Welcome to your Kindbody Benefits Package.

We’re reimagining fertility and family-planning benefits to put the power back in your hands.

kindbody

employeebenefits@kindbody.com
1-833-216-2345
Welcome

Your Kindbody benefit gives you coverage on gynecology, fertility, and family-building services - from preconception through postpartum. With your Kindbody benefit, you’ll get access to best-in-class care at affordable prices, 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.
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Understanding Your Coverage

WHO IS ELIGIBLE:
All Princeton members who are enrolled in Princeton’s medical plan are eligible for Kindbody's fertility and family-building benefit. That means if you have health insurance coverage through Princeton, you are eligible to enroll in Kindbody’s benefit.

Any infertility services received prior to April 1st, 2020 will not impact this new fertility and family-building benefit coverage.

There’s also no need to wait for annual open enrollment or a qualifying life event to enroll. You can start using Kindbody as soon as you become eligible.

WHAT IS COVERED?
This section provides you with information on what is covered under your Kindbody benefit! Your Kindbody benefit may be subject to your co-pay, deductible or other cost-share under your major medical plan.

Kindbody’s mission is to make access to fertility and family-building services more accessible to individuals, couples, LGBTQ+ people.

Through Princeton, you and your spouse/partner receive:
- Fertility benefit coverage of 4 Cycles per Enrollee per Lifetime
- Year 1 coverage of egg freezing included and additional 3 years for medically necessary cases (as defined in section 2)
- 3 years of storage of Oocytes and Embryos
- $20,000 lifetime benefit reimbursement for adoption & surrogacy

Fertility Cycles
Third Party Reproduction
Fertility Medication
Where can I go?

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Fertility Cycles

Under your Kindbody benefit, you are eligible for four cycles, or as Kindbody call it ‘Bundles’ for fertility treatment.

What is considered a Bundle?

- **IVF Fresh**
  - 1 full Bundle

- **IVF Freeze-All***
  - 3/4 of Bundle

- **Frozen Embryo Transfer**
  - 1/4 of Bundle

- **Egg Freezing**
  - 1/2 of Bundle

- **Intrauterine Insemination (IUI)**
  - 1/4 of Bundle

- **Frozen Oocyte Transfer**
  - 1/2 of Bundle

*Includes PGT Testing when applicable

All Bundles can be used with donor eggs, embryos and/or sperm when applicable.
Fertility Cycles

Under your Kindbody benefit, you are eligible for four cycles of the following services:

**IVF FRESH BUNDLE**
- Initial Workup and Testing
- In cycle lab test and ultrasounds
- Cycle management
- Retrieval (Follicular Aspiration)
- Anesthesia
- Oocyte identification
- Semen wash and prep
- Semen analysis
- Complex sperm preparation
- Oocyte fertilization/insemination
- Intracytoplasmic sperm injection (ICSI)
- Embryo culture lab
- Assisted hatching or blastocyst culture
- Preparation and cryopreservation of embryos/sperm
- Preparation of embryos for transfer
- Embryo transfer with ultrasound guidance
- Three tubeta hCG pregnancy test
- Storage of Cryopreserved Embryo(s) for one year

**FREEZE-ALL BUNDLE**
- Initial Workup and Testing
- In cycle lab test and ultrasounds
- Cycle management
- Retrieval (Follicular Aspiration)
- Anesthesia
- Oocyte identification
- Semen wash and prep
- Complex sperm preparation
- Oocyte fertilization/insemination
- Intracytoplasmic sperm injection (ICSI)
- Embryo culture lab
- Assisted hatching or blastocyst culture
- Preparation and cryopreservation of embryos/sperm
- Storage of Cryopreserved Embryo(s) for one year
### Fertility Cycles

#### FET BUNDLE
- Initial Workup and Testing
- In cycle lab test and ultrasounds
- Cycle management
- Preparation of embryos for transfer
- Embryo transfer with ultrasound guidance
- Three beta hCG pregnancy test
- Re-cryopreserved Embryo(s) for one year

#### INTRATEUTERINE INSEMINATION (IUI) BUNDLE
- Complex Sperm Preparation
- In office insemination
- Three beta hCG pregnancy test
- Cryopreservation of sperm with one year storage - if applicable

#### MEDICALLY NECESSARY FERTILITY PRESERVATION (EGG FREEZING)
Medically necessary egg freezing means that the patient has been diagnosed with confirmed low ovarian reserve, patient has confirmed AMH score < 1.5 or AFC < 10, or patient has an underlying condition or facing iatrogenic infertility caused by a medical intervention such as:
- PCOS, cancer treatment, or if patients need to take a medication that could compromise their Reproductive Health
- Cycle management
- Retrieval (Follicular Aspiration)
- Anesthesia
- Oocyte Identification
- Preparation and cryopreservation of oocytes

In addition, egg freezing is covered for those going through gender confirmation hormone treatments or surgery.

#### FROZEN OOCYTE THAW, FERTILIZATION & TRANSFER
- Cycle management
- Complex sperm preparation
- Oocyte fertilization/insemination
- Intracytoplasmic sperm injection (ICSI)
- Embryo culture lab
- Assisted hatching or blastocyst culture
- Preparation and cryopreservation of embryos
- Preparation of embryos for transfer
- Embryo transfer with ultrasound guidance
- Three beta hCG pregnancy test
- Storage of Cryopreserved Embryo(s) for one year
Fertility Cycles

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<th>PREIMPLANTATION GENETIC TESTING</th>
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<td>• Biopsy (done by your fertility provider)</td>
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Biopsy Applicable to:
• PGT-A
• PGM
• PGTSR

*Eligible for up to 3 years of storage depending on medical necessity
**Third Party Reproduction Bundles**

This reimbursement is a set dollar amount for Third Party Reproduction Services that is put aside from your employer. It is separate and apart from the medical services included in the fertility and family planning benefit and does not apply to any of the medical components included in the ART cycle. All medical services would fall under the fertility bundle benefits, and in this case count towards 1 of your 4 eligible cycles.

Kindbody has bundled rates available that allow members access to our preferred (but not limited to) partner network of donor, surrogacy and adoption agencies- which include exclusive pricing on eligible expenses (listed below). Members can utilize their employer reimbursement (when applicable) and/or pay out of pocket for these services.

**DONOR BUNDLE**
- Donor Screening/Testing
- Agency and Legal Fees
- Donor Tissue (Oocytes/Embryo)

**SURROGACY/ADOPTION BUNDLE**
- Gestational Surrogacy: Professional Fees
- Administration & Trust Fees
- Surrogate expenses, compensation, and procedure fees
- Pre-screening costs: administrative, psychological, medical testing for surrogate mother & spouse, criminal background check, Medical Insurance Assistance
- Independent Attorney review
- Travel for medical appointments & embryo transfer
- Medical insurance premiums for Surrogate
- Monthly allowance: Surrogate Mother Compensation (begins 8 weeks post transfer)
- Family Grant
- Heartbeat Confirmation
- Counseling & relationship services
- Newborn Insurance
- NICU Costs
- CSP: Egg Donation, Medical, and Legal
Third Party Reproduction Bundles

Through your employer, you are eligible for $20,000 of a lifetime benefit (lifetime max) of reimbursement for the following Third Party Reproduction services:

### FRESH DONOR BUNDLE

- Donor Screening
  - Initial Assessment, Records Review, Medical History & Physical Exam
  - Informed Consent, Injection training, Cycle Coordination
- Diagnostic Testing
  - AMH, Day 2/3 Labs (FSH, E2, LH), Other Hormonal testing: PRL, TSH, P4, Carrier Screening
- Diagnostic Uterine testing
  - Pelvic Ultrasound
  - FDA Eligibility (H&P) and Infectious-Diseases: Syphilis, GC/Chlamydia, CMV, HIV, Hepatitis B & C)
  - Immunity (Rubella, Rubeola, Varicella)
  - Blood Type/ Rh Factor
  - Psychological Evaluation

Not Included
- Donor Oocyte Compensation Fees, Legal Fees, Agency Fees
- Intended Parent Informed Consent & Medical History Review (Included in Initial Assessment)

### FROZEN DONOR BUNDLE (FROZEN DONOR EGGS FROM DONOR EGG BANK)

- Intended parents
  - Informed consent
  - Cycle coordination

Not Included
- Compensation Fees, Legal Fees, Psych Eval, Agency Fees
- Included in diagnostics: Intended Parent
  - Informed Consent
  - Medical History Review
- Donor
- Cost of frozen donor eggs

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Third Party Reproduction Bundles

GESTATIONAL CARRIER BUNDLE (BASED ON MEDICAL NECESSITY)

- Intended Parents
  - FDA Eligibility (H&P) and Infectious-Disease Screening (up to two screenings): Syphilis, GC/Chlamydia, CMV, HIV, Hepatitis B & C
- Gestational Carrier
  - Medical History Review
  - Evaluation of Uterine Cavity (SHG/HSG)
  - FDA Infectious-Disease Screening (up to two screenings): Syphilis, GC/Chlamydia, CMV, HIV, Hepatitis B & C
  - Other testing: TSH, PRL, Immunity (Rubella, Rubeola, Varicella), Blood Type/Rh Factor
  - ID Outbreak Testing: Zika, Covid-19, etc.
  - Psych Eval

Not Included
- Compensation Fees, Legal Fees, Agency Fees
- Part of Initial Diagnostics:
  - Medical Evaluation (Female and Male)
  - Review of Medical History & Physical Exam
  - Semen Analysis for male partner
  - Evaluation of Ovarian Function for Female Partner

DIRECTED SPERM DONOR BUNDLE

- Donor
  - Informed Consent
  - Semen Analysis
  - FDA Eligibility (H&P) and Infectious-Disease Testing
  - Sperm Cryopreservation

Not Included
- Compensation Fees, Legal Fees, Psych Eval, Agency Fees

FROZEN SPERM DONOR (ANONYMOUS) BUNDLE FROM DONOR SPERM BANK

- Donor
  - Sperm Thaw and Prep

Not Included
- Frozen Donor Sperm
Your Coverage

WHAT ELSE IS COVERED?
You will receive a Kindbody Membership with access to:

- Gynecology (where available)
- Mental Health (fertility & postpartum-focused)
- Nutrition (fertility focused)
- Maternity and delivery care navigation
- Return-to-work coaching
- Childcare Guides
- Lactation consultants
- Breast milk shipment

The services listed above included in the Kindbody Membership are available to you whether or not you seek fertility or family-building services!

WE ARE HERE TO SUPPORT YOU THROUGH YOUR FERTILITY & FAMILY-BUILDING JOURNEY!
Your Kindbody Patient Care Navigator is here to answer your questions, from:

- Understanding your clinical options
- Helping you navigate your fertility, donor, adoption or surrogacy/gestational carrier journey
- Provide emotional support and direct you to accessing care when you need it

KINDBODY’S PATIENT PORTAL IS HERE FOR YOU TOO!

- Access your benefit information
- Book your appointment online
- How-to videos & educational content
- Read more below on what you can find in your portal
Fertility Medications

Your fertility medication goes hand-in-hand with your fertility treatment and will be handled directly through Kindbody. The full cost of your fertility medications are covered under your Kindbody benefit so long as you are eligible for coverage. You will pay the applicable copay for fertility medications. The deductible may also apply for individuals enrolled in the high deductible plan.

Once your treating physician determines your course of treatment, your treating physician will send your prescription to Kindbody. Kindbody is responsible for submitting your prescription to its pharmacy partner, Schraft’s Pharmacy. A representative from Schraft’s Pharmacy will contact you directly to coordinate overnight shipping.

Where can I go?

You can access information on where to obtain fertility & family-building services through your Kindbody account (see below on how to enroll and access your benefit information). Kindbody’s clinics are currently located in Princeton NJ, New York City, NY, Century City, LA, Santa Monica, LA, and San Francisco, CA with plans to rapidly expand in the near future. In addition, you have access to Kindbody’s 200+ Partner Clinics located in your area and nationwide.
Get Started

ENROLLMENT PROCESS
To enroll in your Fertility & Family Planning Benefits, Princeton members must create an account using your Princeton employee email address via www.kindbody.com/princeton-benefit and use access code (case sensitive): PRINCETON

1. Head to www.kindbody.com/princeton-benefit

2. Create an account with your name and email
Get Started

**ENROLLMENT PROCESS**

Once you have created your account, you will then be lead to Kindbody Membership Activation page.

3. Input membership activation code: **PRINCETON**

4. Scroll down to agree to terms and confirm
ACCESSING YOUR BENEFIT INFORMATION

Your benefit information is available in your Kindbody account.

You can also access the following features in your Kindbody Account:

- Your benefit information and historical information
- Online appointment scheduling at a Kindbody clinic
- Information on how to book an appointment at a Kindbody Partner Clinic
- A Fertility Calculator
- A Period Tracker
- Chat and Video functionality with your Kindbody Care Team
- Your results from your Kindbody Appointment
- Medication video instructions
- Additional educational content
FAQs

WHAT IS A CYCLE?
We have included a breakdown of what is included in each cycle under “What is Covered” above.

WHAT IS MEDICALLY NECESSARY OOCYTE CRYOPRESERVATION?
Medically necessary oocyte cryopreservation is eligible members facing iatrogenic infertility caused by a medical intervention, such as radiation, medication, surgery, or an underlying condition.

WHAT IS CONSIDERED FERTILITY MEDICATION?
Fertility medication is used to help stimulate your ovaries as you embark on your ART cycle - this helps with releasing more eggs than during your normal period to increase your chances of viable pregnancy.

I’M IN THE MIDDLE OF TREATMENT, WHAT DO I DO?
If you are in the process of fertility treatment (or who have commenced fertility treatment prior to April 1, 2020), you will continue to be covered under your current plan with [Aetna/United]. However, if you commence fertility treatment after April 1st, 2020, you will be covered under Kindbody’s Fertility Benefit Program.

WHAT IF I HAVE OBTAINED FERTILITY TREATMENT COVERED UNDER THE PREVIOUS PRINCETON-SPONSORED HEALTH PLAN COVERAGE AND MAXED OUT OR NEARLY MAXED OUT MY COVERAGE?
If you obtained fertility services that were covered under your prior Princeton-sponsored health plan, your benefit with Kindbody begins anew. That means that even if you sought fertility treatments that were covered under the prior Princeton-sponsored health plan, you are now entitled to 4 cycles of coverage of a fertility cycle (inclusive of fertility medication coverage) or $20,000 towards third party reproduction (as described in “What’s Covered?” above).
FAQs

WHAT IF I MAX OUT MY COVERAGE UNDER MY KINDBODY BENEFIT?
You can continue to obtain treatment from Kindbody at Kindbody’s self-pay rates.

DO I HAVE ACCESS TO KINDBODY’S SERVICES EVEN IF I AM NOT UNDERGOING OR SEEKING FERTILITY OR FAMILY-BUILDING TREATMENT?
Yes! You can utilize Kindbody’s gynecology, mental health, nutrition, pre and postpartum services as described in “What’s Covered” above whether or not you are seeking fertility or family-building services with Kindbody or at a Kindbody partner clinic. Some of these services are likely covered by your health insurance.

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 contact Kindbody at 1-833-216-2345 to be connected to a clinic.
FAQs

WHAT IF I AM NO LONGER ELIGIBLE FOR THE KINDBODY BENEFIT?
If you have maxed out your Kindbody Benefit, you can continue to obtain services from Kindbody at Kindbody's self-pay prices.

If you are no longer eligible for the Kindbody Benefit (e.g., you are no longer employed by Princeton), you will be responsible for the cost of your treatment and/or the annual storage fee.

WHAT IS THIRD PARTY REPRODUCTION?
According to ASRM (American Society of Reproduction Medicine), Third Party Reproduction 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 infertile individual or couple to become parents. The use of donor eggs, sperm or embryos are then used in ART (Artificial Reproductive Technology) procedures like IVF or IUI. “Third Party Reproduction” also includes surrogacy - via traditional or gestational carriers.

WHAT IS CO-IVF?
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 have a biological connection to their child.

Need Help?
Contact your Kindbody support team at any time.
employeebenefits@kindbody.com
1-833-216-2345
Let’s create a new generation of health and fertility care.

Together.

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