



# your kindbody benefits guide

Fertility and family-building  
benefits through Kindbody

(Employees covered by a Collective Bargaining Agreement)

sponsored by



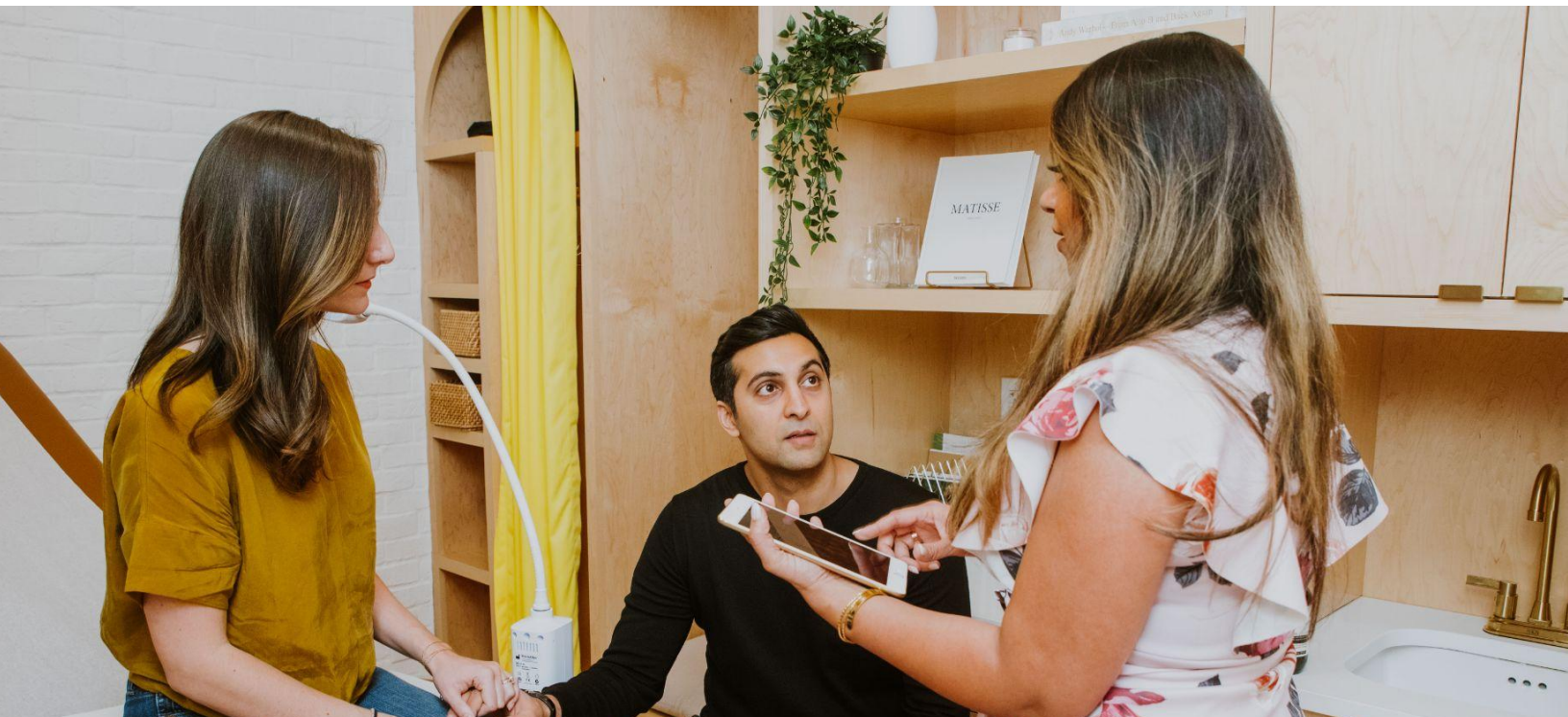
kindbody

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## welcome to Kindbody

Kindbody and GAF 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 GAFemployees and their families.

Through your Kindbody benefit, you now have access to fertility and family-building services like egg freezing, IVF, LGBTQ+ support, 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?

GAF employees and spouses/domestic partners enrolled in a GAF-sponsored medical plan are eligible to opt-in to the Kindbody 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 6). Once activated, you will become a Kindbody member with access to all Kindbody services and the following coverage.

## Coverage overview



Up to two (2) KindCycles for fertility treatment per lifetime<sup>1</sup>

### **For members enrolled on a national plan (Aetna, Anthem (Empire), Cigna or United Healthcare):**

- The first \$25k of fertility claims will go through the medical carrier;
- Fertility services will be subject to your medical plan’s deductible, copay, coinsurance and/or out-of-pocket maximum;
- If you are enrolled on a national HDHP (High Deductible Health Plan), after the \$25k and up to the lifetime maximum of two (2) KindCycles, Kindbody may impose a separate \$1,500 fertility services calendar year deductible;
- If you are denied coverage for fertility services under the medical plan (e.g., you have met the \$25k max in a previous calendar year, you do not have an infertility diagnosis, you are seeking elective cryopreservation, etc.), you will receive up to 2 full KindCycles directly through Kindbody

### **For members enrolled on a regional plan (Dean/Prevea360, Geisinger, Health Net, Kaiser, Med Mutual, Priority Health or UPMC):**

- If you are enrolled on a non-HDHP (High Deductible Health Plan), you will not be subject to an additional cost share for fertility services (medical services will be subject to any applicable cost share under your medical plan);
- If you are enrolled on a regional HDHP (High Deductible Health Plan), you will be subject to a \$1,500 fertility services only calendar year deductible that is separate from the deductible under the medical plan

## Fertility Medications

- Fertility medications are dispensed through your medical plan’s pharmacy benefit manager. If you are enrolled on a national plan this is Express Scripts, Inc. (ESI). If you are enrolled on a regional plan, this is the carrier’s respective prescription management program.





Up to one (1) year of storage covered with applicable KindCycle



Reimbursement of up to \$2,000 per year for family-building travel assistance for those not available to obtain services within a 100 miles (no lifetime maximum)<sup>1</sup>

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.

<sup>1</sup>The family building travel assistance program is not available for Kaiser members. Kaiser members have a travel benefit available under the Kaiser medical plan.

# activate your benefit

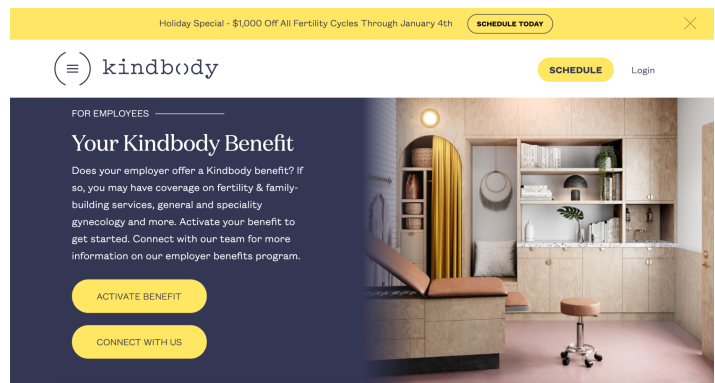
## Your Kindbody portal

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: KINDFAMILY** 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.

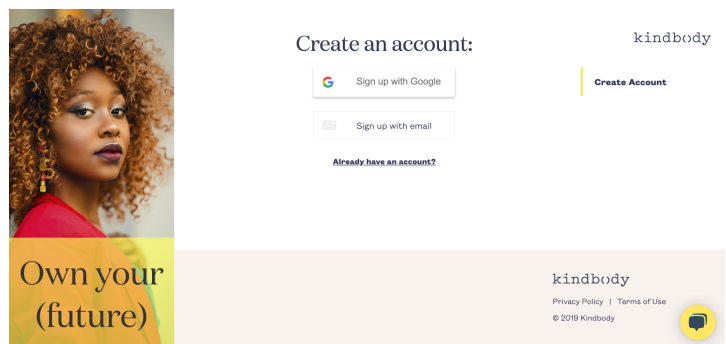
For example, if you are the employee, your Unique ID will be ABC999, and your spouse/domestic partner's Unique ID will be ABC999S.

1. Head to [kindbody.com/activate-kindbody-benefit](https://kindbody.com/activate-kindbody-benefit)



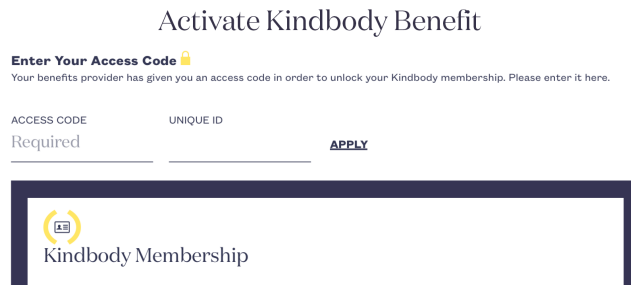
2. Create a Kindbody account with your email

*\*Does not need to be employer email*

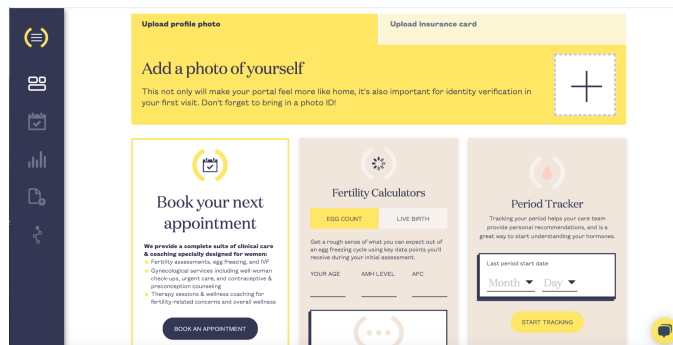


# activate your benefit

3. Use **Kindbody Access Code: KINDFAMILY** 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](mailto:employeebenefits@kindbody.com)

1-855-747-1630

# 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.



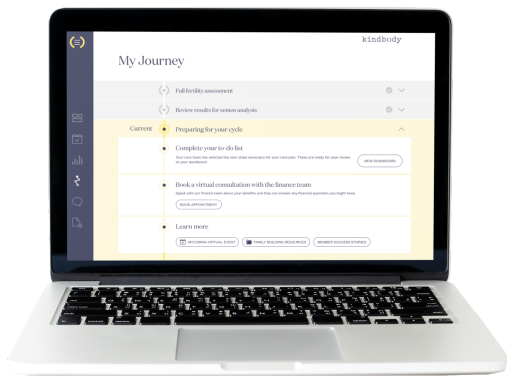
Through your **Kindbody Portal**, you can:

- 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

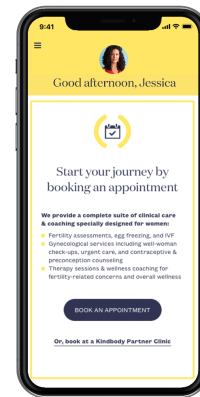
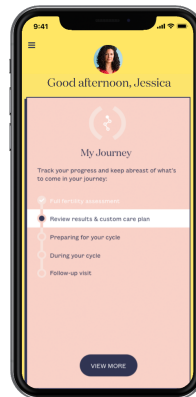


Your **Care Navigation Team** will help you:

- 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**

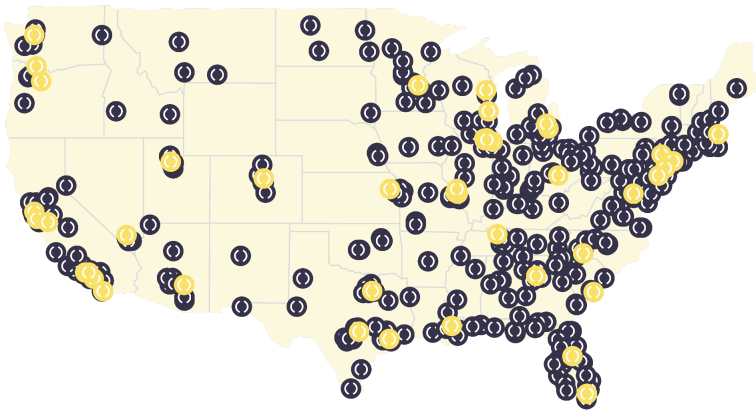


# finding a care location

## Accessing your benefit information

With your Kindbody benefit, you have access to fertility services at Kindbody clinics and a network of high quality partner clinics. In addition to our wholly-owned clinics, we have curated a network of Partner Clinics that provide top-notch fertility care accessible to you in over 300+ locations nationwide.

### Expanded Access Clinics

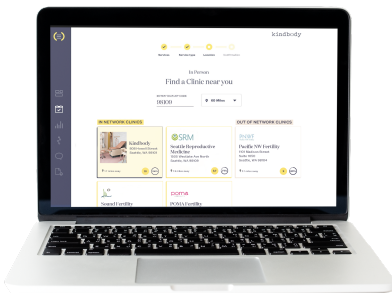


 Kindbody Signature Clinics\*

 Kindbody Partner Clinics

\*By the end of 2023

You can access information on where to obtain fertility & family-building services via the Kindbody portal after you've activated your benefit at: <https://kindbody.com/activate-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](mailto:employeebenefits@kindbody.com).

## fertility cycles

You are eligible for up to two (2) KindCycles per lifetime under your Kindbody benefit. KindCycles are subject to member cost share as follows:

If you are enrolled on a national plan (Aetna, Anthem (Empire), Cigna or United Healthcare):

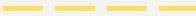
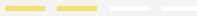
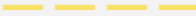
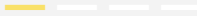
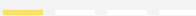
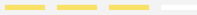
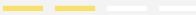
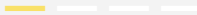
- The first \$25k of fertility claims will go through the medical carrier;
- Fertility services will be subject to your medical plan's deductible, copay, coinsurance and/or out-of-pocket maximum;
- If you are enrolled on a national HDHP (High Deductible Health Plan), after the \$25k and up to the lifetime maximum of two (2) KindCycles, Kindbody may impose a separate \$1,500 fertility services calendar year deductible

If you are enrolled on a regional plan (Dean/Prevea360, Geisinger, Health Net, Kaiser, Med Mutual, Priority Health or UPMC):

- If you are enrolled on a non-HDHP (High Deductible Health Plan), you will not be subject to an additional cost share for fertility services (medical services will be subject to any applicable cost share under your medical plan);
- If you are enrolled on a regional HDHP (High Deductible Health Plan), you will be subject to a \$1,500 fertility services only calendar year deductible that is separate from the deductible under the medical plan

### What is a KindCycle?

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

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

## fertility cycles

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

### IVF fresh

#### 1 Full KindCycle

- 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

# fertility cycles

## Embryo freeze-all

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

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

## Frozen embryo transfer (FET)

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

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



# fertility cycles

## Intrauterine insemination (IUI)

### 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

## 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
- Cryopreservation and storage of cryopreserved 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

### 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 may apply*)

Note: Your PGT-A testing will be covered in full, if PGT-M or PGT-SR testing are required, you may be subject to additional cost.

### 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.

### 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

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.**

## travel assistance program

GAF's Family-Building Travel Assistance Program is designed to support all eligible employees who may require travel to meet their individual family-building needs. Employees and spouses/domestic partners enrolled in a GAF-sponsored medical plan are eligible to be reimbursed for up to \$2,000 per year for eligible travel expenses incurred in connection with an eligible medical event and are not able to obtain services within 100 miles (no lifetime maximum). You will also have unlimited access to the Kindbody care team, who will provide you with information, resources, and emotional support throughout your family-building journey. Please note: Kaiser members will be eligible for the travel reimbursement program under their Kaiser plan; refer to your Kaiser plan information for additional details.

Travel assistance is available for the following family-building medical events: family-building services which include, but are not limited to, travel for IVF, frozen embryo transfer and egg freezing as specified in GAF's fertility and family building benefit coverage. Additional medical events eligible for travel assistance include, but are not limited to, abortion, adoption, and surrogacy.

To be reimbursed under the Travel Assistance Program, 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.

GAF's eligible reimbursements may include the following expenses, provided such expenses are incurred after an eligible employee's date of hire and are submitted within three months of incurring such expense:

Expense type	Amount	Limit	Tax treatment	Notes
<b>Childcare</b>	\$100	Per child per day	Taxable	
<b>Food</b>	\$50	Per person per day	Taxable	Applies to eligible employee and one additional support person
<b>Lodging</b>	\$50	Per person per day	Pre-tax	Applies to eligible employee and one additional support person
<b>Mileage</b>	\$0.22	Up to policy maximum	Pre-tax	Can include travel to location for medical services or travel to local transportation hub (e.g. airport)
<b>Transportation</b>	up to policy maximum	Up to policy maximum	Pre-tax <sup>4</sup>	Can include airfare and public transportation costs

<sup>4</sup>Amounts paid for transportation primarily for and essential to medical care may be eligible for favorable tax treatment. Bus, taxi, train or plane fares, the cost of gas, parking fees and tolls qualify as transportation costs that are eligible for favorable tax treatment.



The process to submit travel expenses for reimbursement is as follows:



**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

**The following expenses are not eligible for reimbursement:**

Any expenses that violate state or federal law; costs for medications or medical services; costs paid using funds received from any federal, state, or local program; expenses allowed as a credit or deduction under any other federal income tax rule; expenses already paid for or reimbursed by another employer, benefit, program, or party; expenses not paid in US dollars; and voluntary donations or contributions.

## holistic health through Kindbody360

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

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

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](https://kindbody.com/activate-kindbody-benefit). Once activated, all virtual service appointments can be booked through your portal.

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



**Kindbody virtual services**

# FAQs

## Benefit information

### What is a lifetime maximum?

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

### What is a cost share?

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

### My benefit just transitioned and I’m in the middle of treatment, what do I do?

If you are in the middle of a cycle (or have commenced fertility treatment prior to January 1, 2023), you will continue to be covered under your current plan. However, if you commence fertility treatment after January 1, 2023, you will be covered under Kindbody’s Fertility Benefit Program so long as you have activated your benefit.

### 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.

### 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 **1-855-747-1630** 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 GAF), 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 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.

## Clinical information

### What is considered fertility medication?

Fertility medication is used as you embark on your Artificial Reproductive Technology (ART) cycle. Your fertility medications are covered through your medical plan's pharmacy benefit manager. If you are enrolled on a national plan this is Express Scripts, Inc. (ESI). If you are enrolled on a regional plan, this is the carrier's respective prescription management program. If you have specific questions regarding a particular medication or brand being covered, please contact your pharmacy benefit manager.

### 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.

### Questions?

Contact your Kindbody support team at any time.

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

1-855-747-1630



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