



your kindbody benefits guide

Fertility and family-building
benefits through Kindbody

sponsored by



standard
logistics

kindbody

employeebenefits@kindbody.com

(855) 747-1630 x option 3

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welcome to Kindbody

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

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



your Kindbody eligibility & coverage

Who is eligible for the Kindbody benefit?

GAF employees and spouses/domestic partners are eligible for the Kindbody fertility, family-building, and menopause benefit.

- GAF employees and their spouse/domestic partners enrolled in a GAF-sponsored medical plan are eligible for the fertility services, menopause program, holistic health coaching sessions, reimbursement for donor, surrogacy, adoption and reimbursement for travel expenses for family-building medical events.
- GAF employees who waive GAF-sponsored medical plans are eligible for holistic health coaching sessions, reimbursement for donor, surrogacy, adoption and reimbursement for travel expenses for family-building medical events.

Activate your benefit at <https://kindbody.com/activate> to opt-in (please see the “Activate Your Kindbody Benefit” section on page 11). 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

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 \$1,600 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

- If you are enrolled on a regional HDHP (High Deductible Health Plan), you will be subject to a \$1,600 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 \$50,000 per lifetime for donor, surrogacy and adoption services¹



Up to ten (10) sessions of holistic health coaching including topics such as mental well-being, nutrition, lactation support, back-to-work care and more (refer to page 36)



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)²



Access to Kindbody's Menopause Support program offering specialty providers who will support women experiencing menopause; services include lifestyle assessment, hormone testing, and eight (8) virtual holistic health sessions

The eight (8) holistic health sessions available under the Menopause Support program are in addition to the ten (10) sessions available noted above.

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.

¹The \$50,000 per lifetime limit is a per employee per family limit. If you and your spouse/domestic partner are both employed by GAF, you will each be eligible to receive up to a \$50,000 reimbursement benefit.

²The family building travel assistance program is not available for Kaiser members. Kaiser members have a travel benefit available under the Kaiser medical plan.

how Kindbody coordinates with your plan

National Carriers: Aetna, Cigna, Anthem, UHC Plans

If you have one of our National Carriers, the Kindbody fertility benefit is integrated with your medical plan. This means that all KindCycles, including testing, are subject to your medical plans' medical deductible, co-insurance and out-of-pocket maximums.

Once you've reached your out-of-pocket maximum, in network treatments and medications will be covered in full with no additional cost to you up to the KindCycle maximum for your specific need (see page 15)

Example 1

You are enrolled as **Employee Only** or as a **Family** under the **Bronze High Deductible Health Plan with Health Savings Account (HSA)**. You have a deductible of \$3,300*, co-insurance responsibility of 25% and out-of-pocket max of \$6,400*

Insurance Pays	Example Cycle Cost	\$10,000	You Pay
	Deductible		
	You Pay	\$3,300	\$3,300
	Remaining Balance	\$6,700	+
	Coinsurance		\$1,675
	Insurance Pays	Coinsurance	=
\$5,025	75%	You Pay	\$4,975
		25%	

Note: The first \$25,000 of fertility claims will go through your medical carrier. If you are enrolled in a national high-deductible health plan, after you exhaust the \$25,000 and up to the 2 KindCycle lifetime maximum, you may be subject to a separate \$1,600 fertility services calendar-year deductible, required by the IRS which applies to all High Deductible Health Plans. *This example assumes you have not paid any previous deductible or out-of-pocket costs

Example 2

You are enrolled as **Employee Only** or as a **Family** under the **Bronze Plus PPO plan**. You have a deductible of \$2,300*, co-insurance responsibility of 30% and out-of-pocket max* of \$6,700

Insurance Pays	Example Cycle Cost	\$10,000	You Pay
	Deductible		
	You Pay	\$2,300	\$2,300
	Remaining Balance	\$7,700	+
	Coinsurance		\$2,310
	Insurance Pays	Coinsurance	=
\$5,390	70%	You Pay	\$4,610
		30%	

Note: The first \$25,000 of fertility claims will go through the medical carrier. *This example assumes you have not paid any deductible or out-of-pocket costs.

National Carriers: Aetna, Cigna, Anthem, UHC Plans

Example 3

You are enrolled as **Employee Only** under the **Silver High Deductible Health Plan with Health Savings Account (HSA)**. You have a deductible of \$1,600*, co-insurance responsibility of 25% and out-of-pocket max* of \$3,800

Insurance Pays \$6,300	Example Cycle Cost	\$10,000	You Pay \$1,600
	Deductible You Pay	\$1,600	
	Remaining Balance	\$8,400	+
	Coinsurance Insurance Pays	Coinsurance You Pay	\$2,100
75%	25%	=	\$3,700

Note: The first \$25,000 of fertility claims will go through your medical carrier. If you are enrolled in a national high-deductible health plan, after you exhaust the \$25,000 and up to the 2 KindCycle lifetime maximum, you may be subject to a separate \$1,600 fertility services calendar-year deductible, required by the IRS which applies to all High Deductible Health Plans.

*This example assumes you have not paid any previous deductible or out-of-pocket costs

Example 4

You are enrolled in **Family Coverage on a Silver High Deductible Health Plan with Health Savings Account (HSA)**. You have a deductible of \$1,600*, co-insurance responsibility of 25% and out-of-pocket max* of \$3,800

Insurance Pays \$5,100	Example Cycle Cost	\$10,000	You Pay \$3,200
	Deductible You Pay	\$3,200	
	Remaining Balance	\$6,800	+
	Coinsurance Insurance Pays	Coinsurance You Pay	\$1,700
75%	25%	=	\$4,900

Note: The first \$25,000 of fertility claims will go through your medical carrier. If you are enrolled in a national high-deductible health plan, after you exhaust the \$25,000 and up to the 2 KindCycle lifetime maximum, you may be subject to a separate \$1,600 fertility services calendar-year deductible, required by the IRS which applies to all High Deductible Health Plans.

*This example assumes you have not paid any previous deductible or out-of-pocket costs

Example 5

You are enrolled as **Employee Only** or as a **Family** under the **Gold PPO plan**. You have a deductible of \$800*, co-insurance responsibility of 25% and out-of-pocket max* of \$3,600

<p><u>Insurance Pays</u></p> <p>\$6,900</p>	<p>Example Cycle Cost \$10,000</p>	<p><u>You Pay</u></p> <p>\$800</p> <p>+</p> <p>\$2,300</p> <p>=</p> <p>\$3,100</p>	
	<p><u>Deductible You Pay</u> \$800</p>		
	<p>Remaining Balance \$9,200</p>		
	<p><u>Coinsurance Insurance Pays</u></p> <p>75%</p>		<p><u>Coinsurance You Pay</u></p> <p>25%</p>
	<p>Coinsurance Insurance Pays</p>		

Note: The first \$25,000 of fertility claims will go through your medical carrier. If you are enrolled in a national high-deductible health plan, after you exhaust the \$25,000 and up to the 2 KindCycle lifetime maximum, you may be subject to a separate \$1,600 fertility services calendar-year deductible, required by the IRS which applies to all High Deductible Health Plans.

*This example assumes you have not paid any deductible or out-of-pocket costs

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: 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 <https://kindbody.com/activate/>

kindbody

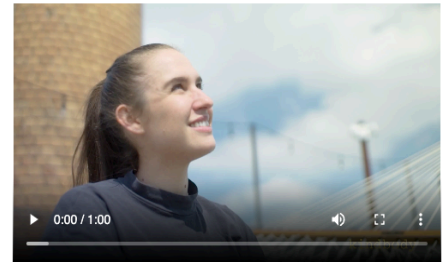
Your Kindbody Benefit

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

Create your account to get started.

[Get started](#)

[Get help](#)



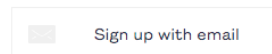
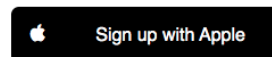
2. Create a Kindbody account with your email

**Does not need to be employer email*



Create Account

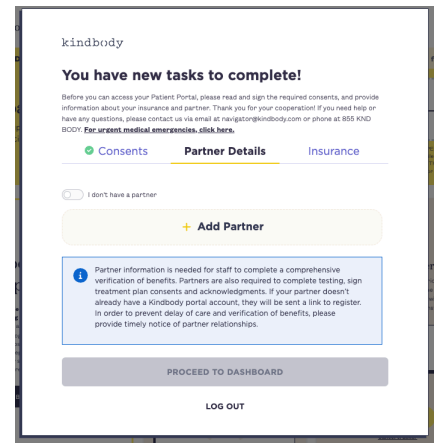
Create an account:



[Already have an account?](#)

activate your benefit

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



4. Use **Kindbody Access Code: KINDFAMILY** and **Unique ID** provided to you as outlined above



Activate Membership

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

ACCESS CODE

Required

NEXT



Activate Membership

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

UNIQUE ID

Required

NEXT

Upload ID	Upload profile photo	General Treatment Consent	Learn about Kindbody360	HIPAA Consent	Fin
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Upload ID or driver's license

Please upload a photo of your ID or driver's license so we can verify your identity. This will also save you waiting time when you check in at our clinic!

PDF, JPEG, PNG and PNG file types are allowed. The maximum file size is 5 MB.

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

Book your next appointment

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

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

[BOOK AN APPOINTMENT](#)

My Benefit Coverage

Your coverage includes:

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

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

Fertility Calculators

EGG COUNT **LIVE BIRTH**

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

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

the Kindbody experience

Your Kindbody portal

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



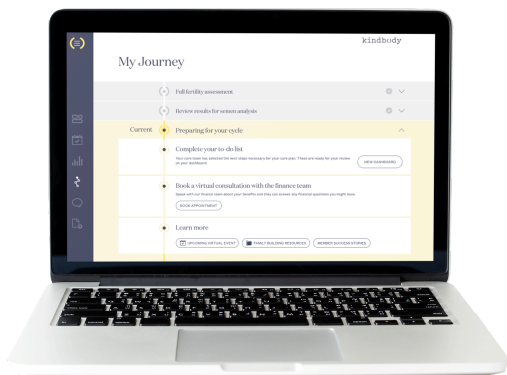
Through your **Kindbody Portal**, you can:

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

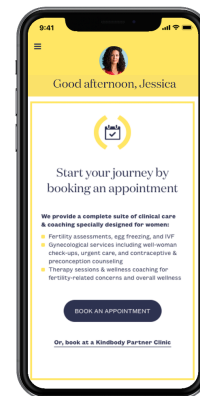
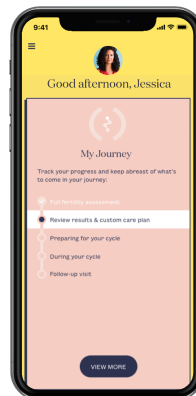


Your **Care Navigation Team** will help you:

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



Kindbody Patient Dashboard



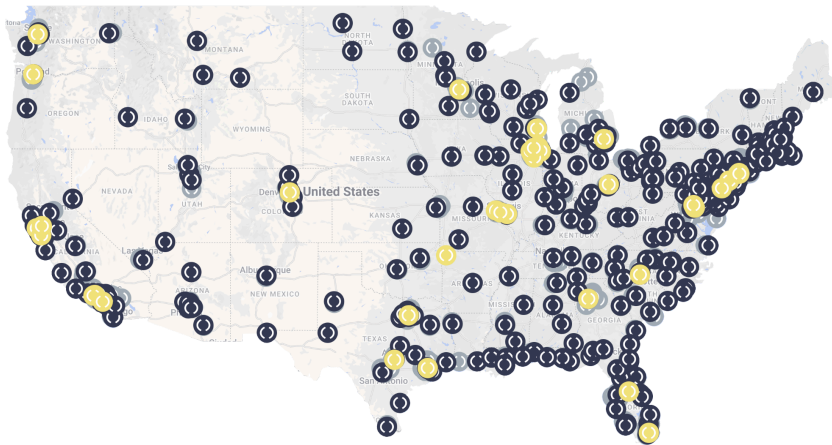
Kindbody Mobile Patient Portal

finding a care location

Accessing your benefit information

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

Expanded Access Clinics

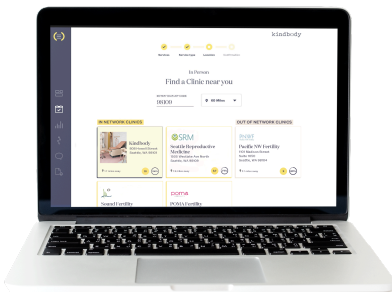


 Kindbody Signature Clinics*

 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/>. 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.

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 \$1,600 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 \$1,600 fertility services only calendar year deductible that is separate from the deductible under the medical plan

fertility cycles

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 (pages 4 - 5). 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>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 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 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

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

fertility cycles

Embryo freeze-all

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

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

Frozen embryo transfer (FET)

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

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

fertility cycles

Intrauterine insemination (IUI)

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

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

Frozen oocyte thaw, fertilization, & transfer

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

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

fertility cycles

Frozen oocyte thaw & fertilization w/ embryo banking

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

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

Egg freezing

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

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

additional fertility services

Sperm Freezing

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

Preimplantation genetic testing

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

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

Biopsy applicable to:

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

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

Genetic Carrier Screening

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

Donor Kindcycles

When donor sperm, eggs, embryos, gestational carrier and/or surrogate are utilized, the medical costs associated with your treatment will be covered under the KindCycles listed above. There is no coverage under the plan for services on the donor, surrogate or carrier. Coverage and eligible expenses for donor/surrogacy and adoption services (i.e., tissue for donors) is detailed on page 25.

Canceled Kindcycles

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

diagnostic services

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

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

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

Initial assessment

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

Male factor testing

- Semen analysis

Additional testing

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

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

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

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
Childcare	\$100	Per child per day	Taxable	
Food	\$50	Per person per day	Taxable	Applies to eligible employee and one additional support person
Lodging	\$50	Per person per day	Pre-tax	Applies to eligible employee and one additional support person
Mileage	\$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)
Transportation	up to policy maximum	Up to policy maximum	Pre-tax ⁴	Can include airfare and public transportation costs

⁴Amounts 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



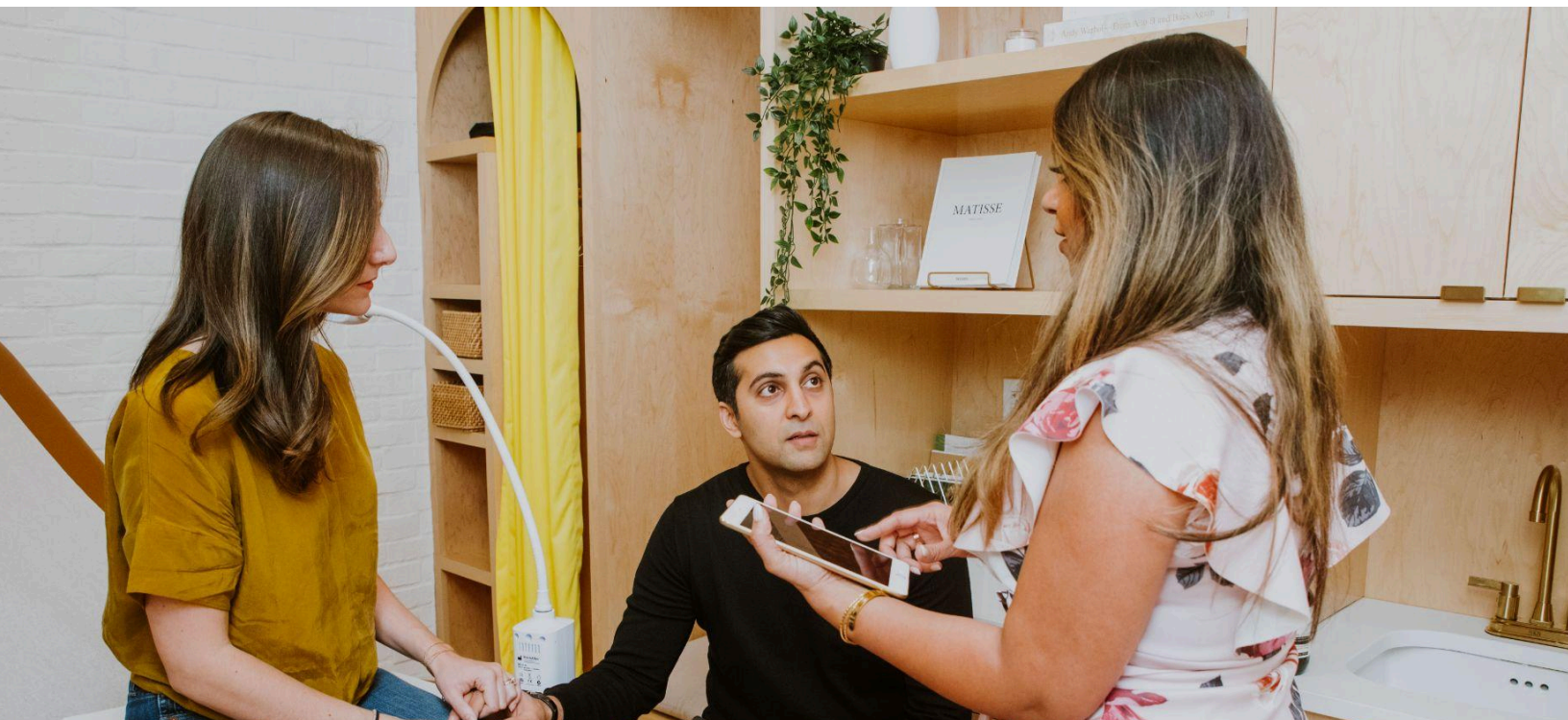
2. Kindbody will review your documents and eligibility to determine if reimbursement can be initiated

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.

Income tax implications

Kindbody recommends imposing the dollar limits listed above on travel expenses. Note that the limits provided for lodging and mileage are based on current IRS guidance which is subject to change; amounts reimbursed above the IRS limits at the time of claim will be imputed as income to the employee.



donor/surrogacy adoption benefits

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

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

Under your donor/surrogacy and adoption benefit, eligible employees may receive up to \$50,000 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 at the time of employment for eligible employees.

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



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



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

Examples of eligible expenses for this portion of the benefit:

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

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

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

If you have any questions regarding your benefit or the reimbursement process, please activate your KindPortal account so we may assist you (see page 11).

Kindbody adoption reimbursement program

As part of your Kindbody Family-Building Benefit, GAF provides a reimbursement to cover eligible adoption-related expenses (the “Adoption Reimbursement Program”), up to the lifetime maximum benefit of \$50,000. 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. GAF 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*, employees must

1) be eligible in accordance with this policy 2) have incurred eligible expenses as outlined below 3) have submitted the formal *Kindbody Family Planning Reimbursement Form* detailing any of the following services and/or expenses:

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

Non-reimbursable adoption expenses

What expenses are not eligible for reimbursement?

- Expenses incurred before an employee becomes eligible to participate in the *Adoption Reimbursement Program*
- Expenses of or associated with egg or embryo donation
- Expenses incurred or submitted after an employee is no longer eligible to participate in the *Adoption Reimbursement Program* e.g. termination of employment

- Expenses that are reimbursed or reimbursable under a federal, state, or local plan
- Expenses incurred in violation of federal or state law
- Expenses reimbursed or reimbursable under another employer-sponsored plan
- Expenses incurred in relation to a surrogate parenting arrangement
- Any adoption that is not legally valid and recognized in the U.S.
- Compensation to gestational carrier
- Voluntary donations or contributions to adoption agency
- Long term storage of blood, umbilical cord, reproductive materials or other material (e.g., cryopreservation of tissue, blood and blood products)
- Costs paid using funds from any federal, state or local program for adoption
- Guardianship or custody costs that are not associated with the legal adoption of the child
- Cost of living expenses and or personal items (e.g., rent, utilities, food, clothing, etc.)
- Loss of income, including but not limited to, complications of pregnancy such as bed rest for gestational carrier
- Expenses incurred in connection with the adoption of a child who is related to either parent as a step-child, nephew, niece, cousin, brother or sister.
- Expenses which Kindbody determines in its sole discretion are not Reimbursable Adoption Expenses

When can you submit for/receive reimbursement?

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

5. All incurred Reimbursable Adoption Expenses must be incurred while employed by GAF.

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. GAF 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 GAF 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) (\$223,410 in 2022) 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 (\$263,410 in 2022). 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 GAF 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 / surrogacy / gestational carrier reimbursement program

As part of your Kindbody Family-Building Benefit, GAF provides a reimbursement to cover eligible donor, surrogacy or gestational carrier-related expenses (the “Donor / Surrogacy / Gestational Carrier Reimbursement Program”), up to the lifetime maximum benefit. GAF accepts no liability for outcomes of any surrogacy agreement entered into by the eligible employee.

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

Reimbursable donor / surrogacy / gestational carrier expenses

What expenses are eligible for reimbursement?

To be reimbursed under the *Donor/Surrogacy/Gestational Carrier Program*, the employees must 1) be eligible in accordance with this policy 2) have incurred eligible expenses as outlined below 3) have submitted the formal *Kindbody Family Planning Reimbursement Form detailing any of the following services and/or expenses*:

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

Non-reimbursable donor / surrogacy / gestational carrier expenses

What expenses are not eligible for reimbursement?

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

When can you submit for / receive reimbursement?

1. To receive reimbursements under the *Donor/Surrogacy/Gestational Carrier Reimbursement Program*, eligible employees must incur a Reimbursable Donor/Surrogacy/Gestational Carrier Expense.
2. Employees may submit for reimbursement upon incurring fees relating to the *Donor/Surrogacy/Gestational Carrier Reimbursement Program* through the Kindbody **portal**. A request for reimbursement of a Reimbursable Donor/Surrogacy/Gestational Carrier expense shall be made by a employee, or their authorized representative by uploading a *Kindbody Family Planning Reimbursement Form* along with itemized receipts and a signed verification through the Kindbody **portal** no later than six (6) 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 GAF.

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. GAF 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 GAF, 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, GAF 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 GAF by participants**
If any employee receives one or more payments or reimbursements under the Plan that are not for qualified expenses under this program, such employee shall indemnify and reimburse GAF 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 GAF out of its general assets. Nothing herein will be construed to require the GAF 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 GAF 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 the above-referenced section and 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 GAF. Any such amendment, modification or termination shall become effective on such date as GAF shall determine and may apply to persons eligible to receive benefits or persons receiving benefits under this program at the time thereof, or both, as well as to persons who otherwise would be eligible to receive benefits in the future, provided, however, that no such amendment, modification or termination shall deprive any employee of any benefits attributable to reduction in his compensation made prior to the date of such amendment, modification or termination.

Term glossary

- **Intended parent (IP)**

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

- **Legally finalized adoption**

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

- **Legally finalized surrogacy**

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

- **Surrogate parenting arrangement**

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

holistic health through Kindbody360

Kindbody360, a dynamic and integrative solution supplements Kindbody's fertility and family-building offering with mental, physical, and emotional support from pre to postpartum, in-clinic, online and via our telehealth platform. **You are eligible for up to ten (10) virtual coaching sessions, including:**

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

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

Once you have exhausted your ten (10) sessions, you will receive discounted access to virtual coaching services.



Kindbody virtual services

menopause support program

All women experience menopause differently. Our Menopause Support program includes preventative health and hormone replacement therapy, as well as diet and lifestyle modifications to address menopausal symptoms. Kindbody additionally provides access to nutritionists, therapists, and coaches specialized in menopausal issues. **Employees and spouses/domestic partners enrolled in a GAF-sponsored medical plan are eligible to participate in this program**

To participate in the Menopause Support program you must activate your benefit through kindbody.com/activate. Reach out to the Care Navigation Team at (855) 747-1630 x option 3 for assistance with booking appointments for the Menopause Support program.

Program features



**Kindbody
Patient
Navigators**



**E-books,
webinars,
workshops, and
support groups .**



**Menopause
community**



**Blogs, contents,
on demand
educational videos**

- Virtual visit with a Kindbody physician or board certified gynecologist*
- Lifestyle assessment
- Kind-at-Home hormone testing
- Virtual follow-up with a Kindbody to review results*
- Referral and navigation to local in-network providers including primary care physicians, gynecologists, and psychologists/psychiatrists
- Up to eight (8) holistic health sessions based on needs (these sessions are in addition to ten (10) holistic health sessions referenced on page 36)

*Visits with a Kindbody physician or board certified gynecologist will be covered under the major medical plan. These services are subject to any applicable copay, deductible or coinsurance under your respective GAF-sponsored medical plan.

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.

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 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 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 are donor services?

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

What is co-IVF and is it covered?

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

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

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

Questions?

Contact your Kindbody support team at any time.
employeebenefits@kindbody.com
(855) 747-1630 x option 3