your kindbody benefits guide

Fertility and family-building benefits through Kindbody

-sponsored by-

PRINCETON UNIVERSITY

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

Getting started...
- Eligibility and coverage overview
- Activate your benefit
- The Kindbody experience

Your coverage...
- Fertility cycle coverage
- Fertility medication coverage
- Holistic health

FAQs
welcome to Kindbody

Kindbody and Princeton University believe that everyone should have access to high-quality and affordable fertility and family-building care. That’s why we have joined forces to make this a reality for you and your covered spouse.

Through your Kindbody benefit, you now have access to fertility and family-building services like egg freezing, IVF, LGBTQ+ support, gynecology, holistic health, and more. You’ll 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

Who is eligible for the Kindbody benefit?
All Princeton members and covered spouses who are enrolled in a Princeton medical plan, are eligible for Kindbody’s fertility and family-building benefit.

Activate your benefit at https://kindbody.com/activate-kindbody-benefit/ to opt in. (Please see the “Activate Your Kindbody Benefit” section on page 5). Once activated, you will become a Kindbody member with access to all Kindbody services and the following coverage.

Coverage overview

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to four (4) full KindCycles per enrollee per lifetime (subject to major medical cost share)</td>
<td></td>
</tr>
<tr>
<td>Fertility medication coverage as part of KindCycle coverage through Schraft’s (subject to prescription plan cost share)</td>
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<tr>
<td>Up to four (4) year of storage covered with applicable KindCycle (this includes the first year covered with a KindCycle)</td>
<td></td>
</tr>
<tr>
<td>Egg freezing is covered when medically necessary</td>
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</tbody>
</table>

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 benefits coverage is maxed out.
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-kindbody-benefit/. You will need to input your Kindbody Access Code: PRINCETON and your Unique ID.

Your Unique ID is your nine-digit benefits ID numbers found in HR Self Service under Benefit Details. Spouses use the employee's ID with a “01” at the end.

For example, if you are the employee, your Unique ID will be 123456789, and your spouse/partner's Unique ID will be 12345678901.

1. Head to kindbody.com/activate-kindbody-benefit

2. Create a Kindbody account with your email
   *Does not need to be employer email*
activate your benefit

3. Use Kindbody Access Code: PRINCETON and Unique ID provided to you as outlined above.

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

Questions while activating?
Contact your Kindbody support team at any time.
employeebenefits@kindbody.com
1-833-216-2345
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 journey
- Support and direct you on how to access care when you need it
- Assist in booking appointments
- Help troubleshoot any billing or technical issues

Kindbody Patient Dashboard
Kindbody Mobile Patient Portal

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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. Kindbody clinics are located in major cities across the US, and additionally provide in-house gynecology and holistic health services. Current partner clinics include RMA locations throughout New Jersey. Partner clinics are subject to change; please contact Kindbody for a current list of in-network 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.

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-kindbody-benefit/. 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.
You are eligible for up to four (4) KindCycles per enrollee per lifetime under your Kindbody benefit.

**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 “What is Covered” section above (page 4). Different services amount to different portions of your four (4) KindCycle limit.

The illustration below will show you how different services count towards your KindCycles.

<table>
<thead>
<tr>
<th>Service</th>
<th>KindCycle Amount</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>IVF fresh</strong></td>
<td>1 full</td>
<td></td>
</tr>
<tr>
<td><strong>Egg freezing</strong></td>
<td>½ of</td>
<td></td>
</tr>
<tr>
<td>*<em>IVF frozen</em></td>
<td>1 full</td>
<td>*Freeze all + frozen embryo transfer</td>
</tr>
<tr>
<td><strong>Intrauterine insemination (IUI)</strong></td>
<td>¼ of</td>
<td></td>
</tr>
<tr>
<td><strong>Frozen embryo transfer (FET)</strong></td>
<td>¼ of</td>
<td></td>
</tr>
<tr>
<td>*<em>Embryo freezing</em></td>
<td>¾ of</td>
<td>*Includes PGT-A when applicable</td>
</tr>
<tr>
<td><strong>Egg thaw, fertilization, &amp; transfer</strong></td>
<td>½ of</td>
<td></td>
</tr>
<tr>
<td>*<em>Egg thaw, fertilization, &amp; re-freeze</em></td>
<td>¼ of</td>
<td>*Includes PGT-A when applicable</td>
</tr>
</tbody>
</table>
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**

- Cycle prep and initial testing
- 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

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fertility cycles

**Embryo freeze-all**

¾ 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)**

¼ 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
- Storage of cryopreserved embryo(s) for one (1) year
fertility cycles

Intrauterine insemination (IUI)

¼ 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*

*See page 14 for more information on donor material

Frozen oocyte thaw, fertilization, & transfer

½ 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
- Cyropreservation and storage of cyropreserved embryo(s) for one (1) year
fertility cycles

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

¼ 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**

½ 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

**Sperm freezing**

¼ of KindCycle
- Semen analysis
- Cryopreservation of sperm
- Storage of cryopreserved sperm(s) for one (1) year
additional fertility services

**Sperm freezing**
- 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:
- PGT-A
- PGT-SR
- PGT-M  *Additional authorization and costs may apply*

**Donor Kindcycles**
All KindCycles can be used with donor eggs, embryos, and/or sperm when applicable. The purchase of donor sperm and eggs is reimbursed separately through Princeton University’s Family Planning Benefit. For more information, visit [hr.princeton.edu/thrive](http://hr.princeton.edu/thrive).

**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 viable embryos = ½ Kindcycle
Diagnostic testing related to fertility is typically covered through your major medical insurance and applicable to your co-pay, deductible and out-of-pocket expenses. In the instance where major medical does not cover your services, your Kindbody Benefit Coverage will cover the following services (where applicable):

**Initial assessment**
- New patient office visit
- Transvaginal ultrasound

**Male factor testing**
- Semen analysis

**Additional testing**
- Saline sonogram
- HSG
- Hysteroscopy
- 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. Prescription plan cost share applies to fertility medication. Fertility medications are covered with each Kindcycle. Once all Kindcycles are exhausted, there is no further prescription coverage available under Kindbody or OptumRx.

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:

<table>
<thead>
<tr>
<th>Drug name &amp; dosage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Androgel (Testosterone gel)</td>
</tr>
<tr>
<td>Clomiphene 50mg tablet</td>
</tr>
<tr>
<td>Crinone 8%</td>
</tr>
<tr>
<td>Delestrogen 10mg/cc</td>
</tr>
<tr>
<td>Delestrogen 20mg/cc</td>
</tr>
<tr>
<td>Desogestrel/ethyl estradiol</td>
</tr>
<tr>
<td>Endometrin 100mg insert</td>
</tr>
<tr>
<td>Estradiol (VIVELLE-DOT) 0.1MG/24HR PAT</td>
</tr>
<tr>
<td>Estradiol TD SYSTEM 0.1MG/24HR PAT</td>
</tr>
<tr>
<td>Estradiol 1 mg</td>
</tr>
<tr>
<td>Estradiol 2 mg</td>
</tr>
<tr>
<td>Estradiol Valerate 20mg/cc</td>
</tr>
<tr>
<td>Estradiol Valerate 40mg/cc</td>
</tr>
<tr>
<td>Estradiol (CLIMARA) 0.1MG/24HR PAT</td>
</tr>
<tr>
<td>Follistim AQ 300iu</td>
</tr>
<tr>
<td>Follistim AQ 600iu</td>
</tr>
<tr>
<td>Follistim AQ 900iu</td>
</tr>
</tbody>
</table>

If a medication is prescribed and not listed in the above chart, please contact our team in your patient portal with any questions.
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. All Kindbody members will receive discounted access to virtual coaching services, including:

- Mental health (fertility & postpartum-focused)
- Nutrition & naturopathic medicine (fertility focused)
- Acupressure
- Doula services
- Return-to-work coaching
- Lactation consultants
- Sleep training

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-kindbody-benefit. Once activated, all virtual service appointments can be booked through your portal.

All Kindbody holistic health services are provided to you at 20% off retail pricing.
FAQs

What is a lifetime maximum?
A lifetime maximum is the total amount of 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 co-pay, deductible and 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.

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 signature Kindbody clinics.

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 and holistic health services. All gynecology services are applied to your major medical health insurance - please verify your insurance plan and that a Kindbody clinic is in-network with your plan. If you do not have major medical insurance, wish not to use it, or it does not apply to the service, you have access to exclusive self-pay Kindbody rates at signature Kindbody 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 1-833-216-2345 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 Princeton University, you will be responsible for the cost of any treatment and/or the annual storage fee at Kindbody’s retail rates. This includes prescription drug costs.

How do I utilize Kindbody’s gynecology services?
Gynecology services are available through your major medical plan at all Kindbody Signature clinics. Kindbody Signature clinics are in-network with most major health plans. You can see the most up to date list on our website. If you do not have in-network insurance, gynecology services are available at exclusive Kindbody rates if you are a member of Kindbody.

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 will be billed to your major medical insurance plan. You may receive an invoice or Explanation of Benefits (EOB) from the lab with your member responsibility/cost share. Select partner clinics may use out-of-network labs. Confirm with your partner clinic which labs are in network for your medical insurance plan.

What is medically necessary oocyte cryopreservation?
Medically necessary oocyte cryopreservation is the freezing of eggs for members with a medical condition or a planned treatment shown to impact fertility. This includes but is not limited to individuals with polycystic ovarian syndrome (PCOS), individuals who will be undergoing radiation for cancer treatment, and individuals taking medication that could compromise reproductive health. To qualify, a fertility specialist must provide an authorization letter explaining why oocyte cryopreservation is recommended for a medical reason.
What is medically appropriate oocyte cryopreservation?
Medically appropriate cryopreservation applies to females ages 35-39 or females under the age of 35 who have an AMH level under 1.5 or an antral follicle count (AFC) under 10. Regardless of age, medically necessary cryopreservation (defined above) is covered for all eligible members.

What is medically necessary sperm freezing?
Medically necessary sperm freezing applies when it is deemed necessary to freeze sperm to increase chances of a future child due to decreased sperm count, sperm mobility or motility issues or if a patient is to undergo treatment such as chemo, radiation or be exposed to a medication or procedure that is known to compromise sperm health.

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 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 ¾ cycle undergoing egg retrieval and embryo creation. The carrying partner would use ¼ cycle undergoing the embryo transfer. [One partner would use the Kindbody benefit for egg retrieval and embryo creation. The carrying partner would use the Kindbody benefit for the embryo transfer.

Questions?
Contact your Kindbody support team at any time.
employeebenefits@kindbody.com
1-833-216-2345
let’s create a new generation of health & fertility care together