

Kindbody member guide

Fertility and family-building benefits through Kindbody

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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, IUI, IVF, LGBTQ+ family building care, holistic health, and more. You'll receive best-in-class care at clinics that are 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.



We encourage you to visit the Kindbody & Walmart fertility and family building landing page.

your Kindbody eligibility & coverage

Who is eligible for the Kindbody benefit?

Walmart associates, spouses/partners and dependent children over the age of 18 are eligible to opt-in to the Kindbody fertility and family-building benefit. See below to determine your eligibility and coverage. Please note: a ***Walmart-sponsored plan*** refers to the following: the Premier, Contribution, Saver or Personalized Wellness Copay Plan through Skai (BCBSAR) or UMR.

	Salaried members of management, full-time associates, part-time truck drivers and their eligible dependents enrolled in the Walmart-sponsored medical plan[1]	Salaried members of management, full-time associates and part-time truck drivers who waive Walmart-sponsored medical coverage[2]	Part-time hourly and temporary associates and their eligible dependents enrolled in the Walmart-sponsored medical plan	Not enrolled[3]
Fertility Services*	Up to a $20,000 per lifetime for fertility treatment services such as egg freezing, IUI, IVF and donor services	Not eligible	Up to a $20,000 per lifetime for fertility treatment services such as egg freezing, IUI, IVF and donor services	Discounted self-pay rates for fertility services (medical cost share is not applicable); spouses/partners are eligible for the discount
Fertility Medications Through KindRx*	Included as part of fertility services benefit	Not eligible	Included as part of fertility services benefit	Discounted self-pay rates for fertility services (medical cost share is not applicable); spouses/partners are eligible for the discount
Kindbody Network	Access to Kindbody network clinics	Not available	Access to Kindbody network clinics	Access to Kindbody network clinics
Surrogacy and Adoption Services	Up to $20,000 benefit per lifetime for associates only	Up to $20,000 benefit per lifetime for associates only	Not Available	Not available

**Benefits are subject to applicable deductible, copay and/or coinsurance under your medical plan.*

[1] This includes full time truck drivers, full-time vision center managers, California pharmacists, full-time hourly associates and their spouses/ partners enrolled in the Walmart-sponsored medical plan

[2] This includes full-time truck drivers, full-time vision center managers, California pharmacists who waive Walmart-sponsored medical coverage; this includes associates enrolled in Walmart's fully insured plan

[3] This includes any associate not eligible for fertility coverage

the Kindbody experience

Your Kindbody portal

As a Kindbody member, 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 with a Kindbody provider
- Secure message with your Care Navigation Team
- Access educational content and video tutorials
- Access videos for medication injections



Your dedicated **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
- Help troubleshoot any billing or technical issues

Your Kindbody services

- You will have access to fertility services at Kindbody network clinics with board certified fertility specialists
- Access to Kindbody network clinics and state of the art IVF labs located in major cities across the US
- Access to organizations and resources to help navigate donor, surrogacy and adoption services
- Access to Kindbody's virtual wellness/holistic health services at a discounted rate
- Live & virtual events

If you have exhausted your Kindbody employer sponsored benefit, as a Kindbody member, you will receive access to exclusive in-network rates at Kindbody network clinics.

how Kindbody coordinates with your plan

Skai (BCBSAR) or UMR Premier, Contribution, Saver, and Personalized Wellness Copay Plan

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

Once you've reached your medical coverage out-of-pocket maximum (OOPM), covered treatments and medications will be covered in full with no additional cost to you, up to the Walmart sponsored lifetime maximum.

Example 1

You are enrolled in **employee only coverage on Skai (BCBSAR) or UMR Premier Plan**. You have a deductible of $2,750*, coinsurance responsibility of 25% and out-of-pocket max of $6,850*

Insurance Pays		Patient Pays
	Example Cycle Cost $13,750	
	Deductible Patient Pays $2,750	$2,750 (deductible)
	Remaining Balance $11,000	
$8,250 (coinsurance)	Coinsurance Insurance Pays 75% / Coinsurance Patient Pays 25%	+ $2,750 (coinsurance)
		$5,500

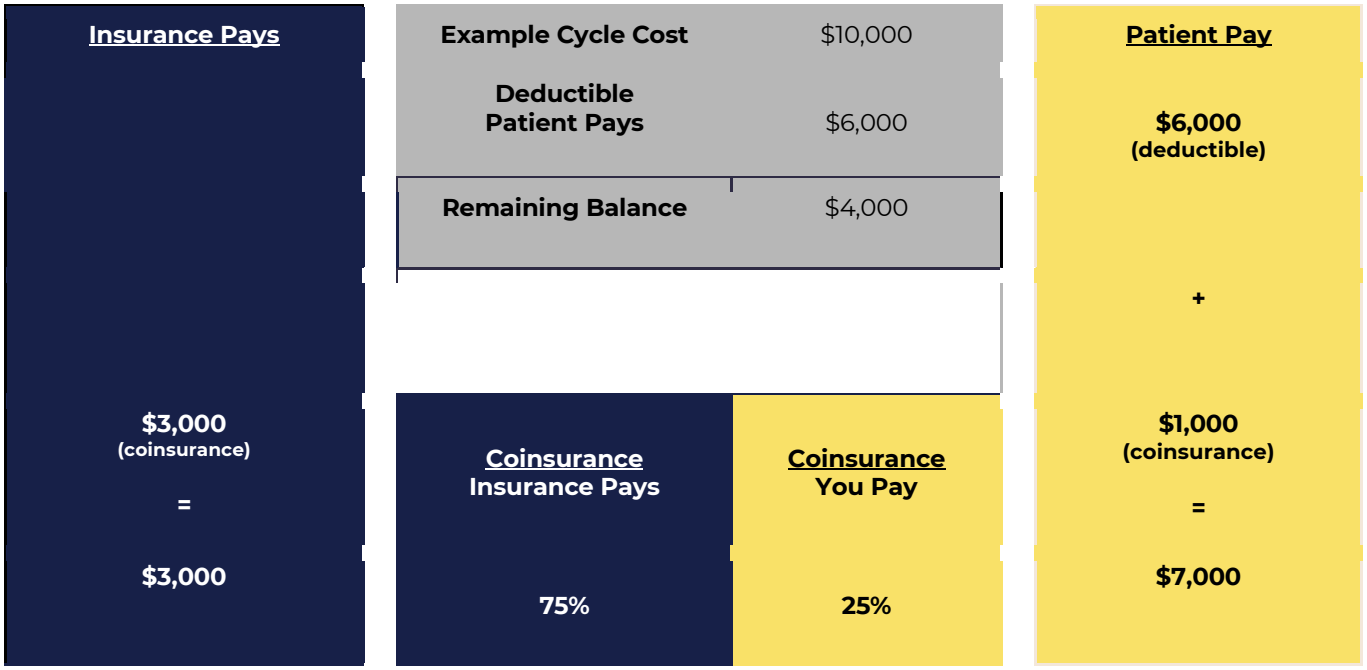
*This example assumes you have not paid any deductible or out-of-pocket costs

Benefit remaining

$20,000 - $8,250 = $11,750

Example 2

You are enrolled in **family coverage on the Skai (BCBSAR) or UMR Saver Plan**. You have a deductible* of $6,000, coinsurance responsibility of 25% and an individual/family out-of-pocket max of $13,300*



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

Benefit remaining

$20,000 - $3,000 = $17,000

Example 3

You are enrolled in **employee only coverage on the Skai (BCBSAR) or UMR Personalized Wellness Copay Plan**. You have a deductible* of $0, coinsurance responsibility of 25% per medication order, a copay of $500 per fertility cycle and an out-of-pocket max of $5,000*

Insurance Pays		Patient Pays
	Example Fertility Medication Cost $6,000	
	Deductible Patient Pays $0	$0 (deductible)
	Remaining Balance $6,000	
		+
$4,500 (coinsurance) = $4,500	Coinsurance Insurance Pays 75% / Coinsurance You Pay 25%	$1,500 (coinsurance) = $1,500

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

Example Cycle Cost	$10,000
Copay Patient Pays	$500
Remaining Balance Insurance pays	$9,500

Benefit remaining

$20,000 - $4,500 - 9,500 = $6,000

activate your benefit

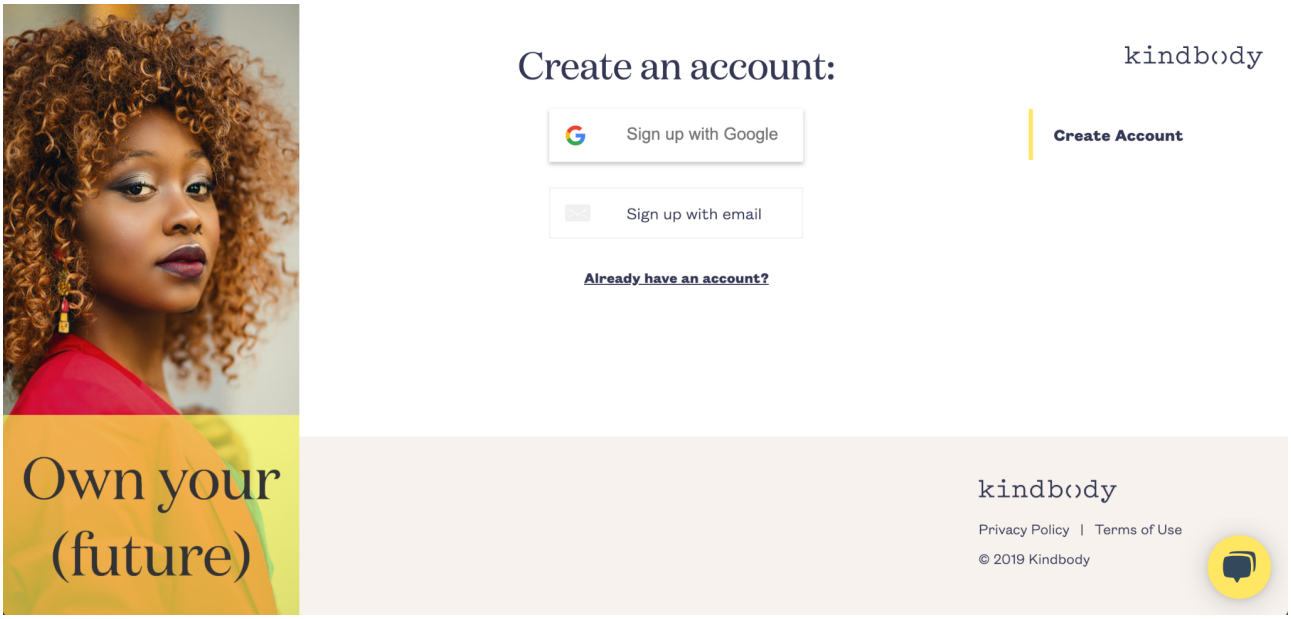
Your Kindbody portal

You will be able to verify your eligibility and activate your Kindbody benefit at **kindbody.com/walmart.** You will need your Benefit ID (BID) or Walmart ID Number (WIN) and some basic demographic information to complete the activation process. Note that for a spouse/partner or dependent child, you will input the *associate's* BID or WIN. When prompted for an Access Code enter KINDWMT (in all caps).

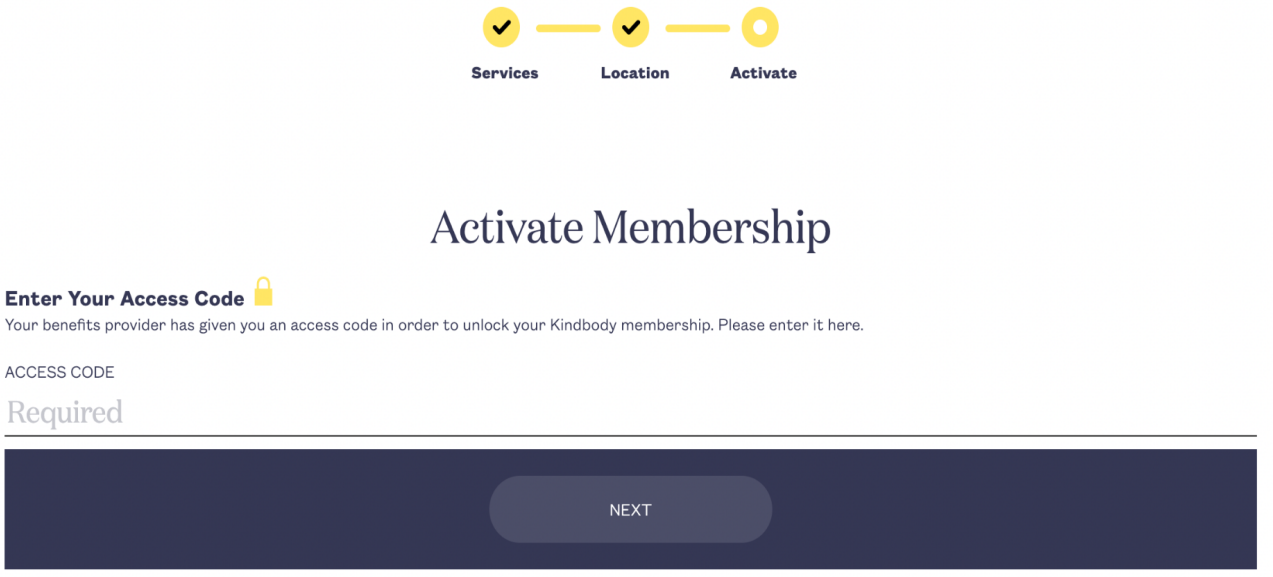
1. **Head to kindbody.com/walmart then click on 'Activate Benefit'**



2. **Create a Kindbody account with your email**
   **Does not need to be employer email*

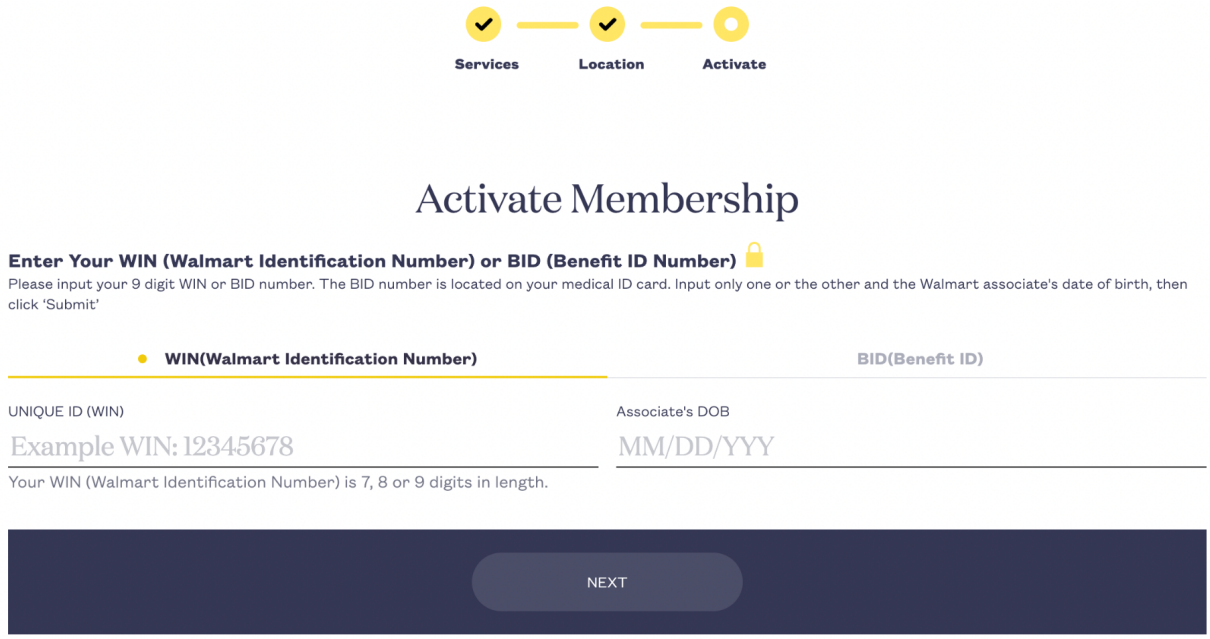


3. **Use the Kindbody Access Code KINDWMT (in all caps)**

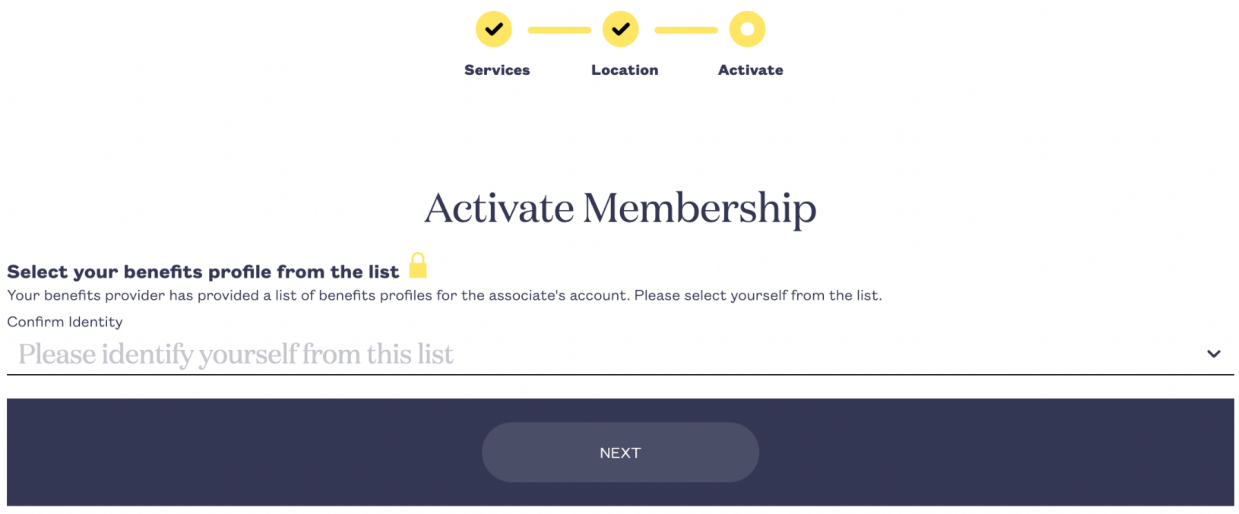


4. **Input the associate's Benefit ID (BID) or Walmart ID Number (WIN) and the associate's date of birth to verify your eligibility. See specific instructions on the screen.**

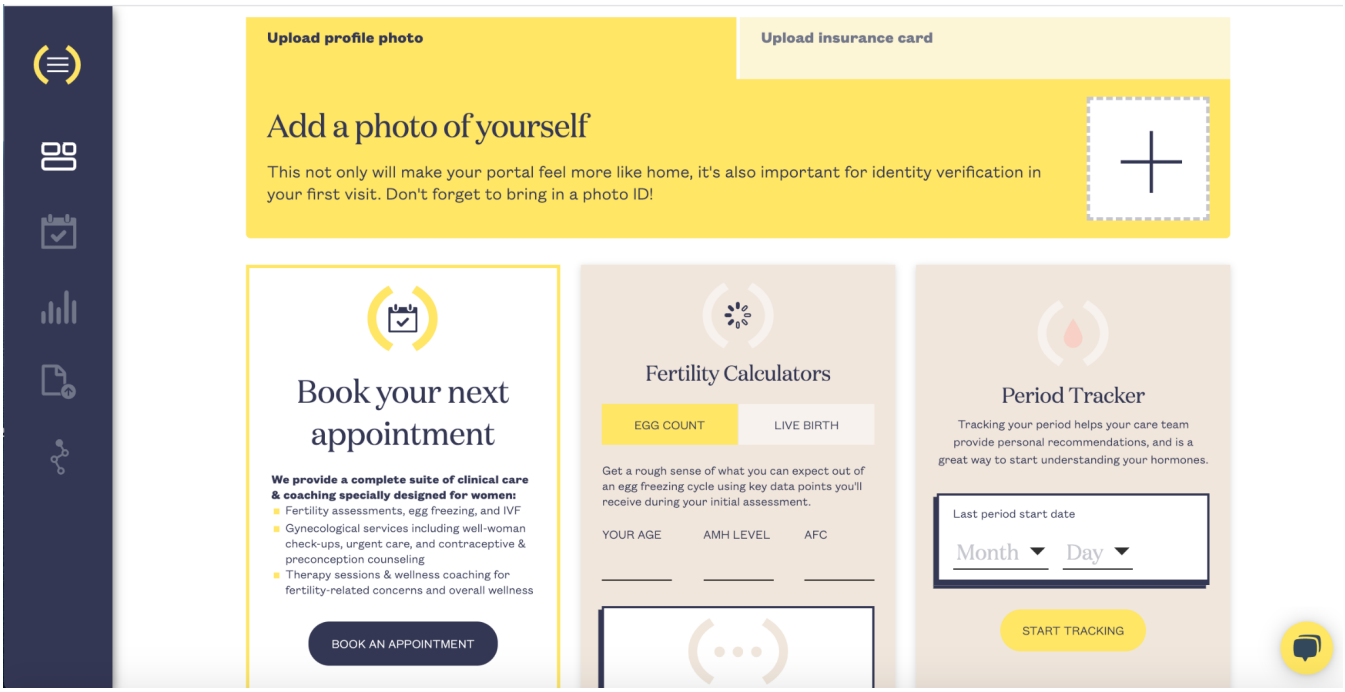
   - Walmart ID Number (WIN)
   - Benefit ID (BID)



5. **If your eligibility is verified, you will be prompted to select your name and date of birth from the list (this list will include the associate's name and any of their eligible dependents).**



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



Questions while activating?

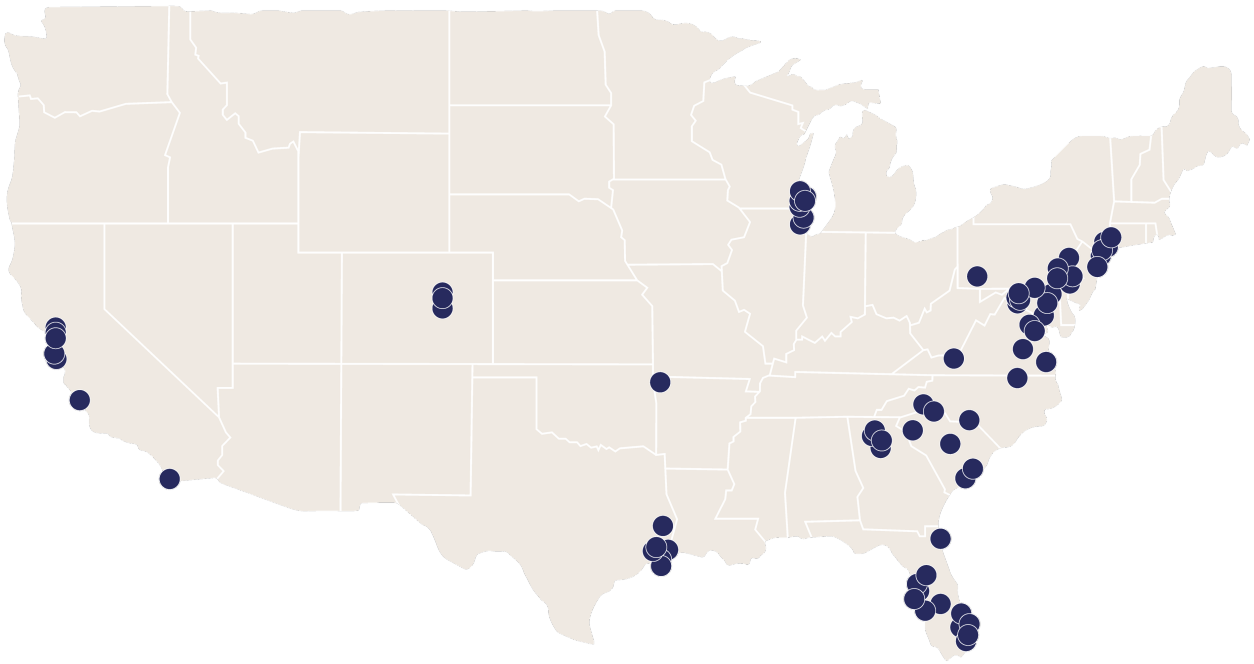
Contact your Kindbody support team at any time.

walmart@kindbody.com

1-855-454-7663

finding a care location / travel benefit

Kindbody network clinics and state of the art IVF labs are located in major cities across the US. Associates and their eligible dependents who reside greater than 100 miles from a Kindbody network clinic will be eligible to use the Walmart travel policy to travel to a Kindbody network clinic closer to home. The travel policy is administered by Consociate Health. Once you're ready for treatment, the dedicated Kindbody clinical care team for Walmart will start the process, then the Consociate Health team will coordinate directly with you.



Kindbody Network Clinics

- Alpharetta, GA
- Annapolis, MD
- Arlington, VA
- Asheville, NC
- Atlanta, GA - Buckhead
- Atlanta, GA – Sandy Springs
- Baltimore, MD
- Beaumont, TX
- Bethlehem, PA
- Boca Raton, FL
- Brandon, FL
- Brooklyn, NY
- Cary, NC
- Charlotte, NC
- Chesterbrook, PA
- Chicago, IL – On Chestnut
- Chicago, IL – On Kingsbury
- Colorado Springs, CO
- Columbia, MD
- Coral Gables, FL
- Davenport, FL
- Denver, CO
- East Patchogue, NY
- Fair Oaks, VA
- Fairfax, VA
- Frederick, MD
- Fredericksburg, VA
- Garden City, NY
- Glenview, IL
- Greenville, SC
- Greenwood Village, CO
- Hagerstown, MD
- Hinsdale, IL
- Hoffman Estates, IL
- Houston, TX – Medical Center
- Houston, TX – Memorial City
- Jacksonville, FL
- Jenkintown, PA
- Jensen Beach, FL
- Johnstown, PA
- Jupiter, FL
- Katy, TX
- Lakewood Ranch, FL
- Lancaster, PA

- Leesburg, VA
- Los Gatos, CA
- Margate, FL
- Marietta, GA
- Mechanicsburg, PA
- Melville, NY
- Menlo Park, CA
- Milwaukee, WI
- Mokena, IL
- Monterey, CA
- Mount Kisco, NY
- Mt Pleasant, SC
- New Hyde Park, NY
- New York, NY – Downtown
- New York, NY – Eastside
- New York, NY – Westside
- Newark, NJ
- Norfolk, VA – Norfolk
- Norfolk, VA – Virginia Beach
- Oakland, CA
- Orlando, FL
- Pembroke Pines, FL
- Philadelphia, PA
- Reston, VA
- Richmond, VA - Henrico
- Richmond, VA – Stony Point
- Roanoke, VA
- Rockville, MD
- Rogers, AR
- San Mateo, CA
- San Ramon, CA
- Shenandoah, TX
- Silver Springs, MD
- Solana Beach, CA
- Spartanburg, SC
- St. Petersburg, FL
- Stony Brook, NY
- Summerville, SC
- Tampa, FL
- Towson, MD
- Vernon Hills, IL
- Waldorf, MD
- Warrenville, IL
- Warrington, PA
- Washington, DC
- Webster, TX
- Wesley Chapel, FL
- West Columbia, SC
- West Islip, NY
- Westminster, MD
- Wexford, PA
- White Plains, NY
- Winchester, VA
- Woodbridge, VA
- York, PA

diagnostic testing

Diagnostic services, including consultations and testing related to fertility services that are performed in the doctor's office, are covered under your medical plan. Any applicable copay, deductible, and/or coinsurance as outlined in your Skai (BCBSAR) or UMR medical plans will apply. These diagnostic services do not count towards your $20,000 lifetime maximum.

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 Skai (BCBSAR) or UMR medical plan).
NOTE: Verify that your provider is referring you to a provider that is in-network with your Skai (BCBSAR) or UMR plan.

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.

NOTE: For specific questions related to diagnostic testing coverage and cost, please contact Member Services through your patient portal.

fertility coverage and donor services

You are eligible for up to $20,000 lifetime maximum for fertility services, donor services and related prescription drugs, subject to your medical plan cost share.

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 included as part of your fertility coverage (subject to your lifetime maximum and medical plan cost share):

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
- Ultrasounds & in-cycle bloodwork (E2, P4, beta hCG, FSH, LH)
- Preparation and cryopreservation of embryos/sperm
- Storage of cryopreserved embryo(s) during active treatment

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) during active treatment

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
  - Ultrasounds & in-cycle bloodwork (E2, P4, beta hCG, FSH, LH)

Intrauterine insemination (IUI)

- 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 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
- Ultrasounds & in-cycle bloodwork (E2, P4, beta hCG, FSH, LH)
- Storage of cryopreserved embryo(s) during active treatment

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
- Preparation and cryopreservation of embryos
- Storage of cryopreserved embryo(s) during active treatment

Egg freezing

- Cycle management
- In cycle lab tests and ultrasounds
- Retrieval (follicular aspiration)

- Anesthesia
- Egg identification
- Preparation and cryopreservation of eggs
- Storage of cryopreserved embryo(s) during active treatment

Sperm freezing

- Semen analysis
- Cryopreservation of sperm
- Storage of cryopreserved during active treatment

Donor services

When donor sperm, eggs, embryos, are utilized, the following will be covered (up to $20,000 lifetime maximum shared with fertility services, and related prescription drugs, subject to your medical plan cost share):

- 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
- 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

Non-reimbursable donor expenses

- 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).
- Voluntary donations or contributions to a donor agency

- Long term storage of blood, umbilical cord, reproductive materials or other material (e.g., cryopreservation of tissue, blood and blood products)
- Complications policy to cover complications with treatment/procedures

Coverage for donor services is available through a sperm bank or frozen donor egg bank of your choice.

Note: Coverage and eligible expenses for surrogacy and adoption services are detailed below.

Donor services claims and reimbursement process

Egg/Embryo or sperm purchased through an agency

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 submit the claim through your medical plan for the covered services (any medical plan deductible or coinsurance applies). Kindbody will reimburse you for your approved claim, less any applicable cost share.

Reimbursement process

To be reimbursed for eligible donor expenses, 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 coverage / receive reimbursement?

1. Submit for coverage or reimbursement upon incurring fees through the Kindbody portal. A request for coverage or 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 one (1) year (365 days) after the eligible expense was incurred.
2. A *Kindbody Reimbursement Form* (available in the Kindbody portal) 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 coverage or 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.

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

Sperm Freezing (Cryopreservation)
Sperm may be frozen for IUI, IVF or for later use in subsequent pregnancies.

Coverage includes:
- Semen analysis
- Cryopreservation of sperm
- Storage of cryopreserved sperm during active treatment

Preimplantation genetic testing (PGT)
PGT Testing is covered under the Kindbody benefit as part of any applicable cycle.

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 (subject to any applicable cost share under your medical plan). This $3,500 will go towards your fertility lifetime maximum. Any additional embryos and or cost above the $3,500 may be subject to additional cost. Preimplantation genetic testing for polygenic risk (PGT-P) is currently considered experimental and is not covered under the Kindbody benefit.

KindMan Fertility / Diagnostic Services

Diagnostic Workup (Initial Semen Analysis + Diagnostic Workup Consult)

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

Abnormal Semen Analysis Follow-up Consult

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

Procedures

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

Other Services

- Sperm Identification
- Sperm Cryopreservation / Annual Storage

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 Coverage

When donor sperm, eggs, embryos, gestational carrier and/or surrogate are utilized, the medical costs associated with your treatment will be covered under the fertility services listed above. Coverage and eligible expenses for surrogacy and adoption services are detailed below.

Canceled Services

In the instance a fertility cycle is not completed, your lifetime maximum benefit 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 lifetime maximum benefit 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)

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 are covered under your fertility benefit are as follows:

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 (01.2/0.015mg)	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 855-454-7663 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 that 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
- Invitro Maturation Media (IVM)
- PRP injections
- IU Neupogen procedures
- Intralipid infusion
- Acupuncture
- Physiological Intracystoplasmic Sperm Injection (PICSI)
- Gold media
- Magenta
- Calcium Ionophore
- Intrauterine HCG
- Endometrial Microbiome Metagenomic Analysis (EMMA) / Analysis of Infectious Chronic
- Endometritis (ALICE) tests

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 855-454-7663, or by emailing walmart@kindbody.com

Eligibility

- Salaried associates, including full-time truck drivers, full-time hourly vision center managers, management trainees, and California pharmacists, are eligible upon hire
- Full-time hourly associates, including part-time truck drivers, are eligible after one year of employment

Your adoption and surrogacy 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 major 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 your coverage for 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

If you have any questions around your benefit or the reimbursement process, please activate your Kindbody account at kindbody.com/activate or call 1-855-454-7663 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 18 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.

Domestic partner means a person to whom you are joined in a legal relationship recognized as creating some or all of the rights of marriage in the state or country in which the relationship was created.

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 the U.S. according to current U.S. law governing adoptions. 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 855-454-7663, or by emailing walmart@kindbody.com.

Income tax implications

Adoptions

- 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 Walmart nor Kindbody can provide you with specific tax advice but in general, if an associate's modified Adjusted Gross Income (modified AGI) does not exceed the income limitation under section 137(b)(2)(A) of the Code, as adjusted for inflation in accordance with section 137(f), the full amount of the benefits which are described in the instructions to IRS Form 8839 are non-taxable. If the associate'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 associate whose modified AGI equals or exceeds the maximum amount. These dollar amounts may be adjusted by the IRS annually for cost-of-living increases. Please see your tax adviser to determine how these rules affect your taxes.
- Payments in excess of the allowable maximum will be included in the participant's income in the year in which the payment is made.
- Domestic Adoptions - For Domestic Adoptions, Qualified Adoption Expenses are excludable from the Participant's gross income for the taxable year in which the Participant pays the expense.

- Foreign Adoptions - For Foreign Adoptions, Qualified Adoption Expenses are excludable from the Participant's gross income only in the taxable year in which the adoption becomes final.
- An associate 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 Walmart or Kindbody makes any commitment or guarantee that any amounts paid to or for the benefit of an associate under this Policy will be excludable from the associate's gross income for federal or state tax, or that any other favorable tax treatment will apply to or be available to any associate with respect to such amounts. It shall be the obligation of the associate to determine whether any benefit paid under this Policy is excludable from the associate's gross income for federal and state tax purposes.

Surrogacy

- Qualified surrogacy related expenses 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 the U.S. according to current U.S. law governing adoptions. 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.

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. Employment with Walmart is on an at-will basis, which means that either Walmart or the associate is free to terminate the employment relationship at any time for any or no reason, consistent with applicable law.

virtual doula through KindDoula

KindDoula provides virtual doula care, education, and resources to support you through pregnancy, birth as well as postpartum to facilitate optimal outcomes for you and your baby. Our doulas will support you with the primary goal to have a healthy mom and baby by offering the following services:

- 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

This program is fully covered by most Walmart medical plans, so long as you have not utilized the in-person doula benefit available under your Walmart medical plan.

To get started, email walmart@kindbody.com or call 1-855-454-7663. If you'd like to learn more visit kindbody.com/walmart.

holistic health through Kindbody360

Kindbody360 supplements Kindbody's fertility and family-building offering with mental, physical, and emotional support 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

To book with one of our holistic health specialists, you must activate your benefit through **kindbody.com/activate**.

FAQs

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 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 and out-of-pocket max (OOPM) like any other major medical plans and once you reach your OOPM, your fertility services will be covered in full for the remainder of the calendar year, up to your lifetime maximum benefit amount.

What if I exhaust my Kindbody coverage under the Walmart plan?
If you have exhausted your Kindbody employer sponsored benefit, as a Kindbody member, you will receive access to exclusive in-network rates at Kindbody network clinics.
You can continue to obtain treatment at Kindbody rates after you exhaust your employer sponsored coverage. As a Kindbody Member, your employer provides access to in-network rates at Kindbody network clinics, even after you exhaust their coverage contribution. You will connect with Kindbody prior to treatment to understand your financial responsibility, pay Kindbody directly for care, and continue services with your provider.

Do I have access to Kindbody’s services even if I am not undergoing or seeking fertility or family-building treatment?
Yes! You can utilize Kindbody’s gynecology and holistic health services. All gynecology services are applied to your major medical health insurance - please verify your insurance plan and that a Kindbody network clinic is in-network with your plan. If you do not have major medical insurance, wish not to use it, or it does not apply to the service, you have access to exclusive self-pay Kindbody rates at Kindbody network 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 any storage fee as determined by your clinic.

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 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.

What is considered fertility medication?
Fertility medication is specialized medications used during a fertility treatment (Artificial Reproductive Technology (ART) cycle). Often these medications are hormone injections and some are topical or oral medications. If you have specific questions regarding a particular medication or brand being covered, please contact your care team through the Kindbody portal.

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
1-855-454-7663