benefits within 31 days of the birth. If your baby has not been added to the parent's benefit, claims will not process.

Anthem Claim Form

Aetna Claim Form

How much time do I have to submit for reimbursement?

Claims for reimbursement must be submitted within one year of the order being placed. Your order date can be found in your Happiest Baby account.

When will i receive my reimbursement after submitting my receipt and claim form?

Reimbursements will be processed within 60 days upon receipt.

Where can I access my receipts?

Each time your card is charged, you will receive a receipt via email. Your receipts are also available through your Happiest Baby account.

Where can I access the claim forms?

The claim forms are available through the above links, your Happiest Baby account page, on CitiBenefits.com, and through payer support (phone numbers listed below).

Common Concerns

Is SNOO considered a medical device?

Yes. The FDA De Novo Authorization qualifies SNOO as a legally authorized medical device in the United States (ISI).

Can a baby start in SNOO if they are not a newborn?

Yes, babies can start using SNOO anywhere up to 2-3 months of age. With older babies, it often takes 3-5 days to become accustomed to the new sleep sensations.

Does SNOO have a baby weight limit?

Yes, 25 lbs.

Does the baby have to be removed from the SNOO sack in order to breastfeed?

No. When nursing, it's helpful to keep the baby swaddled if they are fussy and to remove it if they are too sleepy.

Is it easy to change a diaper when the baby is in the SNOO Sack?

Yes, the sack has a two-way zipper so you can change the diaper easily.

Are the higher levels of SNOO too fast for a baby?

Every baby responds differently to different levels of sound and motion. The SNOO app allows parents to customize the settings to their baby's preference.

SNOO is automatically set on Motion Limiter. That means, in response to fussing, the sound will automatically increase through all 4 levels...until the baby calms. But the motion is capped at moderate rocking, level 2. The SNOO can also be locked on any of the lowest 3 levels if the baby prefers a little faster rocking/more white noise all night.

The SNOO was designed to mimic a womb-like environment which is loud and active. Even at the highest level the bed only moves back and forth ¼ of an inch. That is perfectly safe and quite similar to the motion a baby experiences inside Mom when she is walking up and down the stairs or the experience of a baby in a car being driven on a bumpy road.

Our Customer Care team is available 7 days a week to answer any questions and to help parents figure out the best setting.



Do babies get dependent on SNOO's motion/sound?

No! In the womb, babies have constant rocking (every time the mother breathes) and constant sound (as loud as a vacuum cleaner). So, suddenly being in a quiet, still bed for 14 hours a day may seem unusual for them. That is why babies love to be held, rocked, shushed, carried, go for walks, etc.

These rhythms are very important to keep babies happy, calm crying, and increase sleep... that's why so many parents have discovered that driving their baby in the car is an easy way to calm crying and boost sleep. By 6 months, babies are past the notorious 4-month sleep regression and their brains have doubled in size and they have learned better, longer, more consistent sleeping patterns. By 6 months, SNOO has actually sleep trained them! That is why parents find their babies do best if they wait until 6 months to wean the baby to a crib.

What is the easiest way to wean the baby from SNOO?

By 3-4 months, most babies are ready for one or both arms to be freed (through the SNOO Sack's little arm holes). As 6 months approaches, most are ready to practice sleeping without motion.

Teaching sleeping without motion is super easy with SNOO...just turn on the Weaning setting in the app. This gives constant sound - all night - but no motion unless the baby starts fussing. By the way, continuing white noise is a great way to boost your child's sleep for many, many years!



What is the reconditioning process of the SNOO?

We thoroughly refurbish the beds, so they are in like-new condition when shipped.

- Vacuum: A high-powered vacuum is used to remove any dust.
- Sanitize: Hospital-approved, baby-safe products (used in nurseries and NICUs) are deployed to thoroughly sanitize each SNOO.
- Steam: Ultra-hot steam—with a plant-based, hypo-allergenic, eco-friendly formula—deep cleans the mesh.
- Replace: Each SNOO comes with 2 brand new, organic cotton sleep sacks (1 small + 1 medium), plus a new mattress, waterproof mattress cover and organic cotton fitted sheet. The mesh is regularly replaced, and the veneer is checked, repaired, cleaned.
- · Safety: We finish our work by fully testing, tuning, and certifying the SNOO, including all levels of motion and sound, safety clip sensors, etc.

We also store SNOO in the box for two weeks before shipping for the highest level of safety.

What types of materials are used?

The sheets and sacks are certified organic cotton, and the bassinets pass very rigorous U.S. regulations, verifying that they contain no lead, phthalates, and other undesirable materials.

Are there any issues with breakage or damage to units since they are rentals?

SNOOs are very durable and actual breakage is a rare occurrence. However, if there is an issue, we will send out a replacement bed. If the breakage is the result of damage caused by the family, there may be some fee deducted from the security deposit.

Useful Links

<u>Troubleshooting Questionnaire</u> <u>Repacking SNOO for Return</u>

Starting in SNOO Storing SNOO Packaging

<u>Swaddling</u> <u>Security Deposit</u>

Weaning SNOO Mobile App

White Noise FDA & Safety Information

<u>Motion</u>