



Your Kindbody Benefits Guide

Fertility and family-building,
and reproductive health
benefits through Kindbody

sponsored by



CONFLUENT

kindbody

employeebenefits@kindbody.com

(855) 673-2654 x option 3

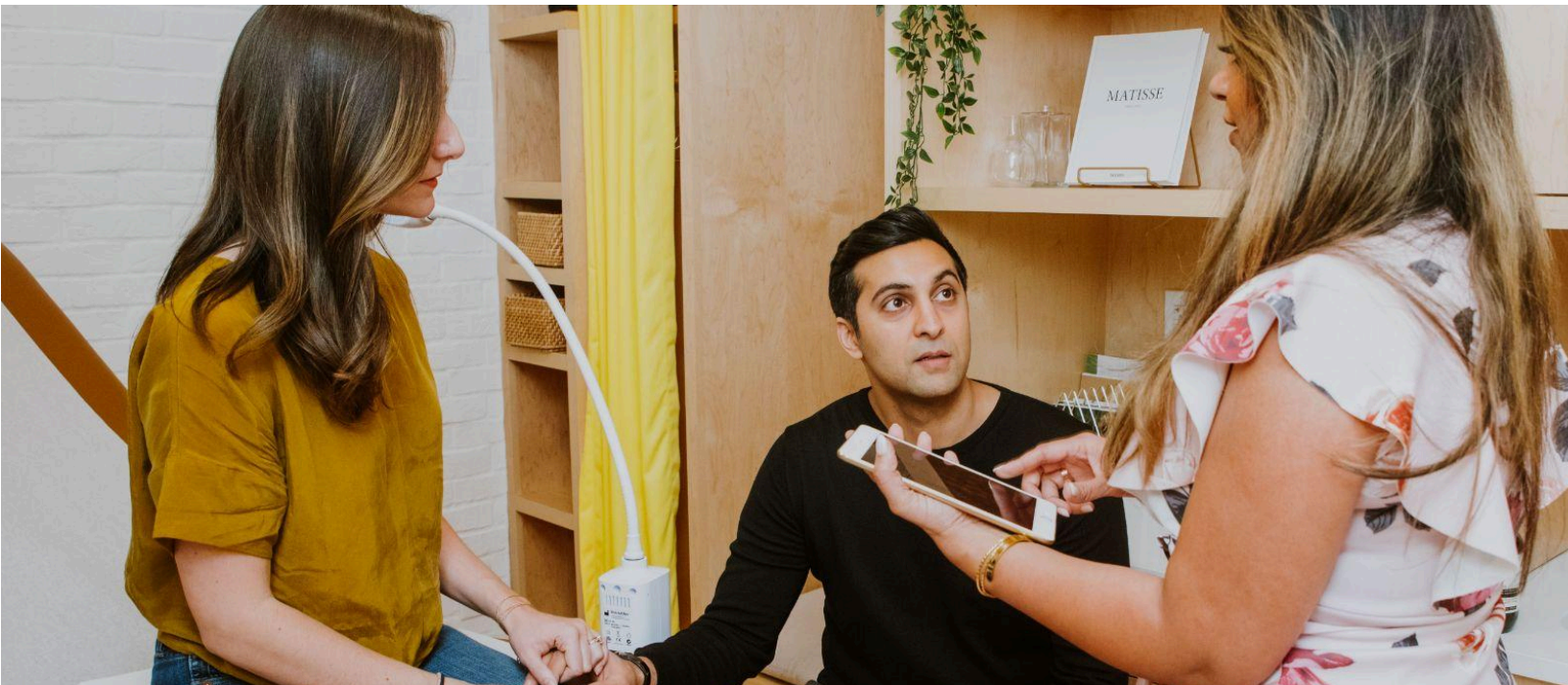
Table of Contents

Welcome to Kindbody	p. 3
Getting Started	p. 4
<ul style="list-style-type: none"> • Eligibility and Coverage Overview • How Kindbody Coordinates With Your Plan • Activate Your Benefit • The Kindbody Experience 	<p>4-5</p> <p>6</p> <p>7-8</p> <p>8-9</p>
Your Coverage	p. 10
<ul style="list-style-type: none"> • Fertility Cycle Coverage • Diagnostic Services • Fertility Medication Coverage • Exclusions • Donor/Surrogacy and Adoption Coverage • Holistic Health 	<p>10-17</p> <p>18</p> <p>19</p> <p>20</p> <p>21-29</p> <p>30</p>
FAQs	31
<ul style="list-style-type: none"> • Glossary 	35

Welcome to Kindbody

Kindbody and Confluent 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 Confluent employees and their families.

Through your Kindbody benefit, you now have access to services like learning about your fertility, egg freezing, IVF, LGBTQ+ support, holistic health, preparing for pregnancy, menopause care, and more. You'll receive best-in-class care at clinics that are modern, warm, and welcoming, plus unlimited access to telemedicine support 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 Confluent employees, spouses/partners and dependent children age 18 and over* enrolled on a Collective Health plan are eligible to opt-in to the Kindbody fertility and family-building benefit. All Confluent employees who have either enrolled in a Kaiser medical plan or are benefit eligible but waived medical coverage are eligible to opt-in to the Kindbody family building benefit.

Activate your benefit at <https://kindbody.com/activate/> 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

Note: The below table provides a snapshot of your coverage. Additional detail on covered services follows.

	<p>Fertility treatment services Up to two (2) KindCycles per member per lifetime for fertility treatment services including in vitro fertilization (IVF), intrauterine insemination (IUI), egg/embryo/sperm preservation and Kindman “male fertility” services; up to one (1) year of storage will be covered with applicable KindCycle</p> <p>Medical plan cost share applies to fertility treatment services</p>
	<p>Fertility medication Fertility medication coverage through KindbodyRx is part of the KindCycle coverage; the dispensing pharmacy for KindbodyRx is Schraft’s Pharmacy</p> <p>Medical plan cost share applies to fertility medications</p>
	<p>Adoption Reimbursement of up to \$30,000 per lifetime per employee for eligible adoption services</p> <p>(this lifetime maximum is shared with the allowance for donor-assisted reproduction and surrogacy reimbursement)</p>
	<p>Donor-assisted reproduction and surrogacy/gestational carrier Reimbursement of up to \$30,000 per lifetime per employee allowance for donor and surrogacy services</p> <p>(this lifetime maximum is shared with the allowance for adoption reimbursement)</p>
	<p>Holistic health Up to five (5) sessions of virtual holistic health services; support includes adoption and family-building coaching, menopause, mental well-being, nutrition, doula/birth</p>

coaches, lactation support, back-to-work care, and more

If you have exhausted your Kindbody benefit or are not eligible for certain Kindbody services, as a Kindbody member, you will receive access to exclusive Kindbody rates at Kindbody Signature Clinics. These exclusive rates are available for any non-covered Kindbody services, inclusive of any services utilized after you have reached your per lifetime benefit maximum.

How Kindbody Coordinates With Your Plan

Collective Health (Integrated) Plans

The Kindbody fertility benefit is integrated with your medical plan. All KindCycles, including diagnostic testing and fertility medications are subject to your medical plans' medical deductible, coinsurance and out-of-pocket maximums.

Once you've reached your out-of-pocket maximum, covered treatments and medications will be covered in full with no additional cost to you. These examples assume you have not paid any deductible or out-of-pocket costs for medical or fertility treatment services.

Example 1

You are enrolled in **employee only coverage in a Collective Health HDHP plan**. You have a deductible of \$1,650, coinsurance responsibility of 10%, and out-of-pocket max of \$3,300

Confluent Pays	Example Cycle Cost	\$10,000	You Pay
	Deductible		
	You Pay	\$1,650	
	Remaining Balance	\$8,350	
	Coinsurance		
	Insurance Pays		
	90%		
		Coinsurance	
		You Pay	
		10%	
\$7,515			\$1,650
			+
			\$835
			=
			\$2,485

Example 2

You are enrolled in **family coverage in a Collective Health PPO plan**. You have a deductible of \$750, coinsurance responsibility of 10%, and out-of-pocket max of \$5,000.

Confluent Pays	Example Cycle Cost	\$10,000	You Pay
	Deductible		
	You Pay	\$750	
	Remaining Balance	\$9,250	
	Coinsurance		
	Insurance Pays		
	90%		
		Coinsurance	
		You Pay	
		10%	
\$8,325			\$750
			+
			\$925
			=
			\$1,675

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: KINDCONFLUENT** 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. Your dependent child's Unique ID is your employee ID + a 'C1, C2, C3', etc. at the end.

For example, if you are the employee, your Unique ID will be ABC999, and your spouse/domestic partner's Unique ID will be ABC999S, and your dependent child's Unique ID will be ABC999C1, ABC999C2 etc.

1. Head to <https://kindbody.com/activate/>
2. Create a Kindbody account with your email (does not need to be your company email)
3. Complete the required consent forms and provide applicable partner or insurance information
4. Use **Kindbody Access Code: KINDCONFLUENT** and **Unique ID** provided to you as outlined above
5. Activation complete - you will be redirected to the Kindbody Dashboard

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
- Help troubleshoot any billing or technical issues

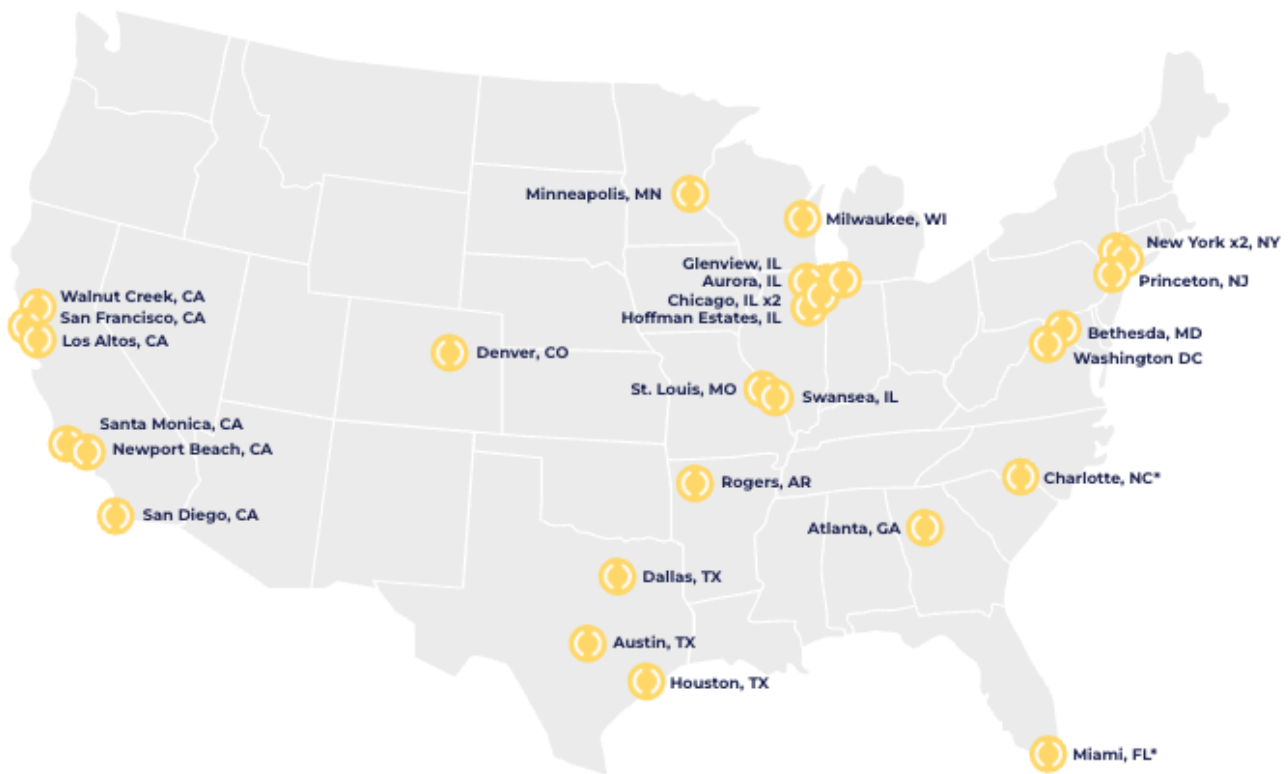
Finding a Care Location

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 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/>. Once your benefit is activated, you can search for a clinic location closest to you.

For more information on your benefit coverage and costs specific to your plan, please contact your Care Navigation Team at employeebenefits@kindbody.com or call us at (855) 673-2654 x option 3.



Kindbody Clinic Locations

- Atlanta, GA
- Aurora, IL
- Austin, TX
- Bethesda, MD
- Charlotte, NC
- Chicago, IL x2
- Dallas, TX
- Denver, CO
- Glenview, IL
- Hoffman Estates, IL
- Houston, TX
- Los Altos, CA
- Miami, FL
- Milwaukee, WI
- Minneapolis, MN
- Mobile Clinic x2
- Newport Beach, CA
- New York, NY x2
- Princeton, NJ
- Rogers, AR
- San Diego, CA
- San Francisco, CA
- Santa Monica, CA
- St. Louis, MO
- Swansea, IL
- Walnut Creek, CA
- Washington D.C.

Fertility Cycles

You and your spouse/partner and dependent children are each eligible for up to two (2) KindCycles per lifetime under your Kindbody benefit. KindCycles, fertility diagnostic services and related fertility medication are subject to your medical plan cost share.

What is a KindCycle?

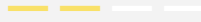
A KindCycle is how Kindbody defines different service packages allotted within your coverage amount. We have included a breakdown of what is included in each KindCycle under the “Coverage Overview” section above. Different services amount to different portions of your two (2) KindCycle limit. The grid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

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

Fertility Cycles

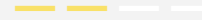
Testicular Sperm Extraction (TESE)

½ of KindCycle



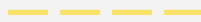
Percutaneous Epididymal Sperm Aspiration (PESA)

½ of KindCycle



Egg donor services fresh

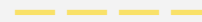
1 full KindCycle



Subject to a maximum of \$22,000

Egg donor services frozen

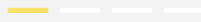
1 full KindCycle



Subject to a maximum of \$22,000

Sperm donor services fresh

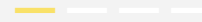
¼ of KindCycle



Subject to a maximum of \$5,500

Sperm donor services frozen

¼ of KindCycle



Subject to a maximum of \$5,500

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

An IVF fresh cycle starts by stimulating the ovaries with a course of medications. Following stimulation, a doctor retrieves the eggs, which are taken to the lab and fertilized. After three to five days, an embryo is transferred into the uterus.

Coverage includes:

- 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
- Ultrasounds & in-cycle bloodwork (E2, P4, beta hCG, FSH, LH)
- Preparation and cryopreservation of embryos/sperm
- Storage of cryopreserved embryo(s) for one (1) year

Embryo freeze-all

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

An embryo freeze-all includes all of the steps of IVF before transfer. Instead of transferring embryos into the uterus, they are frozen to be implanted at a later date. An embryo freeze-all may be recommended to give the body time to recover from fertility treatments before an embryo transfer.

Coverage includes:

- 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

In a frozen embryo transfer (FET), embryos that were previously frozen are thawed and transferred into the uterus, typically one at a time.

Coverage includes:

- Cycle management
- In cycle lab tests and ultrasounds

- Embryo culture lab
- Assisted hatching
- Preparation of embryos for transfer
- Embryo transfer with ultrasound guidance
- Ultrasounds & in-cycle bloodwork (E2, P4, beta hCG, FSH, LH)

Intrauterine insemination (IUI)

¼ of KindCycle

IUI is a fertility treatment that gives sperm a better chance at fertilizing an egg. This treatment can improve pregnancy chances for some individuals. Around the time of ovulation, a semen sample is washed to remove only the good swimming sperm. The good swimmers are loaded into a thin painless catheter. The catheter is passed through the cervix into the uterus and the sperm are dropped at the top of the uterus so the sperm have a shorter distance to travel..

Coverage includes:

- Cycle management
- In cycle lab tests and ultrasounds
- Complex sperm preparation
- In office insemination
- Ultrasounds & in-cycle bloodwork (E2, P4, beta hCG, FSH, LH)
- Cryopreservation of sperm with storage for one (1) year - if applicable
- Donor sperm management, when applicable

Frozen oocyte (egg) thaw, fertilization, & transfer

½ of KindCycle

This option is for those who previously froze their eggs. Eggs are thawed, fertilized in a lab, then transferred to the uterus.

Coverage includes:

- 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
- Ultrasounds & in-cycle bloodwork (E2, P4, beta hCG, FSH, LH)
- Cryopreservation and storage of cryopreserved embryo(s) for one (1) year

Frozen oocyte (egg) thaw & fertilization w/ embryo banking

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

Previously frozen eggs are thawed, fertilized, and then frozen again to be transferred at a later date.

Coverage includes:

- 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

Egg freezing is essentially the first few steps of an IVF cycle. An egg-freezing cycle starts by stimulating the ovaries with a course of medication. Then, a doctor retrieves eggs from the ovaries and freezes them using vitrification. In order to use the eggs at a later date, you would then go through a frozen oocyte thaw, fertilization, and transfer cycle.

Coverage includes:

- 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 (Cryopreservation)

Sperm may be frozen for later use in subsequent pregnancies, before medical treatments like cancer, or for those with dangerous jobs, such as military service, among other scenarios.

Coverage includes:

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

Kindman Fertility / Diagnostic Services

Diagnostic Workup (Initial Semen Analysis + Diagnostic Workup Consult)

- Appointment with a clinician to review initial semen analysis to determine if full workup is required

Abnormal Semen Analysis Follow-up Consult

- Treatment plan appointment with reproductive urologist to review additional diagnostics work
- Create a personalized treatment plan

Procedures

- Testicular Sperm Extraction (TESE)
- Percutaneous Epididymal Sperm Aspiration (PESA)

Other Services

- Sperm Identification
- Sperm Cryopreservation / Annual Storage

Preimplantation genetic testing (PGT)

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

In PGT, a small number of cells are removed from the embryo and sent to a lab for analysis. This safe and effective procedure gives the doctor information about the chromosomal structure of the embryo. It looks for chromosomal variations that indicate conditions like Down's syndrome and trisomies. Preimplantation Genetic Testing allows doctors to better select which embryo should be used for an embryo transfer.

Coverage includes:

- 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)*

PGT will only be covered for up to 10 embryos. You will be responsible for the cost of any additional embryos tested and may receive an invoice from the PGT lab.

Note: Your PGT-A, PGT-M or PGT-SR testing will be covered up to the 10 embryos and a maximum of \$3,500. Any additional embryos and or cost above the \$3,500 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 21.

Canceled KindCycles

In the instance a KindCycle is not completed, your KindCycle value will be adjusted based on the point of cancellation. The following are potential scenarios of cycle / partial cycles that could result in an adjustment of your KindCycle value:

- Poor response to fertility drugs to stimulate ovaries
- High risk of over-response to the fertility drugs and development of a condition called Ovarian Hyperstimulation Syndrome (OHSS)
- Any illness which prevents oocyte collection from proceeding (e.g., flu, high fever, positive COVID-19 diagnosis, and physician determination that is unwise to proceed with a cycle at the time)

- Failure to take hCG injection at the correct time, required to trigger the release of the mature oocytes
- Other medical reason/response to stimulation (e.g., rare adverse reaction to injectable medications)
- Patient election for personal or other reasons (e.g., change of mind, death in the family, sickness in family, work issues, schedule issues)

KindCycle values will be adjusted as follows:

- Canceled IVF Cycle - Monitoring Only (even if there's no retrieval, insemination or transfer) KindCycle Value: $\frac{1}{4}$
- Canceled IVF After Aspiration (no embryology) KindCycle Value: $\frac{1}{2}$
- Canceled IVF Before Transfer (no viable embryos) KindCycle Value: $\frac{1}{2}$
- Canceled FET Before Transfer, KindCycle Value: 0
- Canceled IUI, KindCycle Value: 0

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 Confluent-sponsored Collective Health 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 insurance plan. (These services are subject to any applicable copay, deductible, or coinsurance under the CARRIER medical plan). You must ensure that your provider is referring you to a provider that is in-network with your Collective Health plan. In the instance where your medical plan does not provide coverage for these diagnostics, you may submit the claim to Kindbody for coverage under the Kindbody benefit.

In the instance where your medical plan does not provide coverage for certain diagnostics, you may submit the claim to Kindbody for coverage under the Kindbody benefit.

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

Anesthesia (for diagnostic services)

Anesthesia required for certain diagnostic procedures, including hysterosalpingography (HSG) or hysteroscopy will be covered under your Kindbody plan. Note that you may be required to pay a deposit upfront, but will be able to submit to Kindbody for reimbursement.

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 - 5. 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 are covered under your fertility benefit are listed here:

Drug name & dosage

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

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

Exclusions

Testing, procedures, treatments and medications not noted as included or covered within this Member Guide are not covered under the Kindbody benefit, but may be covered under your major medical insurance plan. Always confirm specific benefits and requirements with the Care Navigation Team at (855) 673-2654 x option 3 prior to obtaining the service or medication.

The following is a list of services that may be recommended by your provider and are not included in your Kindbody benefit coverage. If you utilize these services as part of your fertility treatment, you will be responsible for the out-of-pocket cost of these services. Please note this is not an exhaustive list. If there are any services in question, please reach out to the Care Navigation Team.

- FDA coordination of care
- Microfluidic Sperm Separation Device (MSSD or MFSSD)
- Embryo glue
- Hypoosmotic swelling test
- In vitro Maturation Media (IVM)
- PRP injections
- IU Neupogen procedures
- Intralipid infusion
- Acupuncture
- Physiological Intracytoplasmic Sperm Injection (PICSI)
- Gold media
- Magenta
- Calcium Ionophore
- Intrauterine HCG

Donor, Surrogacy, and 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 donor-assisted reproduction, adoption, or gestational surrogacy. Confluent 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 donor-assisted reproduction, surrogacy, or adoption. This is designed to reimburse for expenses unrelated to any treatment that would be covered through your major medical insurance or fertility plan.

Under your donor, surrogacy, and adoption benefit, all full-time employees are eligible for up to \$30,000 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 first of the month following the date of hire..

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

To support you in your donor, surrogacy, or 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) 673-2654 x option 3 for more information.

Kindbody adoption reimbursement program

As part of your Kindbody Family-Building Benefit, Confluent provides a reimbursement to cover eligible adoption-related expenses (the "Adoption Reimbursement Program"), up to the lifetime maximum benefit. This benefit applies to full-time employees at the start of employment. Employees may receive reimbursement for eligible adoption expenses of children under age 18. Confluent 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
- 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.
- Medical expenses of the adoptive child prior to placement for adoption and medical expenses of natural mother associated with the actual childbirth.
- 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 Confluent.
6. You will receive a reimbursement for approved expenses through your paycheck approximately 4 - 6 weeks after Kindbody receives completed Kindbody Reimbursement Form and the itemized receipts. In the event of termination, (voluntary or involuntary) you will not receive the requested reimbursement even if submitted prior to termination.

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. Confluent 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 Confluent 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.

Kindbody donor-assisted reproduction/gestational surrogacy reimbursement program

As part of your Kindbody Family-Building Benefit, Confluent provides a reimbursement to cover eligible donor-assisted reproduction and surrogacy-related expenses (the "Donor / Surrogacy Reimbursement Program"), up to the lifetime maximum benefit. Confluent accepts no liability for outcomes of any surrogacy agreement entered into by the eligible employee.

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

Reimbursable donor/surrogacy 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
- Power of attorney, notarized documents, escrow “set-up”, and other legal fees from an eligible provider
- Other gestational carrier maternity expenses, excluding any health-care related expenses
- Travel costs for gestational carrier or intended parents

Non-reimbursable donor/surrogacy 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
- Gestational carrier diagnostic testing and screening (if not covered by Kindbody or another source)
- Mental health screenings for the gestational carrier
- Prescription medications for a donor from an eligible provider
- Donor diagnostic testing and screening with an eligible provider

- Mental health screening for individuals involved in donating material
- Gestational carrier maternity expenses
- Egg or sperm retrieval fees, IVF, embryo transfer and medical costs & related medications

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 Confluent.
7. You will receive a reimbursement for approved expenses through your paycheck approximately 4 - 6 weeks after Kindbody receives completed Kindbody Reimbursement Form and the itemized receipts. In the event of termination, (voluntary or involuntary) you will not receive the requested reimbursement even if submitted prior to termination.

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. Confluent 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 *Confluent*, 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, *Confluent* 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 EMPLOYER XYZ 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 *Confluent* 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 *Confluent* out of its general assets. Nothing herein will be construed to require the *Confluent* 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 *Confluent* 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 *Confluent*. Any such amendment, modification or termination shall become effective on such date as *Confluent* 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

- **Gestational surrogacy**

In gestational surrogacy, intended parents use a donor egg or an egg from the intended parent, rather than the gestational carrier (better known as the surrogate)'s own eggs. While the surrogate carries the pregnancy on behalf of the intended parents, she is not biologically related to the child. This form of surrogacy is more common today in the U.S. than "traditional" surrogacy, in which the surrogate is both the egg donor and carrier of the pregnancy.

- **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, also known as "traditional" surrogacy**

An arrangement where the surrogate mother (also known as the gestational carrier) 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 are eligible for up to five (5) 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 or family-building journey. To book with one of our holistic health specialists, you must activate your benefit through kindbody.com/activate. Once activated, all virtual service appointments can be booked through your portal.

Once you have exhausted your five (5) sessions, you will receive discounted access to virtual coaching services.



Kindbody virtual services

FAQs

Benefit information

Who is eligible for the Kindbody fertility and family-building benefit?

Beginning January 1, 2023, the Kindbody benefit will be available for employees and spouses/domestic partners (opposite or same sex) enrolled in a Confluent-sponsored medical plan. Those employees and or spouses/domestic partners (opposite or same sex) who are benefits eligible but have waived coverage through the Confluent medical plan will not be eligible for the Kindbody benefit.

How does Kindbody's network of clinics work? What is the difference between a Kindbody signature clinic and a High Value partner clinic?

Kindbody not only administers your fertility and family building benefit, we are also in the provision of care. This means that we have our own free-standing fertility clinics and reproductive endocrinologists supporting our members and patients. These clinics are referred to as 'Kindbody Signature Clinics'. In addition to our signature clinics, we also contract with a number of fertility clinics and physicians across the country to ensure our members have adequate access to fertility care. These clinics are referred to as our High Value partner clinics which are vetted for cost, quality and accessibility. To determine the clinic that is best suited for you, please reach out to a Kindbody Care Navigator at (855) 673-2654 x Option 3.

My preferred clinic is not listed as a High Value partner clinic, do I have access to seek treatment at my preferred clinic and still utilize my Kindbody benefit?

To take advantage of your Kindbody benefit, you will have to seek treatment at one of our Kindbody signature clinics or High Value partner clinics. To determine the clinic that is best suited for you, please reach out to a Kindbody Care Navigator at (855) 673-2654 x Option 3.

What if I don't live near a Kindbody clinic?

If you do not live near one of our Kindbody Signature Clinics you will have access to 400+ high value partner clinics in our network. To determine the clinic that is best suited for you, please reach out to a Kindbody Care Navigator at (855) 673-2654 x Option 3.

What is Kindbody Rx? How does it work and is it different from my prescription drug benefit through my insurance plan?

KindbodyRx is Kindbody's fertility formulary. Kindbody is partnered with a leading fertility speciality pharmacy, Schraft's Pharmacy, to dispense fertility medications. Your Kindbody benefit provides coverage for fertility medications dispensed through Schraft's Pharmacy. Your fertility medications will be subject to any applicable deductible or coinsurance under your medical plan. If you have specific questions regarding a particular medication, please contact your Kindbody Care Navigator at (855) 673-2654 x option 3.

I am currently seeking fertility treatment as a self-pay patient or through my spouse/domestic partner's (opposite or same sex) medical plan. How do I use this benefit and will there be disruption in my treatment?

To take advantage of the two (2) KindCycle per member per lifetime maximum for fertility treatments such as in vitro fertilization (IVF), or intrauterine insemination (IUI), you will need to obtain care from a Kindbody Signature clinic or a provider within Kindbody's High Value network. To use the Kindbody benefit for fertility medications, you will need to fill your fertility medications prescription with Kindbody Rx whose dispensing pharmacy is Schraft's Pharmacy. To determine if your current provider is in Kindbody's High Value network, please reach out to our Patient Care Navigators at (855) 673-2654 x Option 3. You can also head to kindbody.com/activate and activate your account to search for a Kindbody provider in your area.

I previously had tissue (egg, embryo or sperm) stored at a clinic that is not within Kindbody's network of providers. How can I take advantage of the Kindbody benefit?

If you currently have tissue (egg, embryo or sperm) stored at a clinic that is not within Kindbody's network of clinics, you may have the option to transport your tissue to a Kindbody Signature clinic or a clinic within the Kindbody High Value network to utilize the Kindbody benefit. The clinic receiving the tissue will have certain clinical criteria to accept the tissue. To confirm the clinics that fall within the Kindbody network or if you have any questions about this process, please reach out to our Patient Care Navigators at 855-968-1140 x Option 3. You can also head to kindbody.com/activate and activate your account to search for a Kindbody provider in your area.

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 complete 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, are 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 insurance 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 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) 673-2654**

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 Confluent), 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.

Glossary of Terms

Air Saline Hysterosalpingogram (FemVue): This is an ultrasound test that is used to assess the outlines of the inside cavity of the uterus and fallopian tubes by injecting saline and air bubbles through the cervix into the uterus.

Anti-Mullerian Hormone (AMH): AMH provides an estimation of your ovarian reserve. It can be tested at any time during your cycle and while on birth control. AMH levels (and hence fertility) decline with age. AMH is reported as a blood level:

- < 1 indicates a low egg count
- 1-6 indicates a normal egg count

Antral Follicle Count: A transvaginal ultrasound is performed to determine the number of follicles or premature eggs your body has recruited for a given month. Follicle count can be determined at any time during your cycle and even while you are on birth control. Follicle count less than 10 indicates a low egg count. Ideal follicle counts will vary depending on your age.

Beta hCG: This is a blood test that is used to measure hCG levels in early pregnancy. hCG is a hormone that is present in pregnancy.

Blastocyst: This is the early stage of an embryo. A blastocyst forms about 5 - 6 days after a sperm fertilizes the egg.

Egg Freezing (Cryopreservation): Freezing eggs that can be fertilized with sperm in the future. These eggs are frozen in time, so they'll be as healthy as your current age even a few years from now.

Embryo Freezing (Cryopreservation): Freezing of embryos to be used in the future and can be used at any time. These embryos are frozen in time, so they'll be as healthy as your current age even a few years from now.

Embryo Transfer: You can elect to transfer an embryo into the uterus at the time the embryo is created or freeze your embryos and transfer them at a later time. A frozen embryo transfer is taking a frozen embryo, thawing it, and transferring it into the uterus.

Endometrial Receptivity Array (ERA): This is a diagnostic procedure that may help determine whether the endometrial cavity is ready for embryo implantation. This procedure involves taking a biopsy of the lining of the uterus.

Follicular Aspiration (also referred to as egg retrieval): This is a transvaginal ultrasound-guided procedure in which oocytes, or eggs, are retrieved from the follicles.

Genetic Carrier Testing: This screens for 286 genetic diseases to see if you are a carrier of any. If you are a carrier for any of the diseases, then your partner/sperm donor should be screened for the exact diseases you are a carrier for as well. If you and your partner/sperm donor are both a carrier for the exact same disease, then there would be a chance of passing that disease on to a child. However, if you're the only carrier of one of these diseases, it would not put you or your

future baby at risk. If you are a carrier of any of these diseases, a genetic counselor will contact you directly and they will consult with you on next steps and coordinate testing for your partner. Genetic carrier screening does NOT expire.

Hysterosalpingogram (HSG): This test uses an X-ray machine to assess the outlines of the inside cavity of the uterus and your fallopian tubes and is typically performed at a radiology center. There may be some fertility clinics that will have the equipment to perform this test.

Intracytoplasmic Sperm Injection (ICSI): This is an in vitro fertilization (IVF) procedure in which a single live sperm cell is injected directly into the center of the egg. This technique is used in order to create embryos that may be transferred to the uterus.

Intrauterine Insemination (IUI): IUI is a fertility treatment that gives sperm a better chance at fertilizing an egg. This treatment can improve pregnancy chances for some individuals. Around the time of ovulation, a semen sample is washed to remove only the good swimming sperm. The good swimmers are loaded into a thin painless catheter. The catheter is passed through the cervix into the uterus and the sperm are dropped at the top of the uterus. This allows the sperm to get closer to the egg without having to take the long journey through the vagina, through the cervix, and up the uterus.

In Vitro Fertilization (IVF): The IVF process starts with retrieving mature eggs from the woman's ovaries and fertilizing the egg with sperm in a laboratory. The fertilized egg, called an embryo, is then returned to the woman's uterus to grow and develop. As part of the egg retrieval process, you will be prescribed self-administered injectable medications that are the same hormones that are used by the brain to help the egg grow and mature. The egg retrieval procedure requires the patient to take a short nap under anesthesia while the doctor inserts a thin needle into the vagina and harvests the eggs that have matured. These eggs are then introduced to sperm and fertilization occurs, making embryos. The embryos are then grown in the lab for 5-6 days. On the 5th or 6th day the doctor will either transfer an embryo into the uterus or take cells from the embryo for genetic testing. Embryos can be frozen for future use as well.

OB Ultrasound: This is an ultrasound performed up to 10 weeks of pregnancy.

Oocyte: This is a developing egg cell. Once the egg is matured it is referred to as an ovum.

Preimplantation Genetic Testing (PGT): The best way to know if your embryos are genetically normal is to test them with Preimplantation Genetic Testing (PGT). In order to perform this test we need to perform a procedure called embryo biopsy, where a small number of cells are safely removed from the embryo and sent to a lab for analysis. This safe and effective procedure gives the doctor information about the chromosomal structure of the embryo. It looks for chromosomal abnormalities indicating conditions like Down's syndrome. Preimplantation Genetic Testing allows doctors to better select which embryo should be used for an embryo transfer. The different types of PGT testing include the following:

- 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)

Saline Sonogram: This is an ultrasound test where fluid is put into the uterus through the cervix using a thin plastic tube. The fluid allows more detail to be seen than when ultrasound is used alone. It is also used to investigate uterine abnormalities in women who experience infertility or multiple miscarriages.

Let's Create a New Generation of Health & Fertility Care Together



Questions?

Contact your Kindbody support team at any time.

employeebenefits@kindbody.com

1 (855) 673-2654 x option 3