



# your kindbody benefits guide

Fertility and family-building  
benefits through Kindbody  
**sponsored by**



## kindbody

[employeebenefits@kindbody.com](mailto:employeebenefits@kindbody.com)

(855) 423-2286 x option 3

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## welcome to Kindbody

Kindbody and ABK believe that everyone should have access to high-quality and affordable fertility, and family-building. That's why we have joined forces to make this a reality for ABK employees and their families.

Through your Kindbody benefit, you have access to fertility and family-building services like egg freezing, IVF, LGBTQ+ support, holistic health, and more. You'll also have access to virtual care, digital tools, and education to help you maneuver through your reproductive health stages, and a dedicated receive best-in-class care at clinics that are modern, warm, and welcoming, and a dedicated Care Navigation Team - available to guide you through your journey and give you peace of mind, every step of the way.





## your Kindbody eligibility & coverage

	Regular Full Time Employees and Spouse/Domestic Partners Enrolled in <b>Collective Health</b> or <b>Centivo Plans</b>	Temporary Full Time Employees Enrolled in <b>Collective Health CDHP Plan</b>	Regular Full Time Employees Enrolled in <b>Kaiser</b> or <b>Waived</b> Medical Coverage
Fertility Services Including IVF, IUI and Egg/Embryo/Sperm Preservations (Storage Duration is 1 year with Applicable Cycles)	2 KindCycles per lifetime for eligible fertility services.*	2 KindCycles per lifetime for eligible fertility services.*	Not available under the Kindbody benefit**
Fertility Medications Through KindbodyRx	Included as part of applicable KindCycles	Included as part of applicable KindCycles	Not available under the Kindbody benefit**
Donor & Surrogacy and Adoption Services	Up to \$20,000 benefit per lifetime***	Not available under the Kindbody benefit	Up to \$20,000 benefit per lifetime***
Gynecology Services****	<p>Collective Health members have access to covered gynecology services at Kindbody Signature Clinics in addition to those providers in the Collective Health network.</p> <p>Centivo members should obtain gynecology services with only providers in the Centivo network.</p>	<p>Collective Health members have access to covered gynecology services at Kindbody Signature Clinics in addition to those providers in the Collective Health network.</p>	Access to providers in the respective insurance carriers' network

**All members have access to:**

- A dedicated navigation team
- Organizations and resources to help navigate donor, surrogacy and adoption services
  - Kindbody's virtual wellness/holistic health services at a discounted rate
  - LGBTQ+ family-building options
- White-glove guidance for care path
  - Live & virtual events
- A personalized patient portal

*\*If after 2 KindCycles you have not achieved a live birth, you will be eligible for 1 additional KindCycle as outlined on page 10. The benefit will not cover more than a total of 3 KindCycles per lifetime. Fertility services and medication benefits are subject to any applicable deductible, copay or coinsurance as described by your Collective Health or Centivo medical plan. Note: Any prior fertility and medication benefits used under your prior plan through Progyny will count towards the 3 KindCycle lifetime maximum*

*\*\* Fertility services and medications may be available under your Kaiser plan. If you waived coverage offered through Activision Blizzard, please verify coverage with your medical carrier.*

*\*\*\* Regular full-time employees are eligible for third party reproduction and adoption services after meeting 6 months of service*

*\*\*\*\* Gynecology services are subject to any applicable deductible, copay or coinsurance as described by your medical plan*

Activate your benefit at <https://kindbody.com/activate/> to opt-in (please see the "Activate Your Kindbody Benefit" section on page 6). Once activated, you will become a Kindbody member with access to all Kindbody services and the following coverage.

As a Kindbody member, you also receive access to exclusive Kindbody rates at Kindbody Signature Clinics for any non-covered Kindbody services, inclusive of any services utilized after you have reached your per lifetime benefit maximum.



Example 3

You are enrolled in **employee only coverage in the Collective Health EPO Plan**. You have a deductible of \$0, coinsurance responsibility of 20%, and out-of-pocket max of \$1,500

<u>ABK Pays</u>	Example Cycle Cost		\$10,000	<u>You Pay</u>
	<u>Deductible</u>			
	You Pay		\$0	
	Remaining Balance		\$10,000	
\$8,500	<u>Coinsurance</u>		<u>Coinsurance</u>	\$2,000
	Insurance Pays		You Pay	
80%		20%		=
				\$1,500

Example 4

You are enrolled in **employee only coverage in the Centivo plan**. You have a deductible of \$0, coinsurance responsibility of 20%, and out-of-pocket max of \$1,500

<u>ABK Pays</u>	Example Cycle Cost		\$10,000	<u>You Pay</u>
	<u>Deductible</u>			
	You Pay		\$0	
	Remaining Balance		\$10,000	
\$8,500	<u>Coinsurance</u>		<u>Coinsurance</u>	\$2,000
	Insurance Pays		You Pay	
80%		20%		=
				\$1,500

# activate your benefit

## Your Kindbody portal

To verify your eligibility and opt-in to the Kindbody benefit, activate your benefit at <https://kindbody.com/activate/>. You will need to input your **Kindbody Access Code** and your **Unique ID**. Your Unique ID is your employee ID. Your spouse/domestic partner's Unique ID is your employee ID + an 'S' at the end.

### Access Codes:

- Regular full time employees and spouses/partners enrolled in the Collective Health or Centivo plans: **KINDABK**
- Temporary full time employees enrolled in the Collective Health plan: **KINDABK1**
- Regular full time employees enrolled in Kaiser or waived coverage: **KINDABK2**

For example, if you are the employee, your Unique ID will be ABC999, and your spouse/domestic partner's Unique ID will be ABC999S.

1. Head to <https://kindbody.com/activate/>

kindbody

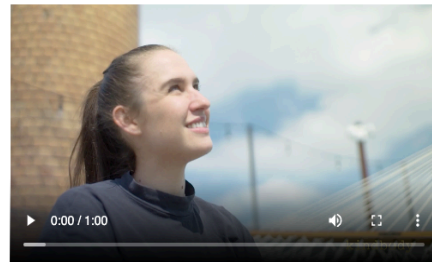
## Your Kindbody Benefit

In partnership with your employer, Kindbody provides coverage on fertility & family-building services, pre- and postpartum support, and more.

Create your account to get started.

[Get started](#)

[Get help](#)



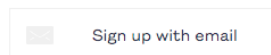
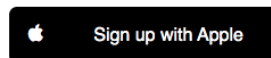
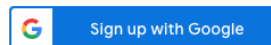
2. Create a Kindbody account with your email

*\*Does not need to be employer email*



Create Account

## Create an account:



[Already have an account?](#)



# activate your benefit

- Complete the required consent forms and provide applicable partner or insurance information



## Activate Membership

**Enter Your Access Code**

Your benefits provider has given you an access code in order to unlock your Kindbody membership. Please enter it here.

ACCESS CODE  
Required

NEXT



## Activate Membership

**Enter Your Unique ID**

Your benefits provider has given you an access code in order to unlock your Kindbody membership. Please enter it here.

UNIQUE ID  
Required

NEXT

- Use **Kindbody Access Code** and **Unique ID** provided to you as outlined above

Upload ID	Upload profile photo	General Treatment Consent	Learn about Kindbody360	HIPAA Consent	Fin
<b>Upload ID or driver's license</b> Please upload a photo of your ID or driver's license so we can verify your identity. This will also save you waiting time when you check in at our clinic!					<p>PDF, JPEG, PNG and GIF file types are allowed. The maximum file size is 5 MB.</p>

- Activation complete - you will be redirected to the Kindbody Dashboard

### Book your next appointment

**We provide a complete suite of clinical care & coaching specially designed for women:**

- Fertility assessments, egg freezing, and IVF
- Gynecological services including well-woman check-ups, urgent care, and contraceptive & preconception counseling
- Therapy sessions & wellness coaching for fertility-related concerns and overall wellness

BOOK AN APPOINTMENT

### My Benefit Coverage

**Your coverage includes:**

Up to 3 KindCycles per lifetime for fertility services including IVF and egg/embryo/sperm freezing. Medical benefits are subject to cost share as described in your medical plan. Additional benefits include a \$14,990 per adoption reimbursement benefit, a \$20,000 lifetime maximum for eligible donor and surrogacy services and up to 12 sessions of holistic health services including mental health sessions, nutrition counseling, doula/midwife/birth coaches and lactation support.

Fertility and adoption benefit limits starts over under Kindbody (e.g., any prior utilization will not count towards the lifetime

### Fertility Calculators

EGG COUNT    LIVE BIRTH

Get a rough sense of what you can expect out of an egg freezing cycle using key data points you'll receive during your initial assessment.

YOUR AGE: **45**    AMH LEVEL:    AFC:   

(...)

# the Kindbody experience

## Your Kindbody portal

Once your Kindbody benefit is activated, you'll have access to a variety of tools, both online or via your Care Navigation Team. Both help you learn more about your benefit information, treatment options and process, book appointments and more.



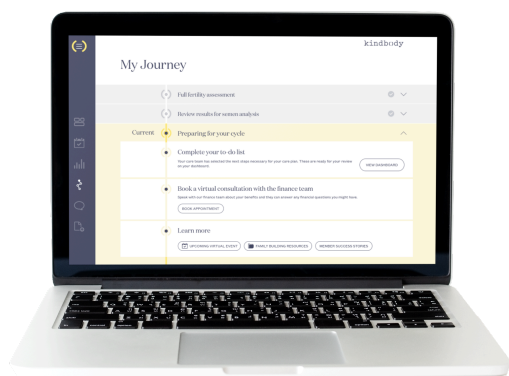
Through your **Kindbody Portal**, you can:

- Review your employer benefit coverage
- Schedule an appointment virtually or at a nearby clinic
- Secure message with your Care Navigation Team
- Review results and next steps for your care plan
- Access educational content and video tutorials
- Access videos for medication injections

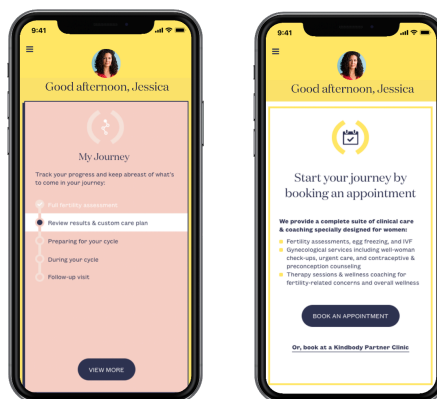


Your **Care Navigation Team** will help you:

- Understand your coverage options
- Navigate your fertility, donor, adoption or surrogacy/gestational carrier journey
- Support and direct you on how to access care when you need it
- Assist in booking appointments for your virtual holistic services
- Help troubleshoot any billing or technical issues



Kindbody Patient Dashboard



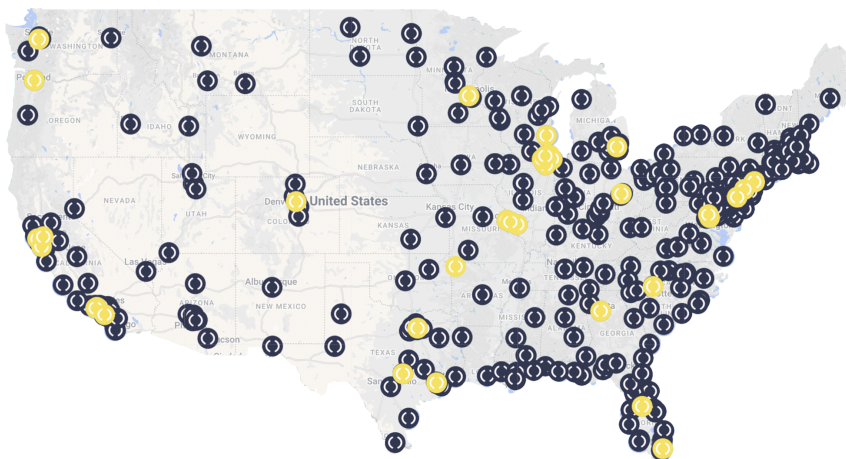
Kindbody Mobile Patient Portal

# finding a care location

## Accessing your benefit information

With your Kindbody benefit, you have access to fertility services at Kindbody clinics and a network of high quality partner clinics. In addition to our wholly-owned clinics, we have curated a network of Partner Clinics that provide top-notch fertility care accessible to you in over 400+ locations nationwide.

### High-Value & Signature Clinic Map

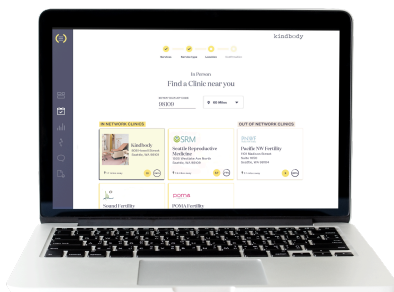


 Kindbody Signature Clinics\*

 Kindbody Partner Clinics

\*By the end of 2023

You can access information on where to obtain fertility & family-building services via the Kindbody portal after you've activated your benefit at: <https://kindbody.com/activate/>. Once your benefit is activated, you can search for a clinic location closest to you.



For more information on benefit coverage and costs specific to your plan, please contact your Care Navigation Team at [employeebenefits@kindbody.com](mailto:employeebenefits@kindbody.com).

# fertility cycles

You and your spouse/partner are each eligible for up to two (2) KindCycles per lifetime under your Kindbody benefit. If after 2 KindCycles you have not achieved a live birth, you will be eligible for one (1) additional KindCycle. The benefit will not cover more than a total of three (3) KindCycles per lifetime. Any fertility treatment used under ABK’s prior fertility benefit will count towards your lifetime maximum. KindCycles, fertility diagnostic services and related fertility medication are subject to your medical plan cost share.

## What is a KindCycle?

A KindCycle is how Kindbody defines different service packages allotted within your coverage amount. We have included a breakdown of what is included in each KindCycle under the “Coverage Overview” section above (page 4). Different services amount to different portions of your two (2) KindCycle limit. The grid below will show you how different services count towards your two (2) KindCycle.

<div><div>IVF fresh</div><div>1 full KindCycle</div><div><div></div><div></div><div></div><div></div></div></div>	<div><div>Egg freezing</div><div>½ of KindCycle</div><div><div></div><div></div><div></div><div></div></div></div>
<div><div>IVF frozen*</div><div>1 full KindCycle</div><div><div></div><div></div><div></div><div></div></div></div> <div><div>*Freeze all + frozen embryo transfer</div></div>	<div><div>Intrauterine insemination (IUI)</div><div>¼ of KindCycle</div><div><div></div><div></div><div></div><div></div></div></div>
<div><div>Frozen embryo transfer (FET)</div><div>¼ of KindCycle</div><div><div></div><div></div><div></div><div></div></div></div>	<div><div>Embryo freezing*</div><div>¾ of KindCycle</div><div><div></div><div></div><div></div><div></div></div></div> <div><div>*Includes PGT-A when applicable</div></div>
<div><div>Egg thaw, fertilization, &amp; transfer</div><div>½ of KindCycle</div><div><div></div><div></div><div></div><div></div></div></div>	<div><div>Egg thaw, fertilization, &amp; re-freeze*</div><div>¼ of KindCycle</div><div><div></div><div></div><div></div><div></div></div></div> <div><div>*Includes PGT-A when applicable</div></div>

## fertility cycles

Kindbody's mission is to provide total transparency into your fertility and family planning benefit. Your Care Navigation Team will work with you to ensure you understand all the services covered under your plan. The following services are available through Kindbody, subject to plan design:

### IVF fresh

#### 1 Full KindCycle

- In-cycle lab tests and ultrasounds
- Semen analysis
- Cycle management
- Retrieval (follicular aspiration)
- Anesthesia
- Egg identification
- Semen wash and prep
- Complex sperm preparation
- Egg fertilization/insemination
- Intracytoplasmic sperm injection (ICSI)
- Embryo culture lab
- Assisted hatching
- Blastocyst culture
- Preparation of embryos for transfer
- Embryo transfer with ultrasound guidance
- Three (3) beta hCG pregnancy tests
- Two (2) OB ultrasounds
- Preparation and cryopreservation of embryos/sperm
- Storage of cryopreserved embryo(s) for one (1) year



## fertility cycles

### Embryo freeze-all

#### $\frac{3}{4}$ of KindCycle

- In-cycle lab tests and ultrasounds
- Cycle management
- Retrieval (follicular aspiration)
- Anesthesia
- Egg identification
- Semen wash and prep
- Complex sperm preparation
- Egg fertilization/insemination
- Intracytoplasmic sperm injection (ICSI)
- Embryo culture lab
- Assisted hatching
- Blastocyst culture
- Preparation and cryopreservation of embryos/sperm
- Storage of cryopreserved embryo(s) for one (1) year
- Preimplantation Genetic Testing (PGT)

### Frozen embryo transfer (FET)

#### $\frac{1}{4}$ of KindCycle

- Cycle management
- In cycle lab tests and ultrasounds
- Embryo culture lab
- Assisted hatching
- Preparation of embryos for transfer
- Embryo transfer with ultrasound guidance
- Three (3) beta hCG pregnancy tests
- Two (2) OB ultrasounds

## fertility cycles

### Intrauterine insemination (IUI)

#### $\frac{1}{4}$ of KindCycle

- Cycle management
- In cycle lab tests and ultrasounds
- Complex sperm preparation
- In office insemination
- Three (3) beta hCG pregnancy tests
- Two (2) OB ultrasounds
- Cryopreservation of sperm with storage for one (1) year - if applicable
- Donor sperm management, when applicable

### Frozen oocyte thaw, fertilization, & transfer

#### $\frac{1}{2}$ of KindCycle

- Cycle management
- In cycle lab tests and ultrasounds
- Egg thaw
- Complex sperm preparation
- Egg fertilization/insemination
- Intracytoplasmic sperm injection (ICSI)
- Embryo culture lab
- Assisted hatching
- Blastocyst culture
- Preparation of embryos for transfer
- Embryo transfer with ultrasound guidance
- Three (3) beta hCG pregnancy tests
- Two (2) OB ultrasounds
- Cryopreservation and storage of cryopreserved embryo(s) for one (1) year

## fertility cycles

### Frozen oocyte thaw & fertilization w/ embryo banking

#### $\frac{1}{4}$ of KindCycle

- Cycle management
- Egg thaw
- Complex sperm preparation
- Egg fertilization/insemination
- Intracytoplasmic sperm injection (ICSI)
- Embryo culture lab
- Assisted hatching
- Blastocyst culture
- Preparation and cryopreservation of embryos
- Storage of cryopreserved embryo(s) for one (1) year
- Preimplantation Genetic Testing (PGT)

### Egg freezing

#### $\frac{1}{2}$ of KindCycle

- Cycle management
- In cycle lab tests and ultrasounds
- Retrieval (follicular aspiration)
- Anesthesia
- Egg identification
- Preparation and cryopreservation of eggs
- Storage of cryopreserved egg(s) for one (1) year

## additional fertility services

### Sperm Freezing

- Semen analysis
- Cryopreservation of sperm
- Storage of cryopreserved sperm(s) for one (1) year

### Preimplantation genetic testing

PGT Testing is included as part of any applicable cycle for no additional cycle value.

- Biopsy (done by your fertility provider)
- Specimen shipping (your provider to the genetic laboratory)
- Embryo analysis (done by the genetic laboratory)

Biopsy applicable to:

- Preimplantation genetic testing for aneuploidy (PGT-A)
- Preimplantation genetic testing for chromosomal structural arrangements (PGT-SR)
- Preimplantation genetic testing for monogenic/single gene defects (PGT-M) *(Additional authorization may apply)*

Note: Your PGT-A testing will be covered in full, if PGT-M or PGT-SR testing are required, you may be subject to additional cost. Preimplantation genetic testing for polygenic risk (PGT-P) is currently considered experimental and is not covered under the Kindbody benefit.

### Genetic Carrier Screening

Genetic carrier screening may be covered under your major medical insurance. Please verify with your major medical insurance. Note that there are often self-pay rates directly with the laboratories that may be more favorable than submitting through your major medical insurance. Be sure to contact the lab directly once your labs are ordered to discuss the cost for genetic carrier screening services.

### Donor Kindcycles

When donor sperm, eggs, embryos, gestational carrier and/or surrogate are utilized, the medical costs associated with your treatment will be covered under the KindCycles listed above. There is no coverage under the plan for services on the donor, surrogate or carrier. Coverage and eligible expenses for donor/surrogacy and adoption services (i.e., tissue for donors) is detailed below on page 17.

### Canceled Kindcycles

In the instance a KindCycle is not completed, your KindCycle value will be adjusted based on the point of cancellation. *For example:* Embryo Freeze canceled after retrieval, with no oocytes available for fertilization = ½ Kindcycle.

## diagnostic services

Diagnostic services, including consultations and testing, related to fertility services that are performed in the doctor's office are covered under your Kindbody benefit. Any applicable copay, deductible and/or coinsurance as outlined in your ABK-sponsored medical plans will apply. These diagnostic services are included with each applicable KindCycle.

Note that any diagnostics performed outside of a doctor's office (e.g., radiology centers), such as hysterosalpingography (HSG), hysteroscopy and FEMVUE, or labs sent to a lab outside of a clinic will be covered under the major medical plan. (These services are subject to any applicable copay, deductible or coinsurance under the medical plan). You must ensure that your provider is referring you to a provider that is in-network with your ABK-sponsored medical plan.

Your Kindbody benefit will cover the following services (where applicable):

### Initial assessment

- New patient office visit
- Initial consult, bloodwork and ultrasound (may include testing AMH, FSH, estrogen, LH, progesterone, TSH, PRL)
- Transvaginal ultrasound

### Male factor testing

- Semen analysis

### Additional testing

- Saline sonogram
- Hysteroscopy (performed in a doctor's office setting)
- Endometrial receptivity array (ERA) - monitoring and biopsy only, analysis is not covered
- Endometrial biopsy
- Diagnostic hormone blood work

**For specific questions related to diagnostic testing coverage and cost, please contact us through your patient portal.**



## fertility medications

Your fertility medication goes hand-in-hand with your fertility treatment and will be handled through your coverage with Kindbody. Your medication allotment is defined in the “Coverage Overview” section on page 4. Medical plan cost share applies to fertility medication.

### How does this work?

1. Your treating physician determines your course of treatment and sends your prescriptions to Kindbody’s pharmacy partner, Schraft's Pharmacy.
2. A representative from Schraft's Pharmacy will contact you directly to review the medications ordered and go over any questions. If you have any out of pocket costs, Kindbody will contact you to discuss these costs and obtain credit card details to secure delivery. The pharmacy will then coordinate overnight shipping with you.
3. You will receive a Kindbody Medication Box with instructions - for additional support, go to your portal for video instructions on how to administer your medications.

The medications that fall under your fertility coverage are listed here:

Drug name & dosage	
<b>Androgel</b> (Testosterone gel)	<b>Ganirelix</b>
<b>Clomiphene</b> 50mg tablet	<b>Hydroxyprogesterone</b>
<b>Crinone</b> 8%	<b>Letrozole</b> 2.5MG TAB
<b>Delestrogen</b> 10mg/cc	<b>Leuprolide acetate</b> 1MG/0.2ML KIT
<b>Delestrogen</b> 20mg/cc	<b>Lo LoEstrin</b>
<b>Desogestrel/ethinyl estradiol</b>	<b>Lupron Depot</b> 3.75
<b>Endometrin</b> 100mg insert	<b>Lupron Trigger</b> (80 units) 1mg/0.2ml
<b>Estradiol (VIVELLE-DOT)</b> 0.1MG/24HR PAT	<b>Makena</b>
<b>Estradiol TD SYSTEM</b> 0.1MG/24HR PAT	<b>Menopur</b> 75iu vial
<b>Estradiol</b> 1 mg	<b>Levonorgestrel/Ethinyl Estradiol</b>
<b>Estradiol</b> 2 mg	<b>Novarel</b> 5,000iu
<b>Estradiol Valerate</b> 20mg/cc	<b>Etonogestrel/Ethinyl Estradiol Ring</b>
<b>Estradiol Valerate</b> 40mg/cc	<b>Ovidrel</b> 250mcg
<b>Estradiol (CLIMARA)</b> 0.1MG/24HR PAT	<b>Pregnyl</b> 10k
<b>Follistim AQ</b> 300iu	<b>Progesterone in Oil</b> 50MG/ML INJ
<b>Follistim AQ</b> 600iu	<b>Trelstar</b>
<b>Follistim AQ</b> 900iu	

If a medication is prescribed and not listed in the above chart, please contact our team in your patient portal with any questions

## donor/surrogacy adoption benefits

We recognize that there are many ways to build a family. That's why we're here to help those looking to grow their family through adoption or surrogacy. ABK has retained Kindbody's care navigation experts and specialized coaches to assist you with the process from end-to-end.

Your donor/surrogacy and adoption benefit is designed to sit outside of your fertility treatment coverage. This benefit can be applied to services related to using a donor, surrogate, or adoption. This is designed to reimburse for expenses unrelated to any actual treatment that would be covered through your major medical or fertility plan.

Under your donor/surrogacy and adoption benefit, all regular full-time employees, regardless of medical plan enrollment, are eligible for up to \$20,000 per lifetime for eligible donor, surrogacy and adoption services that are incurred along the way towards a Legally Finalized Adoption or Legally Finalized Surrogacy. This benefit will be available 6 months after the date of hire for eligible employees.

To use your coverage for donor/surrogacy and adoption services:



**1.** Submit eligible out of pocket expenses and itemized receipts to the billing team via secure messaging in the Kindbody portal



**2.** Kindbody will review your documents and eligibility to determine if reimbursement can be initiated

Examples of eligible expenses for this portion of the benefit:

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Donor tissue and specimen fees</li> <li>• Transportation of any donor specimen</li> <li>• Agency fees</li> <li>• Legal fees</li> </ul> | <ul style="list-style-type: none"> <li>• Counseling services, as required</li> <li>• Screening costs associated with donor</li> <li>• Adoption fees</li> </ul> |
|---|--|

To support you in your donor/surrogacy and adoption journey, Kindbody has partnered with several organizations and resources to help navigate the process:

- Reproductive Lawyers
- Sperm Banks
- Frozen Donor Egg Bank
- Surrogacy and Gestational Carrier Agencies
- Adoption Agencies

If you have any questions around your benefit or the reimbursement process, please activate your KindPortal account at <https://kindbody.com/activate/> or call (855) 423-2286 x option 3 for more information.

## **ABK adoption reimbursement program**

As part of your Kindbody Family-Building Benefit, ABK provides a reimbursement to cover eligible adoption-related expenses (the “Adoption Reimbursement Program”), up to the lifetime maximum benefit. This benefit applies to regular full-time employees after completing six (6) months of service with ABK. Employees may receive reimbursement for eligible adoption expenses of children under age 18. ABK accepts no liability for outcomes of any adoption agreement entered into by the eligible employee.

### **Reimbursement adoption expenses**

#### What expenses are eligible for reimbursement

To be reimbursed under the *Adoption Reimbursement Program*, the employees must be

- 1) eligible in accordance with this policy
- 2) incurred eligible expenses as outlined below
- 3) submitted the formal Kindbody *Family Planning Reimbursement Form*.

- Adoption Counseling or Coaching
- State-licensed adoption agency fees for placement and parental counseling
- Foreign adoption expenses and re-adoption charges in the U.S. after a foreign adoption
- Legal costs, including attorney’s fees and costs of legal proceedings
- State-required “pre-placement home study” and “post-placement supervision” programs, including application fees, if applicable
- Matching & placement fees
- Medical expenses of the adoptive child prior to placement for adoption and medical expenses of natural mother associated with the actual childbirth (provided, however, that expenses for carrying out surrogate parenting arrangements are excluded from reimbursement)
- Charges for temporary foster care before placement provided by a licensed agency
- Reasonable and customary transportation, food and lodging expenses to obtain physical custody of the adopted child. Expenses may be for the adoptive parents, child and natural mother.
- Other expenses your employer determines to be a Reimbursable Adoption Expense

### **Non-reimbursable adoption expenses**

#### What expenses are not eligible for reimbursement

- Expenses incurred before an employee becomes eligible to participate in the *Adoption Reimbursement Program*
- Expenses of or associated with egg or embryo donation

- Expenses incurred or submitted after an employee is no longer eligible to participate in the *Adoption Reimbursement Program* e.g. termination of employment
- Expenses that are reimbursed or reimbursable under a federal, state, or local plan
- Expenses incurred in violation of federal or state law
- Expenses reimbursed or reimbursable under another employer-sponsored plan
- Expenses incurred in relation to a surrogate parenting arrangement
- Any adoption that is not legally valid and recognized in the U.S.
- Compensation to gestational carrier
- Voluntary donations or contributions to adoption agency
- Long term storage of blood, umbilical cord, reproductive materials or other material (e.g., cryopreservation of tissue, blood and blood products)
- Costs paid using funds from any federal, state or local program for adoption
- Guardianship or custody costs that are not associated with the legal adoption of the child
- Cost of living expenses and or personal items (e.g., rent, utilities, food, clothing, etc.)
- Loss of income, including but not limited to, complications of pregnancy such as bed rest for gestational carrier
- Expenses incurred in connection with the adoption of a child who is related to either parent as a step-child, nephew, niece, cousin, brother or sister.
- Expenses which Kindbody determines in its sole discretion are not Reimbursable Adoption Expenses

### When can you submit for/receive reimbursement?

1. To receive reimbursements under the *Adoption Reimbursement Program*, eligible employees must incur a Reimbursable Adoption Expense.
2. Employees may submit for reimbursement upon incurring fees relating to the Adoption Reimbursement Program through the Kindbody portal. A request for reimbursement of a Reimbursable Adoption Expense shall be made by a employee, or their authorized representative by uploading a Kindbody *Family Planning Reimbursement Form* along with itemized receipts and a signed verification through the Kindbody **portal** no later than three (3) months after the eligible expense was incurred.
3. A 'Kindbody *Family Planning Reimbursement Form*' (available in the Kindbody **portal** or through your Kindbody Navigator) must be completed with the below information:
  - The name, address, and date of birth of the individual(s) for whom a Reimbursable Adoption Expense was incurred;
  - The description of services relating to the incurred Reimbursable Adoption Expense
  - The amount of the requested reimbursement; and
  - Itemized receipts, proof of payment of the incurred Reimbursable Adoption Expense

4. No Reimbursable Adoption Expense incurred following termination of employment will be reimbursed. In the event of termination, (voluntary or involuntary) requests for reimbursement must be submitted to Kindbody prior to your date of termination.
5. All incurred Reimbursable Adoption Expenses must be incurred while employed by ABK.

*Kindbody has full authority to interpret and administer this Adoption Reimbursement Program, and its decisions are final and binding on all parties. No person has the right to any reimbursements or benefits under this Adoption Reimbursement Program unless Kindbody determines that the benefit is payable. ABK intends to continue the Program indefinitely but has the right to terminate or amend the Program at any time.*

### Income tax implications

- IRS Form 8839 provides that certain adoption-related expenses will be exempt from tax for taxpayers with income below an indexed threshold amount. Please refer to the instructions to Form 8839 to determine if a particular reimbursement amount is exempt from income tax.
- Neither ABK nor Kindbody can provide you with specific tax advice but in general, if an employee's modified Adjusted Gross Income (modified AGI) does not exceed the income limitation under section 137(b)(2)(A) of the Code, as adjusted for inflation in accordance with section 137(f) the full amount of the benefits which are described in the instructions to IRS Form 8839 are non-taxable. If the employee's modified AGI exceeds this limit, the non-taxable portion of the benefit will be reduced in accordance with a formula set forth in section 137(b)(2)(A) of the Code. The full benefit is taxable to an employee whose modified AGI equals or exceeds the maximum amount. These dollar amounts may be adjusted by the IRS annually for cost of living increases. Please see your tax adviser to determine how these rules affect your taxes.
- Payments in excess of the allowable maximum will be included in the participant's income in the year in which the payment is made.
- **Domestic Adoptions** - For Domestic Adoptions, Qualified Adoption Expenses are excludable from the Participant's gross income for the taxable year in which the Participant pays the expense.
- **Foreign Adoptions** - For Foreign Adoptions, Qualified Adoption Expenses are excludable from the Participant's gross income only in the taxable year in which the adoption becomes final.
- An employee may be eligible to claim both a tax credit and an exclusion for reimbursement of certain expenses. However, a tax credit and exclusion must not be claimed for the same expense.
- Neither your employer or Kindbody makes any commitment or guarantee that any amounts paid to or for the benefit of an employee under this program will be excludable from the employee's gross income for federal or state tax, or that any other favorable tax treatment will apply to or be available to any employee with respect to such amounts. It



shall be the obligation of the employee to determine whether any benefit paid under this program is excludable from the employee's gross income for federal and state tax purposes.

### **ABK donor / surrogacy / gestational carrier reimbursement program**

As part of your Kindbody Family-Building Benefit, ABK provides a reimbursement to cover eligible donor, surrogacy or gestational carrier-related expenses (the "Donor / Surrogacy / Gestational Carrier Reimbursement Program"), up to the lifetime maximum benefit. ABK accepts no liability for outcomes of any surrogacy agreement entered into by the eligible employee. This benefit applies to active regular full-time employees after completing six (6) months of services with ABK.

This donor/surrogacy benefit is designed to support an ABK eligible employee who is the Intended Parent. No benefits are provided under the Program for an employee of ABK acting as a surrogate. The eligible employee must be the Intended Parent.

### **Reimbursable donor / surrogacy / gestational carrier expenses**

#### What expenses are eligible for reimbursement

To be reimbursed under the *Donor/Surrogacy/Gestational Carrier Program*, the employees must be 1) eligible in accordance with this policy 2) incurred eligible expenses as outlined below 3) submitted the formal Kindbody *Family Planning Reimbursement Form*.

- Expenses associated with donor material, including: donor gametes (fresh/frozen) – oocytes/eggs; donor gametes – semen/sperm; donor embryos, and related-shipping & transport fees
- Expenses related to working with a donation agency or cryobank, where legally allowed, which may include Power of Attorney, notarized documents, and other legal fees from an eligible provider
- Costs incurred in matching with a donor
- Prescription medications for a donor from an eligible provider
- Donor diagnostic testing and screening with an eligible provider (if not covered by Kindbody or another source)
- Mental health screening for individuals involved in donating material (if not covered by Kindbody or another source)
- Gestational carrier diagnostic testing and screening (if not covered by Kindbody or another source)
- Mental health screenings for the gestational carrier (if not covered by Kindbody or another source)
- Egg or sperm retrieval fees, IVF, embryo transfer and medical costs (if not covered by Kindbody or another source) & related medications

- Power of attorney, notarized documents, escrow “set-up”, and other legal fees from an eligible provider
- Gestational carrier maternity expenses
- Travel costs for gestational carrier or intended parents

## **Non-reimbursable donor / surrogacy / gestational carrier expenses**

### What expenses are not eligible for reimbursement

- Expenses that are covered or reimbursable by any third party (individual or entity) or any other plan or program, including but not limited to, an employer-sponsored medical or other benefit plan, or a governmental plan or program
- Medical expenses of eligible employees, spouses, domestic partners or covered family members (regardless of whether such expenses are covered by, or reimbursable under, any employer or governmental plan or program or by a third party).
- Any surrogacy that is not legally valid and recognized in the U.S.
- Compensation to gestational carrier
- Compensation to egg or sperm donor
- Voluntary donations or contributions to surrogacy or donor agency
- Costs paid using funds from any federal, state or local program for surrogacy
- Long term storage of blood, umbilical cord, reproductive materials or other material (e.g., cryopreservation of tissue, blood and blood products)
- Guardianship or custody costs that are not associated with the legal surrogacy of the child
- Cost of living expenses and or personal items (e.g., rent, utilities, food, clothing, etc.)
- Loss of income, including but not limited to, complications of pregnancy such as bed rest for gestational carrier/surrogate

## **When can you submit for / receive reimbursement?**

1. To receive reimbursements under the *Donor/Surrogacy/Gestational Carrier Reimbursement Program*, eligible employees must incur a Reimbursable Donor/Surrogacy/Gestational Carrier Expense.
2. Employees may submit for reimbursement upon incurring fees relating to the *Donor/Surrogacy/Gestational Carrier Reimbursement Program* through the Kindbody **portal**. A request for reimbursement of a Reimbursable Donor/Surrogacy/Gestational Carrier expense shall be made by a employee, or their authorized representative by uploading a Kindbody *Family Planning Reimbursement Form* along with itemized receipts and a signed verification through the Kindbody **portal** no later than three (3) months after the eligible expense was incurred.
3. A ‘Kindbody *Family Planning Reimbursement Form*’ (available in the Kindbody **portal** or through your Kindbody Navigator) must be completed with the below information:

- The name, address, and date of birth of the individual(s) for whom a Reimbursable Donor/Surrogacy/Gestational Carrier Expense was incurred;
  - The description of services relating to the incurred Reimbursable Donor/Surrogacy/Gestational Carrier Expense
  - The amount of the requested reimbursement; and
  - Itemized receipts, proof of payment of the incurred Reimbursable Donor/Surrogacy/Gestational Carrier Expense
  - A statement that such Reimbursable Donor/Surrogacy/Gestational Carrier Expense has not otherwise been reimbursed and is not reimbursable through any other source and that employee or their authorized representative will not request reimbursement from any other source.
4. If a Reimbursable Donor/Surrogacy/Gestational Carrier Expense is not completed and the fee paid by the employee is returned to the employee, the employee is required to notify Kindbody to reimburse Kindbody for any prior reimbursement facilitated.
  5. No Reimbursable Donor/Surrogacy/Gestational Carrier Expense incurred following termination of employment will be reimbursed. In the event of termination (voluntary or involuntary) requests for reimbursement must be submitted to Kindbody prior to your date of termination.
  6. All incurred Reimbursable Donor/Surrogacy/Gestational Carrier Expenses must be incurred while employed by ABK.

*Kindbody has full authority to interpret and administer this Donor/Surrogacy /Gestational Carrier Reimbursement Program, and its decisions are final and binding on all parties. No person has the right to any reimbursements or benefits under this Donor/Surrogacy/Gestational Carrier Reimbursement Program unless Kindbody determines that the benefit is payable. ABK intends to continue the Program indefinitely but has the right to terminate or amend the Program at any time.*

## Income tax implications

- Benefits paid under the Donor/Surrogacy/Gestational Carrier Reimbursement Program are treated as taxable wages for income and employment tax withholding purposes. Any employee participating in this Donor/Surrogacy/Gestational Carrier Reimbursement Program must make adequate provision for, any sums required to satisfy the federal, state, local, foreign, and other tax or social security withholding obligations of ABK, if any, which arise in connection with a reimbursement under this Donor/Surrogacy/Gestational Carrier Reimbursement Program, including, but not limited to authorizing withholding from payroll and any other amounts payable to such employee. Notwithstanding the foregoing, ABK makes no representation or undertaking regarding the tax treatment and/or related withholding resulting from participation in this Donor/Surrogacy/Gestational Carrier Reimbursement Program, and an employee remains solely responsible for any such liability.

- **Indemnification of ABK by participants**

If any employee receives one or more payments or reimbursements under the Program that are not for qualified expenses under this program, such employee shall indemnify and reimburse ABK for any liability they may incur for failure to withhold federal or state income tax or Social Security tax from such payments or reimbursements. However, such indemnification and reimbursement shall not exceed the amount of additional federal and state income tax that the employee would have owed if the payments or reimbursements that had been made to the employee as regular cash compensation, plus the employee's share of any Social Security tax that would have been paid on such compensation, less any additional income and Social Security tax actually paid by the Participant.

- **Expenses**

All costs and expenses incurred in administering this program and other administrative expenses shall be paid by ABK out of its general assets. Nothing herein will be construed to require the ABK or Kindbody to maintain any fund or segregate any amount for the benefit of any employee and no employee or any other person shall have any claims against, right to, or security or other interest in, any fund, account or asset of the ABK from which any payment under this program may be made. This program is not funded through a trust or otherwise and is not intended to be covered under the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

- **Non-assignability**

It is a condition of this program, and all rights of each person eligible to receive reimbursement shall be subject thereto, that no right or interest of any such person in this program shall be assignable or transferable in whole or in part, either directly or by operation of law or otherwise, including, but not by way of limitation, execution, levy, garnishment, attachment, pledge, or bankruptcy, but excluding devolution by death or mental incompetence, and no right or interest of any such person in this program shall be liable from, or subject to, any obligation or liability of such person, including claims for alimony or the support of any spouse.

- **Employment non-contractual**

This program confers no right upon any employee to continued employment.

- **Governing law**

To the extent not preempted by federal law, this Plan shall be interpreted and construed in accordance with related sections of the Internal Revenue Code.

- **Amendment withdrawal and termination**

This program may at any time and from time to time be amended, modified or terminated by written instrument executed by a duly authorized representative of ABK. Any such amendment, modification or termination shall become effective on such date as ABK shall determine and may apply to persons eligible to receive benefits or persons receiving benefits under this program at the time thereof, or both, as well as to persons who otherwise would be eligible to receive benefits in the future, provided, however, that no such amendment, modification or termination shall deprive any employee of any

benefits attributable to reduction in his compensation made prior to the date of such amendment, modification or termination.

## Term glossary

- **Intended parent (IP)**

A person or couple who demonstrates the intent to be legally bound as the parent of a child resulting from surrogacy or adoption

- **Legally finalized adoption**

An adoption is Legally Finalized when the adoptive parent(s) have been granted permanent legal custody of the child in the U.S according to the current U.S. law governing adoptions; and the adopting parent(s) can provide a notarized adoption decree or notarized court order and U.S. Passport or U.S. Visa, as applicable.

- **Legally finalized surrogacy**

A surrogacy is Legally Finalized when the Intended Parent(s) have been granted permanent legal custody of the child and the Intended Parent(s) can provide a copy of either the certified birth certificate or a notarized court order acknowledging parentage of the Intended Parent(s) as the child's permanent legal parent(s).

- **Surrogate parenting arrangement**

An arrangement where the surrogate mother agrees to be artificially inseminated by the male intended parent sperm, making the surrogate the biological mother. Following the birth of the child, the surrogate (biological mother) is asked to relinquish the child to the intended parent, giving up all rights as the biological parent.



## holistic health through Kindbody360

Kindbody360, a dynamic and integrative solution supplements Kindbody's fertility and family-building offering with mental, physical, and emotional support from pre to postpartum, in-clinic, online and via our telehealth platform. **You will receive discounted access to virtual coaching sessions, including:**

- Mental health (fertility & postpartum-focused)
- Nutrition & naturopathic medicine (fertility focused)
- Acupressure
- Maternity and delivery care navigation
- Postpartum prep
- Doula services
- Return-to-work coaching
- Lactation consultants
- Sleep coaching

Kindbody's holistic health program is designed to support you throughout your women's health and family building journey. To book with one of our holistic health specialists, you must activate your benefit through [kindbody.com/activate](https://kindbody.com/activate). Once activated, all virtual service appointments can be booked through your portal.

**Kindbody holistic health services are provided to you at 10% off retail pricing.**



**Kindbody virtual services**

## FAQs

### Benefit information

#### What is a lifetime maximum?

A lifetime maximum is the total cycles available to you to use over the course of your coverage lifetime. It works like a “bank account” where you start with a certain amount of cycles, and each time you do a service, the value of that service is deducted from your total bank balance.

#### What is a cost share?

A cost share is how much you, as the patient, is required to pay before your coverage is active. Depending on your specific coverage plan, your fertility treatments may apply to your deductible, coinsurance, copay or out-of-pocket max (OOPM) like any other major medical plans and once you reach your OOPM, your KindCycle services will be covered in full for the remainder of the calendar year, up to your lifetime maximum benefit amount.

#### What if I have obtained fertility treatment through ABK’s previous fertility service provider and maxed out or nearly maxed out my coverage?

If you obtained fertility services that were covered under ABK’s previous fertility service provider, you can still receive Kindbody’s services at self-pay rates. Meaning, you are fully responsible for the cost of treatment and/or storage fees.

#### What if I exhaust my Kindbody coverage sponsored by my employer?

You can continue to obtain treatment at self-pay rates. As a Kindbody Member, you will receive exclusive Kindbody rates on any non-covered services at Kindbody signature clinics.

#### How do I obtain fertility or family-building services from a Kindbody partner clinic?

Kindbody has partnered with a number of fertility clinics in your area. Please log into your Kindbody account and search for a clinic near you via zip code. If you do not see a clinic near you, or are already receiving treatment at another clinic, please contact Kindbody at **(855) 423-2286 option 3** and we will assist in navigating you to the right place.

### **What if I already started my treatment and have not activated my Kindbody benefit?**

Please contact Kindbody right away. Your benefit must be activated prior to starting treatment in order to guarantee coverage. Your Care Navigator will work diligently to verify coverage and provide next steps. Eligibility for coverage is dependent on clinic location and services received.

### **What if I am no longer eligible for the Kindbody benefit?**

If you are no longer eligible for the Kindbody benefit, (e.g., you/your partner are no longer employed by ABK), you will be responsible for the cost of any treatment and/or the annual storage fee at Kindbody's retail rates.

### **I received a bill for blood work from a lab, is it covered?**

Blood work completed during a fertility treatment is included in your KindCycle. If you receive a bill, please send a message through your portal to the billing team to review your charges. Do not pay the bill until you receive confirmation from Kindbody on next steps. Any lab work performed outside of your KindCycle treatment package, if performed in a fertility clinic setting, will be billed to Kindbody. Ensure your partner clinic is aware that claims for any labs performed in the fertility clinic prior to treatment are sent to Kindbody for processing. Any labs that are referred to an outside laboratory (laboratory outside of the fertility clinic setting), will be covered under your major medical insurance plan. Confirm these outside labs are in network with your medical insurance plan.

## Clinical information

### What is considered fertility medication?

Fertility medication is used as you embark on your Artificial Reproductive Technology (ART) cycle. If you have specific questions regarding a particular medication or brand being covered, please contact us.

### What are donor services?

Donor services refers to the use of eggs, sperm or embryos that have been donated by a third person, known as a donor. A donor enables an individual or couple to become parents. Donor eggs, sperm or embryos are used in ART procedures like IVF or IUI. Donor benefits may be offered with a surrogacy benefit, providing coverage for traditional or gestational carriers.

### What is co-IVF and is it covered?

Co-IVF, also known as Co-Maternity or Reciprocal IVF, is when one woman's eggs are used for a pregnancy in her partner's womb. Some couples find this appealing because it allows both mothers to physically participate in building their family.

Co-IVF is covered under your fertility plan when both individuals are covered under the plan. One partner would use  $\frac{3}{4}$  cycle undergoing egg retrieval and embryo creation. The carrying partner would use  $\frac{1}{4}$  cycle undergoing the embryo transfer.

# let's create a new generation of health & fertility care together

## **Questions?**

Contact your Kindbody support team at any time.  
[employeebenefits@kindbody.com](mailto:employeebenefits@kindbody.com)  
1-855-423-2286 x option 3