



Your Kindbody Benefits Guide

Fertility and reproductive health benefits through Kindbody

sponsored by

CALIFORNIA SCHOOLS

VEBA

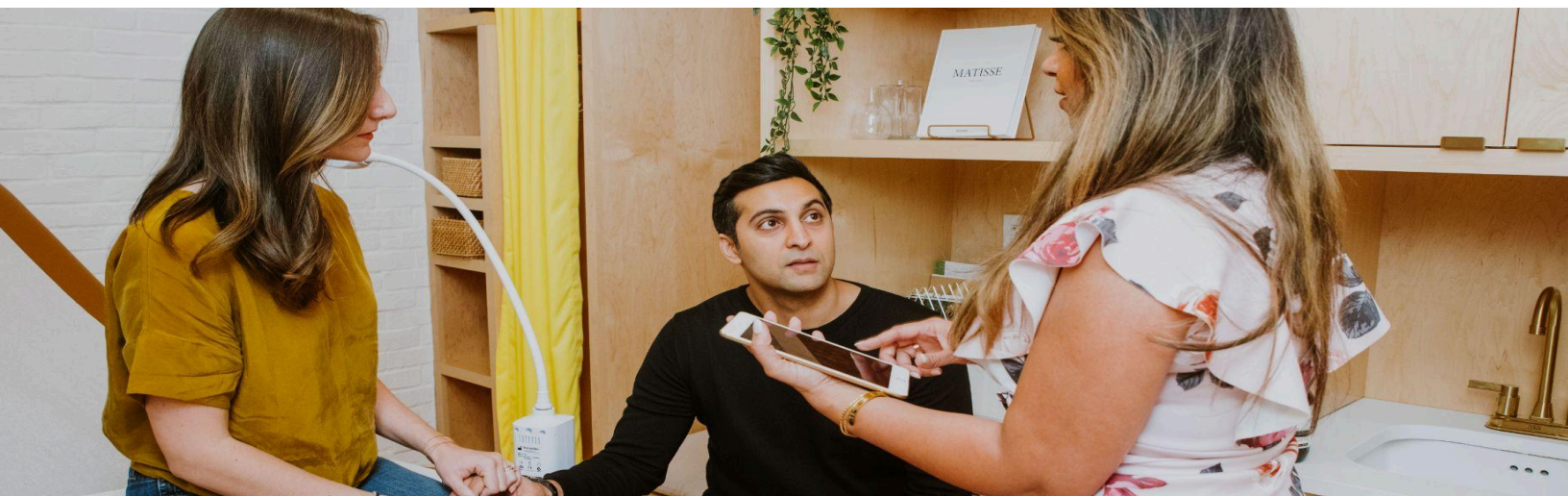
kindbody

employeebenefits@kindbody.com

1-855-950-2053 x option 3

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Welcome to Kindbody

Kindbody and California Schools VEBA 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 California Schools VEBA employees and their families.

Through your Kindbody benefit, you now have access to services like learning about your fertility, egg freezing, IVF, LGBTQ+ support, holistic health, menopause care and more. You'll receive best-in-class care at clinics that are modern, warm, and welcoming, plus unlimited access to telemedicine support and a dedicated Care Navigation Team — available to guide you through your journey and give you peace of mind, every step of the way.

Your Kindbody Eligibility & Coverage

Who is eligible for the Kindbody benefit?

All California Schools VEBA employees and spouses/partners enrolled in a California Schools VEBA sponsored Cigna, UHC, UMR, SIMNSA, Surest or VEBA Direct medical plan are eligible to opt-in to the Kindbody fertility benefit.

Important note for employees and spouses/partners who are enrolled in a California Schools VEBA - sponsored Cigna, UHC, UMR, Surest, VEBA Direct HMO or SIMNSA HMO plan:

You are eligible for fertility coverage through your medical plan as required by the California state mandate. If you are eligible for coverage under your HMO medical plan, you must first exhaust that coverage before your Kindbody benefit begins. For any services that are not covered under your HMO medical plan, you may seek coverage through your Kindbody benefit as described in this Member Guide; all eligibility rules apply. A benefit denial through your medical plan will be required in order to utilize benefits through Kindbody.


Please note: if you receive fertility care through your medical plan with a provider outside the Kindbody network, you will need to transition to a Kindbody provider to continue using your Kindbody benefit after you exhaust coverage through your medical plan. Additionally, any fertility benefit utilization under your medical plan will count towards your Kindbody benefit.



California Schools VEBA employees and spouses/partners who enrolled in the California Schools VEBA sponsored Kaiser plan are eligible for discounted rates at Kindbody Signature Clinics for eligible services.

Activate your benefit at <https://kindbody.com/activate/> to opt-in (please see the “Activate Your Kindbody Benefit” section on page 8). Once activated, you will become a Kindbody member with access to all Kindbody services and the following coverage.

Coverage overview

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

	<p>Fertility treatment services</p> <p><i>For employees and spouses/partners enrolled in a California Schools VEBA sponsored Cigna, UHC, UMR, SIMNSA, Surest or VEBA Direct medical plan: Up to three (3) KindCycles per member per lifetime for elective fertility preservation including egg/embryo/sperm preservation and KindMan “male fertility” services; up to one (1) year of storage will be covered with applicable KindCycle (for members otherwise not eligible for or exhausted their fertility coverage through the HMO medical plan, up to three (3) KindCycles per member per lifetime for in vitro fertilization (IVF) and intrauterine insemination (IUI))</i></p>
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	<i>For employees and spouses/partners enrolled in a UMR or Surest PPO Plan: Up to three (3) KindCycles per member per lifetime for fertility treatment services including in vitro fertilization (IVF), intrauterine insemination (IUI), egg/embryo/sperm preservation and KindMan “male fertility” services; up to one (1) year of storage will be covered with applicable KindCycle</i>
	Fertility medication Fertility medication coverage through KindRx is part of the KindCycle coverage; the dispensing pharmacy for KindRx is Schraft's Pharmacy
	Menopause support Access to Kindbody's Menopause Support program offering specialty providers who will support women experiencing menopause; services include lifestyle assessment, hormone testing, and three (3) virtual holistic health sessions The three (3) holistic health sessions available under the Menopause Support program are in addition to the six (6) sessions available noted below; you will have access to the six (6) additional sessions below once you utilize the three (3) sessions under the Menopause Support program
	Holistic health Up to six (6) sessions of virtual holistic health services; support includes adoption and family-building coaching, menopause, mental well-being, nutrition, doula/birth coaches, lactation support, back-to-work care, and more
	Virtual doula support (KindDoula) Access to virtual support from a certified doula throughout pregnancy, including helping build a birth plan and communicate it to your provider

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

VEBA members enrolled in Kaiser plans

Employees and spouses/domestic partners who are enrolled in the California Schools VEBA-sponsored Kaiser plans have access to VEBA discounted rates at Kindbody Signature Clinics. These discounts are 100% self-paid and are offered directly by Kindbody and not through the California Schools VEBA benefit program.

Kaiser members will receive discounts on the following:

- Fertility services including in vitro fertilization (IVF), intrauterine insemination (IUI), preservation (egg, embryo or sperm freezing) at Kindbody Signature clinics and fertility medications through KindbodyRx
- Conception, fertility, and male assessments at Kindbody Signature clinics to help you learn

more about your fertility

- Virtual holistic health services; support includes menopause, mental well-being, nutrition, doula/birth coaches, lactation support, back-to-work care, and more

Pricing for discounted self-pay services is determined by each member's unique services needed. If you would like more information about out-of-pocket expenses, please contact your dedicated Kindbody Care Navigation Team at 1-855-950-2053 x option 3 to receive a quote.

How Kindbody Coordinates With Your Plan

Cigna, UHC, UMR, SIMNSA, Surest or VEBA Direct HMO or PPO Plans

The Kindbody fertility benefit is integrated with your medical plan. The following example assumes you are either enrolled on the PPO plan, enrolled on the HMO plan but the services are not covered (or you have exhausted the coverage under the HMO plan) and are able to utilize coverage under your Kindbody benefit for eligible services.

Example 1

You are eligible for the Kindbody fertility benefit covered at 100%. There is no deductible, coinsurance or out-of-pocket maximum responsibility

<div><div><div><div>Benefit Pays</div></div></div><div>\$10,000</div></div>	Example Cycle Cost		\$10,000	<u>You Pay</u>
	<u>Deductible</u>			
	You Pay		\$0	\$0
	Remaining Balance		\$10,000	+
	<u>Benefit Pays</u>			\$0
				=
	100%			\$0
		<u>Coinsurance</u>		
		You Pay	0%	

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: KINDCSVEBA** and your **Unique ID**. Your Unique ID is your First Name + Last Name + -E + last four digits of your social security number. Your spouse/domestic partner's Unique ID is their First Name + Last Name + -D + last four digits of the spouse/domestic partner's social security number.

For example, if you are an employee named Jane Doe and the last four digits of your social security number are 1234, your Unique ID will be JaneDoe-E1234. If you are a spouse/domestic partner named Jane Doe and the last four digits of your social security number are 5678, your Unique ID will be JaneDoe-D5678

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

The Kindbody Experience

Your Kindbody Portal

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



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

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



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

- Understand your coverage options
- Navigate your fertility, menopause or KindDoula journey
- Support and direct you on how to access care when you need it
- Assist in booking appointments
- Help troubleshoot any billing or technical issues

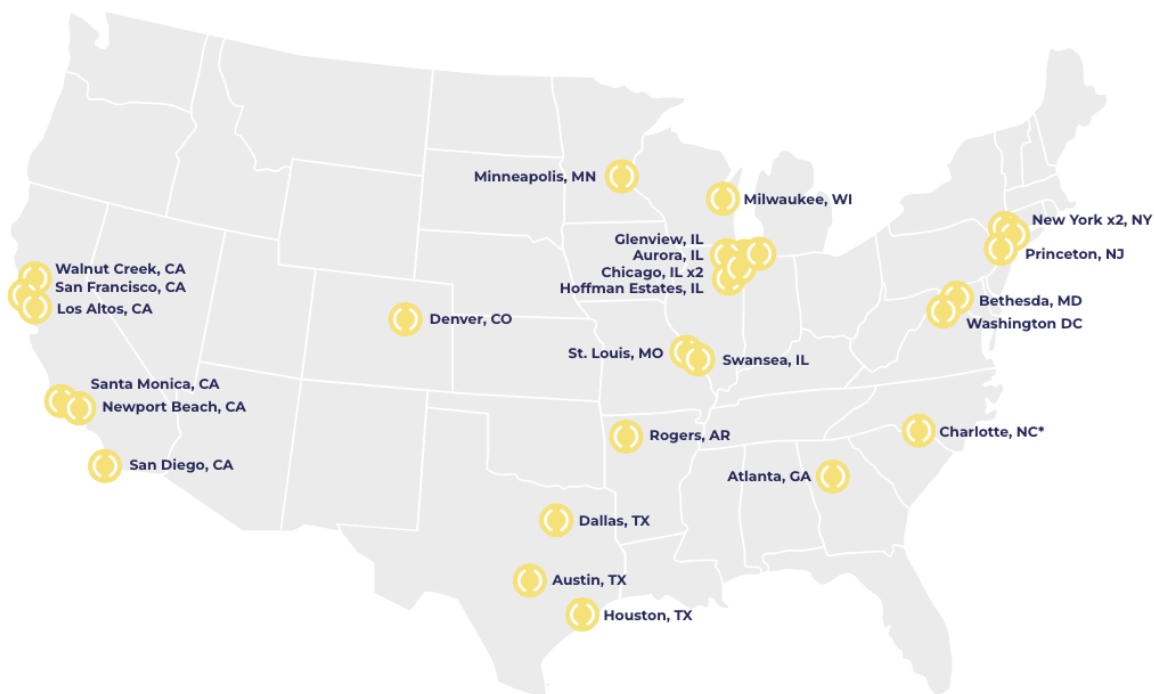
Finding a Care Location

Accessing Your Benefit Information

With your Kindbody benefit, you have access to fertility services at Kindbody clinics and a network of high-quality partner clinics nationwide.

You can access information on where to obtain fertility & family-building services via the Kindbody portal after you've activated your benefit at: <https://kindbody.com/activate/>. Once your benefit is activated, you can search for a clinic location closest to you.

For more information on your benefit coverage and costs specific to your plan, please contact your Care Navigation Team at employeebenefits@kindbody.com or call us at 855-950-2053 x option 3.



Kindbody's Signature Clinics

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

Fertility Cycles

You and your spouse/partner are each eligible for up to three (3) KindCycles per lifetime under your Kindbody benefit.

Employees and spouses/partners enrolled in a California Schools VEBA sponsored Cigna, UHC, UMR, SIMNSA, Surest or VEBA Direct HMO medical plan can only utilize their benefit towards fertility preservation services. IVF and IUI services may be covered through the Kindbody benefit, if the services are not covered (or if the member exhausted the coverage) under the HMO plan and are able to utilize coverage under your Kindbody benefit for eligible services.

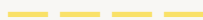
Employees and spouses/partners enrolled in a UMR or Surest PPO Plan can utilize their benefit towards any of the services below.

What is a KindCycle?

A KindCycle is how Kindbody defines different service packages allotted within your coverage amount. We have included a breakdown of what is included in each KindCycle under the "Coverage Overview" section above. Different services amount to different portions of your three (3) KindCycle limit. The grid below will show you how different services count towards your three (3) KindCycle. More detail on what each KindCycle includes follows the grid.

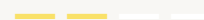
IVF fresh

1 full KindCycle



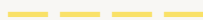
Egg freezing

½ of KindCycle



IVF frozen*

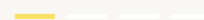
1 full KindCycle



**Freeze all + frozen embryo transfer*

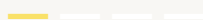
Intrauterine insemination (IUI)

¼ of KindCycle



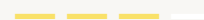
Frozen embryo transfer (FET)

¼ of KindCycle



Embryo freezing*

¾ of KindCycle



**Includes PGT-A, M or Sr when applicable*

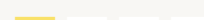
Egg thaw, fertilization, & transfer

½ of KindCycle



Egg thaw, fertilization, & re-freeze*

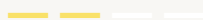
¼ of KindCycle



**Includes PGT-A, M or Sr when applicable*

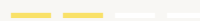
Testicular Sperm Extraction (TESE)

½ of KindCycle



Percutaneous Epididymal Sperm Aspiration (PESA)

½ of KindCycle



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

IVF fresh

1 full KindCycle

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

Coverage includes:

- In-cycle lab tests and ultrasounds
- Semen analysis
- Cycle management
- Retrieval (follicular aspiration)
- Anesthesia
- Egg identification
- Semen wash and prep
- Complex sperm preparation
- Egg fertilization/insemination
- Intracytoplasmic sperm injection (ICSI)
- Embryo culture lab
- Assisted hatching
- Blastocyst culture
- Preparation of embryos for transfer
- Embryo transfer with ultrasound guidance
- Ultrasounds & in-cycle bloodwork (E2, P4, beta hCG, FSH, LH)
- Preparation and cryopreservation of embryos/sperm
- Storage of cryopreserved embryo(s) for one (1) year

Embryo freeze-all

¾ of KindCycle

An embryo freeze-all includes all of the steps of IVF before transfer. Instead of transferring

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

Coverage includes:

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

Frozen embryo transfer (FET)

¼ of KindCycle

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

Coverage includes:

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

Intrauterine insemination (IUI)

¼ of KindCycle

IUI is a fertility treatment that gives sperm a better chance at fertilizing an egg. This treatment can improve pregnancy chances for some individuals. Around the time of ovulation, a semen

sample is washed to remove only the good swimming sperm. The good swimmers are loaded into a thin painless catheter. The catheter is passed through the cervix into the uterus and the sperm are dropped at the top of the uterus so the sperm have a shorter distance to travel..

Coverage includes:

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

Frozen oocyte (egg) thaw, fertilization, & transfer

½ of KindCycle

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

Coverage includes:

- Cycle management
- In cycle lab tests and ultrasounds
- Egg thaw
- Complex sperm preparation
- Egg fertilization/insemination
- Intracytoplasmic sperm injection (ICSI)
- Embryo culture lab
- Assisted hatching
- Blastocyst culture
- Preparation of embryos for transfer
- Embryo transfer with ultrasound guidance
- Ultrasounds & in-cycle bloodwork (E2, P4, beta hCG, FSH, LH)
- Cryopreservation and storage of cryopreserved embryo(s) for one (1) year

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

¼ of KindCycle

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

Coverage includes:

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

Egg freezing (to preserve for the future)

½ of KindCycle

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

Coverage includes:

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

Additional Fertility Services

Sperm Freezing (Cryopreservation)

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

Coverage includes:

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

KindMan Fertility / Diagnostic Services

Diagnostic Workup (Initial Semen Analysis + Diagnostic Workup Consult)

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

IUI Diagnostic Workup (Epigenetic Sperm Quality Testing + Results Consult)

- Appointment with a clinician to review SpermQT results and determine if IUI is the most appropriate treatment plan

Abnormal Semen Analysis Follow-up Consult (Semen Analysis + Kind9 + DNA Frag if needed)

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

Procedures

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

Other Services

- Sperm Identification
- Sperm Cryopreservation / Annual Storage

*Note: patients with history of vasectomy will not be eligible for TESE or PESA procedures

Preimplantation genetic testing (PGT)

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

In PGT, a small number of cells are removed from the embryo and sent to a lab for analysis. This

safe and effective procedure gives the doctor information about the chromosomal structure of the embryo. It looks for chromosomal variations that indicate conditions like Down's syndrome and trisomies. Preimplantation Genetic Testing allows doctors to better select which embryo should be used for an embryo transfer.

Coverage includes:

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

Biopsy applicable to:

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

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

Note: Your PGT-A, PGT-M or PGT-SR testing will be covered up to the 10 embryos and a maximum of \$3,500 at a Kindbody Signature clinic or \$3,750 at a Kindbody High Value partner clinic. Any additional embryos and or cost above the respective \$3,500 or \$3,750 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 medical plan. Please verify with your medical plan. Note that there are often self-pay rates directly with the laboratories that may be more favorable than submitting through your medical plan. 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 gestational carrier.

Canceled KindCycles

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

- Poor response to fertility drugs to stimulate ovaries
- High risk of over-response to the fertility drugs and development of a condition called Ovarian Hyperstimulation Syndrome (OHSS)

- Any illness which prevents oocyte collection from proceeding (e.g., flu, high fever, positive COVID-19 diagnosis, and physician determination that is unwise to proceed with a cycle at the time)
- Failure to take hCG injection at the correct time, required to trigger the release of the mature oocytes
- Other medical reason/response to stimulation (e.g., rare adverse reaction to injectable medications)
- Patient election for personal or other reasons (e.g., change of mind, death in the family, sickness in family, work issues, schedule issues)

KindCycle values will be adjusted as follows:

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

Diagnostic Services

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

If you are eligible for Kindbody fertility services, your Kindbody benefit will cover the following services (where applicable):

Initial assessment

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

Male factor testing

- Semen analysis

Additional testing

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

Anesthesia (for diagnostic services)

Anesthesia required for certain diagnostic procedures, including hysterosalpingography (HSG) or hysteroscopy should be covered through your medical plan. In the case where your medical plan does not provide coverage for anesthesia services, Kindbody will cover under the Kindbody plan. Note that you may be required to pay a deposit upfront, but will be able to submit to Kindbody for reimbursement.

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

Fertility Medications

Your fertility medication goes hand-in-hand with your fertility treatment and will be handled through your coverage with Kindbody. Your medication allotment is defined in the “Coverage Overview” section on pages 4 - 5. Medical plan cost share applies to fertility medication.

How does this work?

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

The medications that are covered under your fertility benefit are listed on the next page:

Drug name & dosage

Chorionic Gonadotropin (10,000iu)	Isibloom (0.15/0.03mg)
Climara Pro (0.045mg)	Letrozole 2.5MG TAB
Clonidine Transdermal (0.1mg)	Leuprolide acetate 1MG/0.2ML KIT
Combipatch (0.05/25mg)	Leuprolide acetate microdose
Combipatch (0.05/14mg)	Levonorgestrol/Ethinyl Estradiol (0.15/0.03mg)
Crinone (4%)	Lo LoEstrin (1mg/10mcg/10mcg)
Crinone (8%)	Lupron Depot (3.75mg)
Delestrogen (10mg/cc)	Lupron Trigger (80 units) (1mg/10mcg/10mcg)
Delestrogen (20mg/cc)	Medroxyprogesterone (5mg)
Delestrogen (40mg/cc)	Medroxyprogesterone (10mg)
Desogestrel/ethinyl estradiol	Menopur 75iu vial
Endometrin (100mg insert)	Novarel 5,000iu
Estradiol (1 mg)	Ovidrel 250mcg
Estradiol (2 mg)	Paroxetine (20mg)
Estradiol Vaginal Inserts (10mcg)	Pregnyl (10,000iu)
Estradiol Vaginal Cream (0.01%)	Premarin (0.3mg)
Estradiol/Norethindrone (Activella)(1/0.5mg)	Premarin (0.45mg)
Estradiol Transdermal (Climara) (0.025mg)	Premarin (0.625mg)
Estradiol Transdermal (Climara) (0.0375mg)	Premarin (0.9mg)
Estradiol Transdermal (Climara) (0.05mg)	Premarin (1.25mg)
Estradiol Transdermal (Climara) (0.075mg)	Premarin Vaginal Cream (0.625mg))
Estradiol Transdermal (Climara) (0.1mg)	Premphase (0.625/5)
Estradiol Valerate 20mg/cc	Prempo (0.3/1.5)
Estradiol Valerate 40mg/cc	Prempo (0.45/1.5)
Estradiol (CLIMARA) 0.1MG/24HR PAT	Prempo (0.625/5)
Estring (7.5mcg)	Prempo (0.625/2.5)
Etonorgestrol/Ethinyl Estradiol Ring (0.12/0.015mg)	Progesterone capsule (100mg)
Femring (0.05mg)	Progesterone capsule (200mg)
Fluoxetine (10mg)	Progesterone in Ethyl Oleate (50mg/mL)
Fluoxetine (20mg)	Progesterone in Oil (50mg/mL)
Follistim AQ 300iu	Progesterone in Olive Oil (50mg/mL)
Follistim AQ 600iu	Testosterone Cypionate (200mg/mL)
Follistim AQ 900iu	Testosterone Cypionate (100mg/mL)
Gabapentin (300mg)	Trelstar
Ganirelix (250mcg)	Venlafaxine (75mg)
HCG Low Dose (10iu/0.1ml)	Venlafaxine (150mg)

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

Exclusions

Testing, procedures, treatments and medications not noted as included or covered within this Member Guide are not covered under the Kindbody benefit, but may be covered under your medical plan. Always confirm specific benefits and requirements with the Care Navigation Team at 855-950-2053 x option 3 prior to obtaining the service or medication.

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

- FDA coordination of care
- Microfluidic Sperm Separation Device (MSSD or MFSSD)
- Embryo glue
- Hypoosmotic swelling test
- In vitro Maturation Media (IVM)
- PRP injections
- IU Neupogen procedures
- Intralipid infusion
- Acupuncture
- Physiological Intracytoplasmic Sperm Injection (PICS)
- Gold media
- Magenta
- Calcium Ionophore
- Intrauterine HCG
- Endometrial Microbiome Metagenomic Analysis (EMMA) / Analysis of Infectious Chronic Endometritis (ALICE) tests

Holistic Health Through Kindbody360

Kindbody360, a dynamic and integrative solution supplements Kindbody's fertility 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 six (6) virtual coaching sessions, including:**

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

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

Once you have exhausted your six (6) sessions, you will receive discounted access to virtual coaching services.

Note: Employees and spouses/domestic partners enrolled on a Kaiser plan will have access to these sessions at a discount off retail.



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 Cigna, UHC, UMR, SIMNSA, Surest or VEBA Direct HMO plan and those enrolled in a UHC or Surest PPO 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 855-950-2053 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
- 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 three (3) holistic health sessions based on needs (these sessions are in addition to the six (6) holistic health sessions referenced on page 23)

Virtual Doula Program

KindDoula is a program designed to optimize your health during and after pregnancy. Our doulas will support you through your pregnancy and help you build and communicate your specific birth plan with your provider. **Employees and spouses/domestic partners enrolled in a Cigna, UHC, UMR, SIMNSA, Surest or VEBA Direct HMO plan and those enrolled in a UHC or Surest PPO plan are eligible to participate in this program.**

Your virtual doula can help with:

- Trimester-specific education
- Addressing common pregnancy symptoms
- Education on pregnancy complications
- What to expect at routine visits
- Blood pressure education
- Nutrition support
- Physical activity guidance
- Signs of preterm labor
- Birth plan development
- Fetal kick counts
- Preparing for delivery
- Bringing baby home
- Infant feeding/lactation support
- Post-delivery self care
- Postpartum depression

Program Features



**Pregnancy
support**



**Nutrition
guidance**



**Pregnancy
fitness**



**Mental
health**



**Preparing for
delivery**

To participate in the KindBaby program you must activate your benefit through kindbody.com/activate then reach out to the Care Navigation Team at 855-950-2053 x option 3

FAQs

Benefit information

Who is eligible for the Kindbody fertility benefit?

The Kindbody benefit will be available for employees and spouses/domestic partners (opposite or same sex) enrolled in a California Schools VEBA Cigna, UHC, UMR, SIMNSA, Surest or VEBA Direct medical plan. Please refer to pages 4 and 5 for specific eligibility information based on your medical plan enrollment.

Note for employees and spouses/partners who are enrolled in a California Schools VEBA - sponsored Cigna, UHC, UMR, Surest, VEBA Direct HMO or SIMNSA HMO plan: you are eligible for fertility coverage through your medical plan as required by the California state mandate. If you are eligible for coverage under your HMO medical plan, you must first exhaust that coverage before your Kindbody benefit begins. For any services that are not covered under your HMO medical plan, you may seek coverage through your Kindbody benefit as described in this Member Guide; all eligibility rules apply. A benefit denial through your medical plan will be required in order to utilize benefits through Kindbody.

Note for those employees and or spouses/domestic partners (opposite or same sex) who are enrolled in the California Schools VEBA sponsored Kaiser plan: you are eligible for discounted rates at Kindbody Signature Clinics for eligible services.

What is the Kindbody fertility benefit through California Schools VEBA?

Kindbody and California Schools VEBA believe that everyone should have access to high-quality and affordable fertility care. That's why we have joined forces to make this a reality for California Schools VEBA employees and their families. Through your Kindbody benefit, eligible employees and their spouses/domestic partners (opposite or same sex) are eligible for up to three (3) KindCycles per lifetime for fertility services such as in vitro fertilization (IVF), intrauterine insemination (IUI), egg/embryo/sperm freezing and fertility medications. In addition, you will have access to Kindbody Signature clinics across the country as well as providers in Kindbody's High Value network. Please reach out to a Kindbody Care Navigator at 855-950-2053 x option 3 to determine next steps.

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

Kindbody not only administers your fertility benefit, we are also in the provision of care. This means that we have our own free-standing fertility clinics and reproductive endocrinologists supporting our members and patients. These clinics are referred to as 'Kindbody Signature Clinics'. In addition to our signature clinics, we also contract with a number of fertility clinics and physicians across the country to ensure our members have adequate access to fertility care. These clinics are referred to as our High Value partner clinics which are vetted for cost, quality and accessibility. To determine the clinic that is best suited for you, please reach out to a Kindbody Care Navigator at 855-950-2053 x option 3.

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

To take advantage of your Kindbody benefit, you will have to seek treatment at one of our Kindbody signature clinics or High Value partner clinics. To determine the clinic that is best suited for you, please reach out to a Kindbody Care Navigator at 855-950-2053 x option 3.

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

If you do not live near one of our Kindbody Signature Clinics you will have access to 400+ high value partner clinics in our network. To determine the clinic that is best suited for you, please reach out to a Kindbody Care Navigator at 855-950-2053 x Option 3.

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

KindRx is Kindbody's fertility formulary. Kindbody is partnered with a leading fertility speciality pharmacy, Schraft's Pharmacy, to dispense fertility medications. Your Kindbody benefit provides coverage for fertility medications dispensed through Schraft's Pharmacy. If you have specific questions regarding a particular medication, please contact your Kindbody Care Navigator at 855-950-2053 x option 3.

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

To take advantage of the three (3) KindCycles per member per lifetime maximum for eligible fertility treatments such as in vitro fertilization (IVF), intrauterine insemination (IUI), or egg/embryo/sperm freezing, you will need to obtain care from a Kindbody Signature clinic or a provider within Kindbody's High Value network. To use the Kindbody benefit for fertility medications, you will need to fill your fertility medications prescription with KindRx whose dispensing pharmacy is Schraft's Pharmacy. To determine if your current provider is in Kindbody's High Value network, please reach out to our Care Navigators at 855-950-2053 x option 3. You can also head to kindbody.com/activate and activate your account to search for a Kindbody provider in your area.

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

If you currently have tissue (egg, embryo or sperm) stored at a clinic that is not within Kindbody's network of clinics, you may have the option to transport your tissue to a Kindbody Signature clinic or a clinic within the Kindbody High Value network to utilize the Kindbody benefit. The clinic receiving the tissue will have certain clinical criteria to accept the tissue. If the receiving clinic is willing to accept the tissue, the cost of the tissue transport will be part of your KindCycle benefit. To confirm the clinics that fall within the Kindbody network or if you have any questions about this process, please reach out to our Care Navigators at 855-950-2053 x option 3. You can also head to kindbody.com/activate and activate your account to search for a Kindbody provider in your area.

What is a lifetime maximum?

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

What if I exhaust my Kindbody coverage sponsored by my employer?

You can continue to obtain treatment at self-pay rates. As a Kindbody Member, you will receive exclusive Kindbody rates on any non-covered services at Kindbody signature clinics.

How do I obtain fertility services from a Kindbody partner clinic?

Kindbody has partnered with a number of fertility clinics in your area. Please log into your Kindbody account and search for a clinic near you via zip code. If you do not see a clinic near you, or are already receiving treatment at another clinic, please contact Kindbody at **855-950-2053 x 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 California Schools VEBA), 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 Care Navigation Team to review your charges. Do not pay the bill until you receive confirmation from Kindbody on next steps. Any lab work performed outside of your KindCycle treatment package, if performed in a fertility clinic setting, will be billed to the medical plan. Ensure your partner clinic is aware that claims for any labs performed in the fertility clinic prior to treatment are sent to your medical plan for processing. Any labs that are referred to an outside laboratory (laboratory outside of the fertility clinic setting), will be covered under your medical plan. Confirm these outside labs are in network with your medical insurance plan.

Clinical information**What is considered fertility medication?**

Fertility medication is used as you embark on your Artificial Reproductive Technology (ART) cycle. If you have specific questions regarding a particular medication or brand being covered, please

contact us.

What are donor services?

Donor services refers to the use of eggs, sperm, or embryos that have been donated by a third person, known as a donor. A donor enables an individual or couple to become parents. Donor eggs, sperm, or embryos are used in ART procedures like IVF or IUI.

What is co-IVF and is it covered?

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

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

Glossary of Terms

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



Questions?

Contact your Kindbody support team at any time.
employeebenefits@kindbody.com
1-855-950-2053 x option 3