



your kindbody benefits guide

Fertility and family-building
benefits through Kindbody

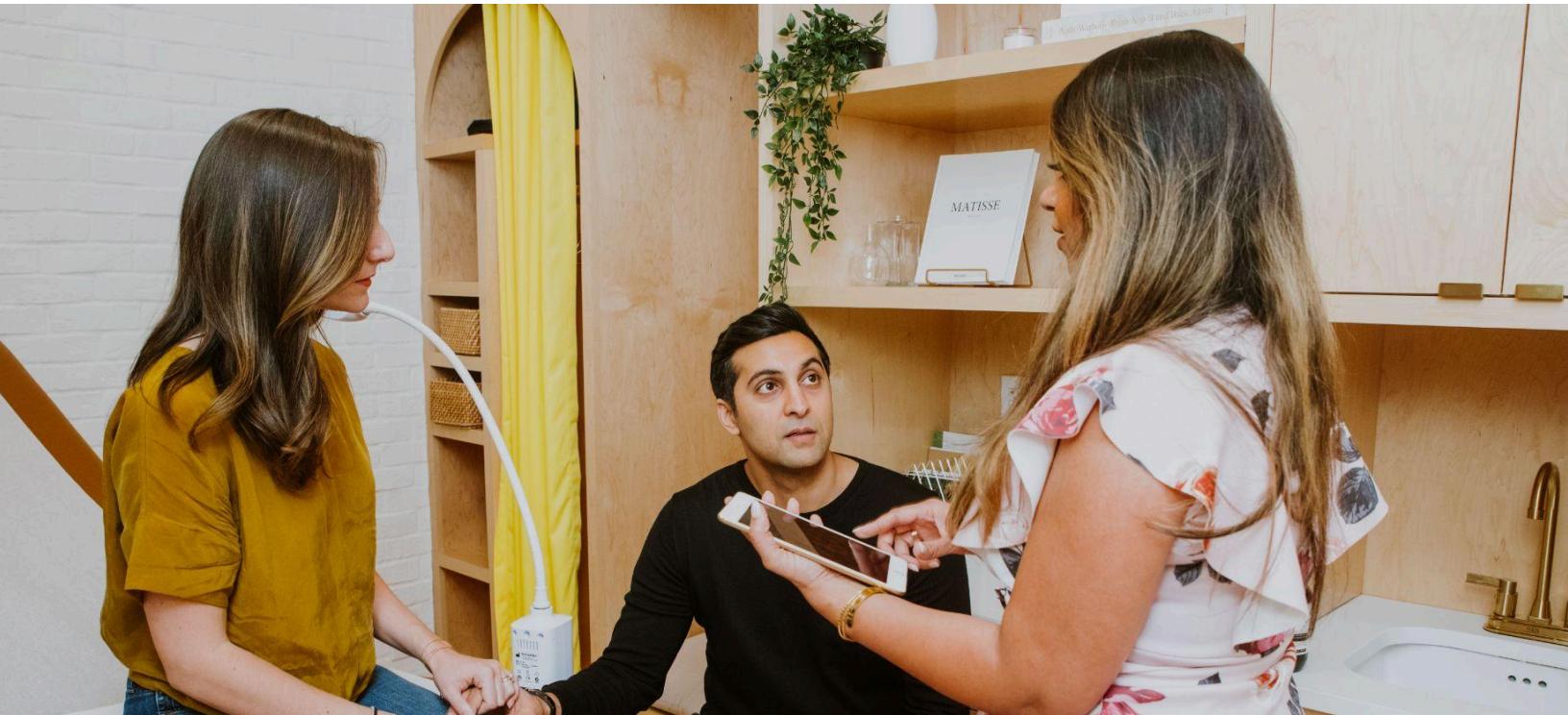
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Walmart  | kindbody

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833-202-8548

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welcome to Kindbody

Kindbody and Walmart 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 Walmart associates and their families.

Through your Kindbody benefit, you now have access to fertility and family-building services like egg freezing, in vitro fertilization (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?

Walmart associates and spouses/partners over age 21 are eligible to opt-in to the Kindbody fertility and family-building benefit. See the following to determine your eligibility and coverage. Where referenced in the chart below, a Walmart-sponsored plan refers to the MCS plan.

	Salaried members of management, full-time associates and their eligible dependent spouses/partners enrolled in the Walmart-sponsored medical plan	Salaried members of management, full-time associates not enrolled in the Walmart-sponsored medical plan (part-time hourly and temporary employees cannot include dependents in the medical plan)	Part-time hourly and temporary associates enrolled in the Walmart-sponsored medical plan	Part-time hourly and temporary associates and their eligible spouses/partners not enrolled in the Walmart-sponsored medical plan
Fertility Services (effective beginning 1/1/2024)	Up to \$20,000 per lifetime for fertility treatment services such as egg freezing, IUI, IVF and donor services	Not eligible	Up to \$20,000 per lifetime for fertility treatment services such as egg freezing, IUI, IVF and donor services	Not eligible
Fertility Medications Through KindbodyRX* (effective beginning 1/1/2024)	Included as part of fertility services benefit	Not eligible	Included as part of fertility services benefit	Not eligible
Kindbody Network	Access to Kindbody Signature clinics	Access to discounted self-pay rates at Kindbody Signature clinics for fertility services	Access to Kindbody Signature clinics	Access to discounted self-pay rates at Kindbody Signature clinics for fertility services; spouses/partners are eligible for the discount
Surrogacy and Adoption Services (effective 1/1/2023)	Up to \$20,000 benefit per lifetime for associates only	Up to \$20,000 benefit per lifetime for associates only	Not eligible	Not eligible

Note: COBRA enrollees over the age of 21 will have access to the \$20,000 per lifetime fertility services benefit at Kindbody Signature clinics.

your Kindbody eligibility & coverage

All eligible associates and dependents have access to:

- A dedicated navigation team
- Organizations and resources to help navigate donor, surrogacy and adoption services
- Kindbody's virtual wellness/holistic health services at a discounted rate
- LGBTQ+ family-building options
- White-glove guidance for care path
- Live & virtual events
- A personalized patient portal

As a Kindbody member, you also receive access to exclusive Kindbody rates at Kindbody Signature Clinics for any non-covered Kindbody services, inclusive of any services utilized after benefits coverage is maxed out.

activate your benefit

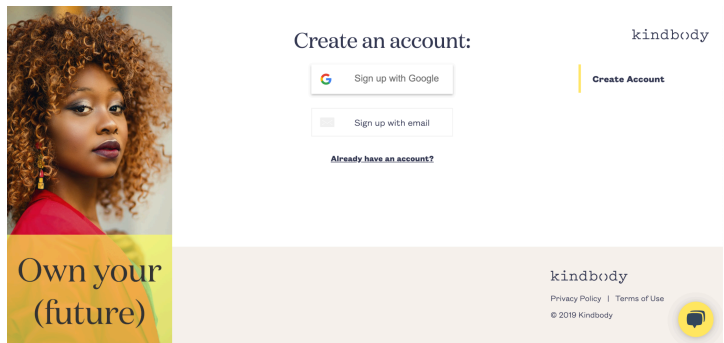
Your Kindbody portal

To verify your eligibility contact a Care Navigator at 1-833-202-8548. Once the Care Navigator verifies your eligibility (approximately 1-3 business days), you will be directed to activate your benefit at <https://kindbody.com/activate>. When prompted, input KINDWMTPR for your Access Code and your Unique ID: for the associate, this is the Walmart ID Number (WIN); for the eligible spouse/partner, the Unique ID is the associate's WIN + 'S'.

For example, if you are the associate, your Unique ID is 22222222, your spouse/domestic partner's Unique ID will be 22222222S.

1. Create a Kindbody account with your email

**Does not need to be employer email*



2. Use the **Kindbody Access Code** KINDWMTPR (in all caps) and Unique ID 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



Activate Membership

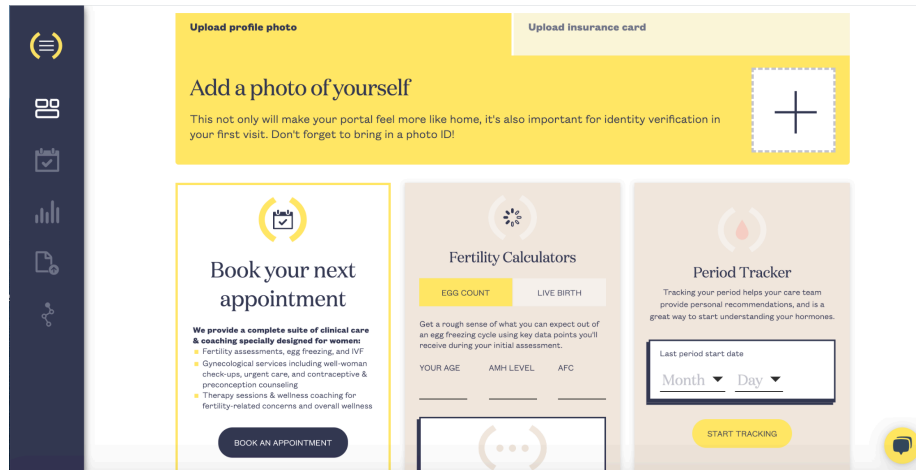
Enter Your Unique ID

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

UNIQUE ID
Required

activate your benefit

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



Questions while activating?

Contact your Kindbody support team at any time.

walmart@kindbody.com

1-833-202-8548

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.



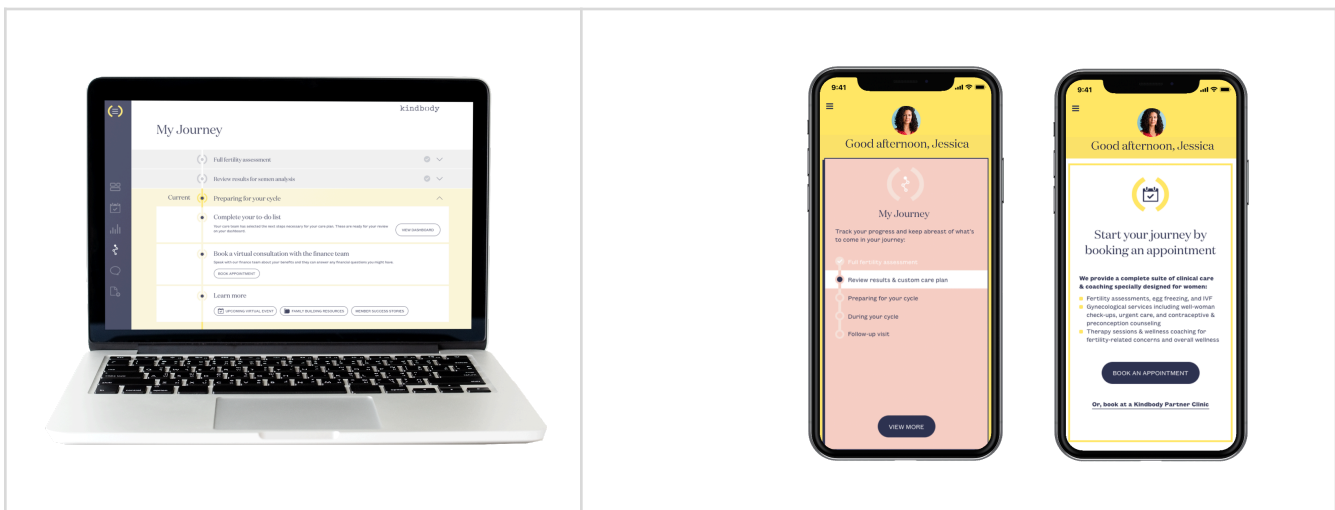
Through your **Kindbody Portal**, you can:

- Review your employer benefit coverage
- Schedule an appointment virtually at a Kindbody Signature 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



Kindbody Patient Dashboard

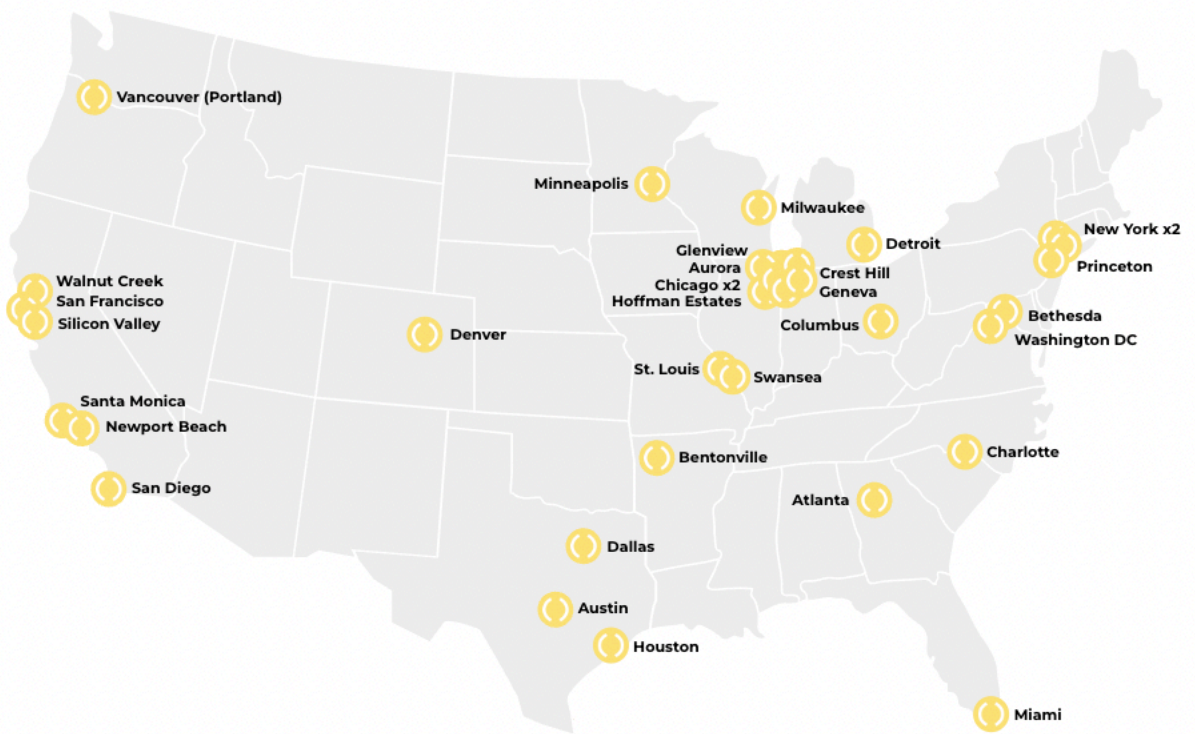
Kindbody Mobile Patient Portal

finding a care location

Accessing your benefit information

With your Kindbody benefit, you have access to fertility services at a designated Kindbody signature clinic; the clinic designated for Puerto Rico is located in Miami, Florida. Associates and their eligible dependents will be eligible to use the Walmart travel policy to travel to the Kindbody clinic in Miami, Florida for care. As needed, Kindbody may designate a different location for fertility services.

Kindbody signature clinics



- Atlanta, GA
- Aurora, IL
- Austin, TX
- Bentonville, AR
- Bethesda, MD
- Charlotte*, NC
- Chicago, IL x2
- Columbus, OH
- Crest Hill, IL
- Dallas, TX
- Denver, CO
- Glenview, IL
- Geneva, IL
- Hoffman Estates, IL
- Houston, TX
- Miami*, FL
- Milwaukee, WI
- Minneapolis, MN
- Newport Beach, CA
- New York City, NY x2
- Portland, OR
- Princeton, NJ
- San Diego, CA
- San Francisco, CA
- Santa Monica, CA
- Silicon Valley, CA
- Southfield, MI (Detroit)
- St. Louis, MO
- Swansea, IL
- Walnut Creek, CA
- Washington D.C.

*Kindbody Signature Clinics (YE 2024)
YE 2024 subject to change

fertility coverage and donor services

You are eligible for up to \$20,000 lifetime maximum for fertility services, donor services and related prescription drugs.

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

- 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) obstetric (OB) ultrasounds
- Preparation and cryopreservation of embryos/sperm
- Storage of cryopreserved embryo(s) for one (1) year

fertility coverage and donor services

Embryo freeze-all

- 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)

- 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) obstetric (OB) ultrasounds

Intrauterine insemination (IUI)

- Cycle management
- In cycle lab tests and ultrasounds
- Complex sperm preparation

fertility coverage and donor services

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

Frozen oocyte thaw, fertilization, & transfer

- 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) obstetric (OB) ultrasounds
- Cryopreservation and storage of cryopreserved embryo(s) for one (1) year

Frozen oocyte thaw & fertilization w/ embryo banking

- Cycle management
- Egg thaw
- Complex sperm preparation
- Egg fertilization/insemination
- Intracytoplasmic sperm injection (ICSI)
- Embryo culture lab
- Assisted hatching
- Blastocyst culture

fertility coverage and donor services

- Preparation and cryopreservation of embryos
- Storage of cryopreserved embryo(s) for one (1) year
- Preimplantation Genetic Testing (PGT)

Egg freezing

- 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

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

Donor services

When donor sperm, eggs, embryos, gestational carrier and/or surrogate are utilized, the following will be covered:

- 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

fertility coverage and donor services

- 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)
- Egg or sperm retrieval fees, IVF, embryo transfer and medical costs (if not covered by Kindbody or another source) & related medications

Coverage for donor services is available through Kindbody's in-house egg and embryo donor agency, KindEOS, or a sperm bank or frozen donor egg bank of your choice.

Coverage and eligible expenses for surrogacy and adoption services are detailed below on page 19.

Donor services claims and reimbursement process

Egg/Embryo purchased through KindEOS

KindEOS will bill Kindbody directly for services rendered.


Egg/Embryo or sperm purchased through an agency other than KindEOS


You will be responsible for paying for services upfront and seek reimbursement as follows:

- Kindbody will review the reimbursement request, if services are approved, Kindbody will reimburse you for your approved claim.

Reimbursement process

To be reimbursed for eligible donor expenses in the case you use an agency other than KindEOS, you are required to submit a formal Reimbursement Form, steps are 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 the expenses are covered

When can you submit for / receive reimbursement?

1. Submit for reimbursement upon incurring fees through the Kindbody portal. A request for reimbursement of a reimbursable donor expense shall be made by an

eligible employee or spouse/domestic partner, or their authorized representative by uploading a *Kindbody 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.

2. A *Kindbody 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 covered donor expense was incurred;
 - The description of services relating to the incurred covered donor expense
 - The amount of the requested reimbursement; and
 - Itemized receipts, proof of payment of the incurred donor expense
 - A statement that such donor expense has not otherwise been reimbursed and is not reimbursable through any other source and that the employee, spouse/domestic partner or their authorized representative will not request reimbursement from any other source.
3. If a Donor 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.
4. No Donor 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 Donor Expenses must be incurred while employed by Walmart Puerto Rico.

Kindbody has full authority to interpret and administer the Donor Benefit, and its decisions are final and binding on all parties. No person has the right to any reimbursements or benefits unless Kindbody determines that the benefit is payable. Walmart intends to continue offering donor benefits indefinitely but has the right to terminate or amend the benefit at any time.

additional fertility services

Preimplantation genetic testing

PGT Testing is included as part of any applicable cycle.

- 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 rearrangements (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.

diagnostic testing

Diagnostic testing related to fertility sent to laboratories or radiology centers will be covered through the Walmart medical plan and will be subject to any copay, coinsurance and/or deductible under the plan. Assessments, consultations or diagnostic tests performed by a virtual Kindbody physician or onsite a Kindbody clinic, will be covered under the Kindbody benefit and will go towards the \$20,000 lifetime maximum.

Initial assessment

- New patient virtual office visit
- Transvaginal ultrasound

Male factor testing

- Semen analysis

Additional testing

- Saline sonogram
- Hysterosalpingography (HSG)
- Hysteroscopy
- 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.

fertility medications

Your fertility medication goes hand-in-hand with your fertility treatment and will be handled through your coverage with Kindbody. Your medication coverage is part of the \$20,000 lifetime benefit and will be subject to any applicable cost share.

How does this work?

1. Your treating physician determines your course of treatment and sends your prescriptions to Kindbody's pharmacy partner, Schraft's Pharmacy.
2. A representative from Schraft's Pharmacy will contact you directly to review the medications ordered and go over any questions. If you have any out of pocket costs, Kindbody will contact you to discuss these costs and obtain credit card details to secure delivery. The pharmacy will then coordinate overnight shipping with you.
3. You will receive a Kindbody Medication Box with instructions - for additional support, go to your portal for video instructions on how to administer your medications.

The medications that fall under your fertility coverage are listed here:

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

adoption and surrogacy 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. Walmart has retained Kindbody's care navigation experts and specialized coaches to assist you with the process from end-to-end.

Walmart's Adoption and Surrogacy Reimbursement Benefit Policy provides eligible associates with financial reimbursement for qualified expenses related to adoption and surrogacy. This policy is applicable to adoptions finalized on or after January 1, 2023, and for surrogacy contracts entered into on or after January 1, 2023.

This policy describes the circumstances under which you may receive adoption or surrogacy benefits in conjunction with a qualifying adoption or surrogacy contract. It applies to full-time hourly and salaried associates who work for Walmart Inc., or one of its subsidiary companies, in the United States, including Puerto Rico.

This Adoption and Surrogacy Reimbursement benefit Policy is administered by Kindbody. Kindbody can be reached by calling 833-202-8548, or by emailing walmart@kindbody.com

Eligibility

- Salaried associates are eligible upon hire
- Full-time associates are eligible after one year of employment

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

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

- Reproductive Lawyers
- Surrogacy and Gestational Carrier Agencies
- Adoption Agencies

To use surrogacy and adoption reimbursement benefit 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

If you have any questions around your benefit or the reimbursement process, please activate your KindPortal account at <https://kindbody.com/activate-kindbody-benefit/> or call 1-833-202-8548 for more information.

Adoption

Qualified Adoptions

Expenses may be reimbursed for adoptions that meet the following requirements:

- At the time of adoption, the adopted child is under the age of 21 or unable to take care of him/herself. Documentation may be required to establish that a child is unable to take care of him/herself.
- The adoption is legal under applicable law
- The adoption is not related to a surrogate parenting arrangement, an embryo adoption, or associated with an egg or embryo donation.

Qualified Expenses

Qualified adoption-related expenses will be reimbursed up to a maximum of \$20,000 lifetime per eligible associate, which is a combined reimbursement benefit with surrogacy. Amounts utilized prior to January 1, 2023 of prior adoption benefits carry over to this updated Policy. Qualified adoption-related expenses will not be reimbursed until the adoption is finalized. If more than one associate is adopting the same child, only one associate can receive the financial benefit for the child, up to the lifetime maximum benefit amount.

Most reasonable and necessary expenses directly related to a qualified adoption are reimbursable under this policy, provided the expenses are not incurred in violation of state or federal law.

Qualified expenses include, but are not limited to:

- Adoption counseling or coaching for the parent, child, and family.
- State-required “pre-placement home study” and “post-placement supervision” programs, including application fees, if applicable.
- 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, including immigration, immunization, and translation fees.
- Legal costs, including attorney's fees and costs of legal proceedings matching & placement fees.
- 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.

Non-reimbursable adoption related expenses:

- Expenses of or associated with egg or embryo donation.
- Expenses incurred or submitted either before an associate becomes eligible, or after an associate is no longer eligible to participate in the adoption reimbursement benefit (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.
- Any adoption that is not legally valid and recognized in the U.S.
- Voluntary donations or contributions to adoption agency.
- Long term storage of blood, umbilical cord, reproductive materials, or other materials (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.).
- Expenses which Kindbody determines in its sole discretion are not reimbursable.

To qualify for reimbursement, expenses must be incurred and paid on or after the effective date of this Policy, and on or after the date on which you are eligible for this benefit. Also, the expense may not be reimbursed elsewhere (e.g. through the tax credit, other sources of governmental assistance, state or federal, or another employer's program. Additionally, the adoption must be finalized while you are employed with Walmart.

Surrogacy

Qualified surrogacy-related expenses will be reimbursed up to a maximum of \$20,000 lifetime per eligible associate, which is a combined reimbursement benefit with adoption. Walmart accepts no liability for outcomes of any surrogacy agreement entered into by the eligible associate.

This donor/surrogacy benefit is designed to support a Walmart eligible associate who is the “Intended Parent.” No benefits are provided under this Policy for an associate of Walmart acting as a surrogate. The eligible associate must be the Intended Parent

Qualified surrogacy-related expenses

These expenses are eligible for reimbursement under the surrogacy benefit:

- Gestational carrier diagnostic testing and screening (only if not covered by another party including group health plan coverage).
- Mental health screenings for the gestational carrier (only if not covered by another party including group health plan coverage).
- Egg or sperm retrieval fees, IVF, embryo transfer and medical costs (only if not covered by another party including group health plan coverage) & related medications.
- Power of attorney, notarized documents, escrow “set-up”, and other legal fees from an eligible provider.
- Gestational carrier maternity expenses (e.g., obstetric care including prenatal visits, ultrasounds, tests, and delivery) if these expenses are charged to the associate under the surrogacy contract.
- Travel costs for gestational carrier or intended parents, related to the surrogacy arrangement.
- Surrogacy agency administrative fees associated with the costs of locating and interviewing a surrogate.
- Surrogacy agency administrative fees for managing the surrogacy.

Non-reimbursable surrogacy-related expenses

These expenses are not eligible for reimbursement under the surrogacy benefit:

- 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, even if the expenses applied to a deductible.
- Medical expenses of eligible associates, 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 state or within the US. Compensation paid directly to a gestational carrier.
- Compensation paid 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 materials (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.

Reimbursements

When can you submit for / receive reimbursement?

1. To receive reimbursements under the Adoption and Surrogacy Reimbursement Benefit Policy, eligible associates must incur an eligible expense and have paid for the expense up-front and done so in alignment with this Policy as stated.
2. Associates will need to request reimbursement relating to an adoption or surrogacy through the Kindbody portal, and shall be made by an associate, 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 one hundred eighty (180) days after the adoption or surrogacy was legally finalized.
 - An adoption is legally finalized when the adoptive parent(s) have been granted permanent legal custody of the child in Puerto Rico according to the governing laws of the Commonwealth of Puerto Rico. The adoptive parent(s) must provide a notarized adoption decree or a notarized court order, the U.S. Passport or U.S. Visa, as applicable.
 - A surrogacy is legally finalized when the intended parent(s) have been granted permanent legal custody of the child. The intended parent(s) must provide a copy of either the birth certificate or notarized court order acknowledging parentage of the intended parent(s) as the child's permanent legal parent(s).
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. All reimbursable expenses must have been incurred while employed by Walmart.
 5. No reimbursable 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 within one hundred eighty (180) days following the date of termination.

Kindbody has full authority to interpret and administer this Adoption and Surrogacy Reimbursement Benefit Policy, and its decisions are final and binding on all parties. No person has the right to any reimbursements or benefits under this Policy unless Kindbody determines that the benefit is payable. If Kindbody determines that payment was made for an ineligible expense or that the expense has been previously reimbursed elsewhere, Kindbody has the right to recover overpayment. Failure to comply with a request for repayment will entitle Kindbody to withhold the amount due from eligible associates' future benefits under the Policy. In addition, Kindbody has the right to engage an outside collection agency to recover overpayments on behalf of Walmart if Walmart's collection effort is unsuccessful.

Kindbody can be reached by calling 833-202-8548, or by emailing walmart@kindbody.com.

Income tax implications

Adoptions and Surrogacy

- Expenses related to adoption and surrogacy will be reported as taxable income to the associate, and these reimbursements will be subject to federal (and state, if applicable) income taxes and withholding.

Nothing herein constitutes tax advice. You should contact your tax advisor about reporting requirements and tax consequences resulting from benefits paid under this Policy.

Confidentiality

Kindbody and Walmart will make every reasonable effort to maintain the confidentiality of all information related to your request for reimbursement of eligible expenses. Kindbody and Walmart will disclose the information to only those who have a need to know in order to review and process your request.

General Provisions

In order to receive reimbursement, the adoption or surrogacy must be "Legally Finalized" at the

time the reimbursement is requested. An adoption is Legally Finalized when the adoptive parent(s) have been granted permanent legal custody of the child in Puerto Rico according to the governing laws of the Commonwealth of Puerto Rico. The adoptive parent(s) must provide a notarized adoption decree or a notarized court order and the U.S. Passport or U.S. Visa, as applicable. A surrogacy is Legally Finalized when the Intended Parent(s) have been granted permanent legal custody of the child. The Intended Parent(s) must 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).

Walmart does not consider this Adoption and Surrogacy Reimbursement Benefit Policy to be a welfare benefit plan under the Employee Retirement Income Security Act of 1974.

This Policy is to be construed, administered, and governed by the laws of the state of Arkansas to the extent not superseded by the Code or other federal law. If in Puerto Rico, is governed in accordance with the laws of the Commonwealth of Puerto Rico to the extent not superseded by the CODE or other federal law. Walmart Puerto Rico reserves the right to interpret this policy, amend it, modify it or terminate at any time.

Walmart accepts no liability for outcomes of any adoption or surrogacy agreement entered into by an associate.

Reimbursements under this Policy are payable only to eligible associates. The right to reimbursement cannot be transferred or assigned, in whole or in part, either directly or by operation of law or otherwise.

This information does not create an express or implied contract of employment or any other contractual commitment. Walmart may modify this information at its sole discretion without notice, at any time, consistent with applicable law.

Walmart Puerto Rico reserves the right to interpret this policy, amend it, modify it or terminate at any time.

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. 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 \$20,000 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 money, and each time you do a service, the value of that service is deducted from your total bank balance.

What if I exhaust my Kindbody coverage under the Walmart plan?

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.

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 Walmart), 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 fertility coverage. 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 fertility treatment package and through an external laboratory or radiology center will be billed to your Walmart medical plan. You may receive an invoice or Explanation of Benefits (EOB) from the lab with your member responsibility/cost share.

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 the Kindbody benefit for egg retrieval and embryo creation. The carrying partner would use the Kindbody benefit for the embryo transfer.

Questions?

Contact your Kindbody support team at any time.
walmart@kindbody.com
1-833-202-8548

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