



your kindbody benefits guide

Fertility and family-building
benefits through Kindbody

sponsored by



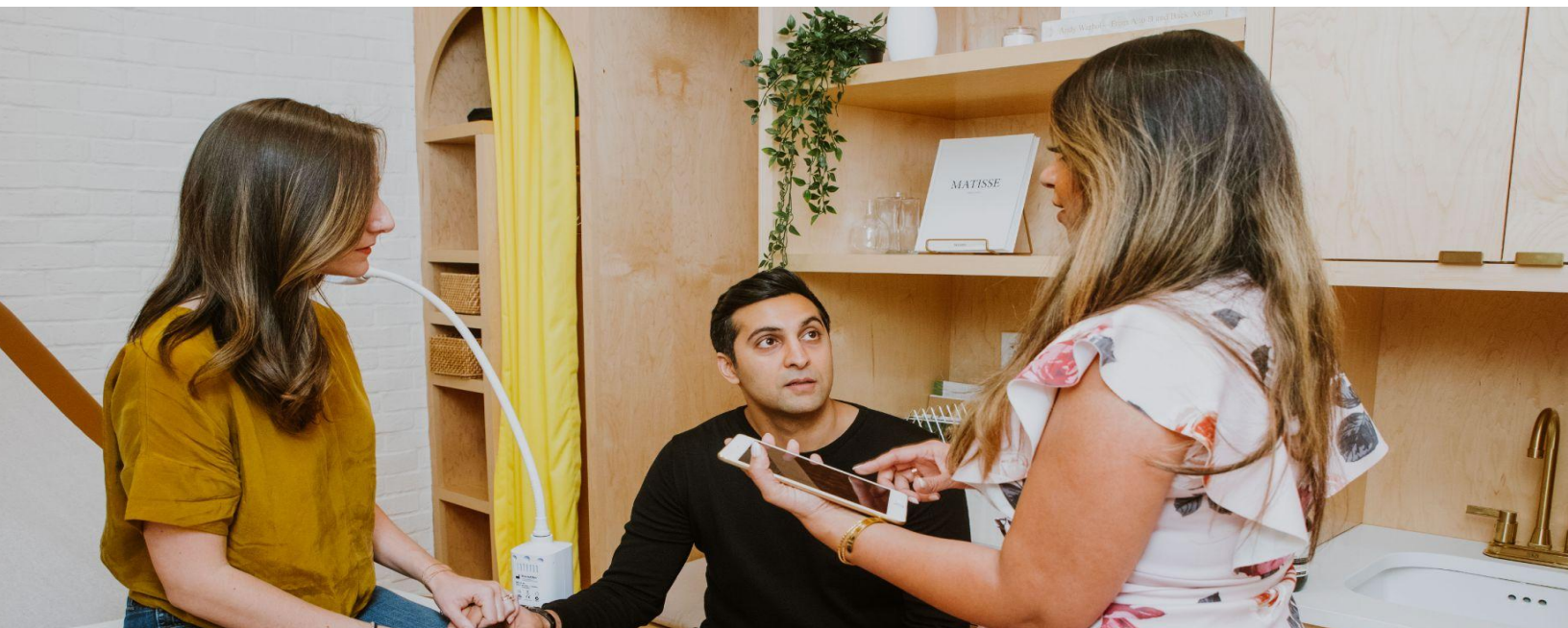
kindbody

employeebenefits@kindbody.com

855-846-7384 x option 3

table of contents

Welcome to Kindbody...	p. 3
Getting started...	p. 4
• Eligibility and coverage overview	4
• Activate your benefit	5-6
• The Kindbody experience	7-8
Your coverage...	p. 9
• Fertility cycle coverage	9-15
• Diagnostic services	16
• Fertility medication coverage	17
• Donor/surrogacy and adoption coverage	18
• Holistic health	18
FAQs	p. 19



welcome to Kindbody

Kindbody and Snowflake 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 Snowflake employees and their families.

Through your Kindbody benefit, you now have access to fertility and family-building services like egg freezing, IVF, LGBTQ+ support, holistic health, and more. You'll also have access to virtual care, digital tools, and education to help you maneuver through your reproductive health stages, and receive best-in-class care at clinics that are modern, warm and welcoming. A dedicated Care Navigation Team is 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?

Snowflake employees and spouses/partners enrolled in a Snowlake-sponsored Cigna plan are eligible for the Kindbody fertility benefit.

Activate your benefit at <https://kindbody.com/activate/> (please see the “Activate Your Kindbody Benefit” section on page 6). Once activated, you will become a Kindbody member with access to all Kindbody services and the following coverage.

Coverage overview

	Up to two (2) KindCycles per member per lifetime for fertility treatment services including in vitro fertilization (IVF), intrauterine insemination (IUI), and egg/embryo/sperm preservation Medical plan cost share applies to fertility treatment services
	Fertility medication coverage through KindbodyRx is part of the KindCycle coverage; the dispensing pharmacy for KindbodyRx is Schraft's Pharmacy Medical plan cost share applies to fertility medication
	Up to one (1) year of storage covered with applicable KindCycle
	Discounted rates on virtual holistic health services; support includes menopause, mental well-being, nutrition, doula/birth coaches, lactation support, back-to-work care, and more

As a Kindbody member, you also receive access to exclusive Kindbody rates at Kindbody Signature Clinics for any non-covered Kindbody services, inclusive of any services utilized after you have reached your per lifetime benefit maximum.

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 access code and unique ID:

Kindbody Access Code: KINDSNOW (case sensitive)

Unique ID: Your Unique ID is your employee ID. Your spouse's Unique ID is your employee ID + an 'S' at the end. Your domestic partner's Unique ID is your employee ID + a 'DP' at the end.

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

1. Head to <https://kindbody.com/activate/>

kindbody

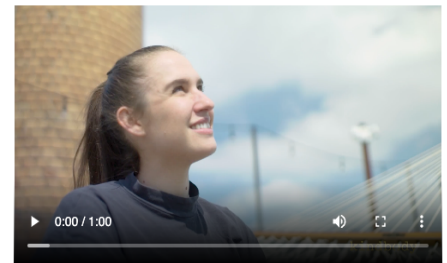
Your Kindbody Benefit

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

Create your account to get started.

[Get started](#)

[Get help](#)



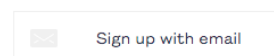
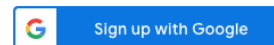
2. Create a Kindbody account with your email

**Does not need to be employer email*



Create Account

Create an account:



[Already have an account?](#)

activate your benefit

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



Activate Membership

Enter Your Access Code

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

ACCESS CODE
Required

Activate Membership

Enter Your Unique ID

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

UNIQUE ID
Required

- Use **Kindbody Access Code: KINDSNOW** and **Unique ID** provided to you as outlined above

Upload ID	Upload profile photo	General Treatment Consent	Learn about Kindbody360	HIPAA Consent	Fin
Upload ID or driver's license Please upload a photo of your ID or driver's license so we can verify your identity. This will also save you waiting time when you check in at our clinic! PDF, JPEG, PNG and PNG file types are allowed. The maximum file size is 5 MB.					

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

Book your next appointment

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

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

BOOK AN APPOINTMENT

My Benefit Coverage

Your coverage includes:

Up to 3 KindCycles per lifetime for fertility services including IVF and egg/sperm/zygote freezing. Medical benefits are subject to cost share as described in your medical plan. Additional benefits include a \$15,000 per adoption reimbursement benefit, a \$20,000 lifetime maximum for eligible donor and surrogacy services and up to 12 sessions of holistic health services including mental health sessions, nutrition counseling, doula/midwives/birth coaches and lactation support.

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

Fertility Calculators

EGG COUNT **LIVE BIRTH**

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

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

the Kindbody experience

Your Kindbody portal

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



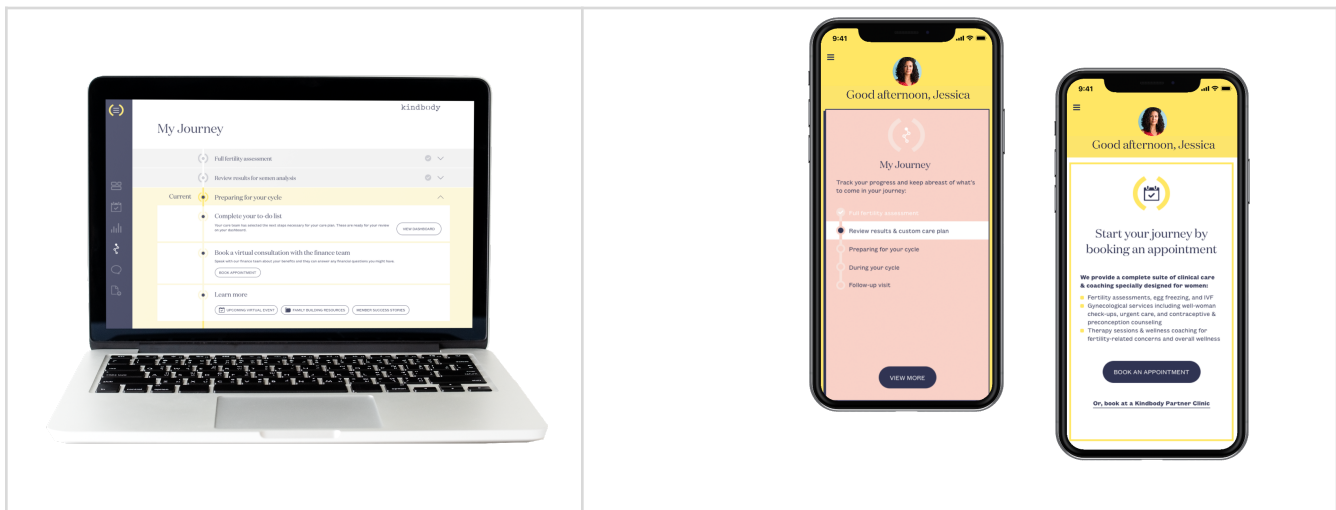
Through your **Kindbody Portal**, you can:

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



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

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



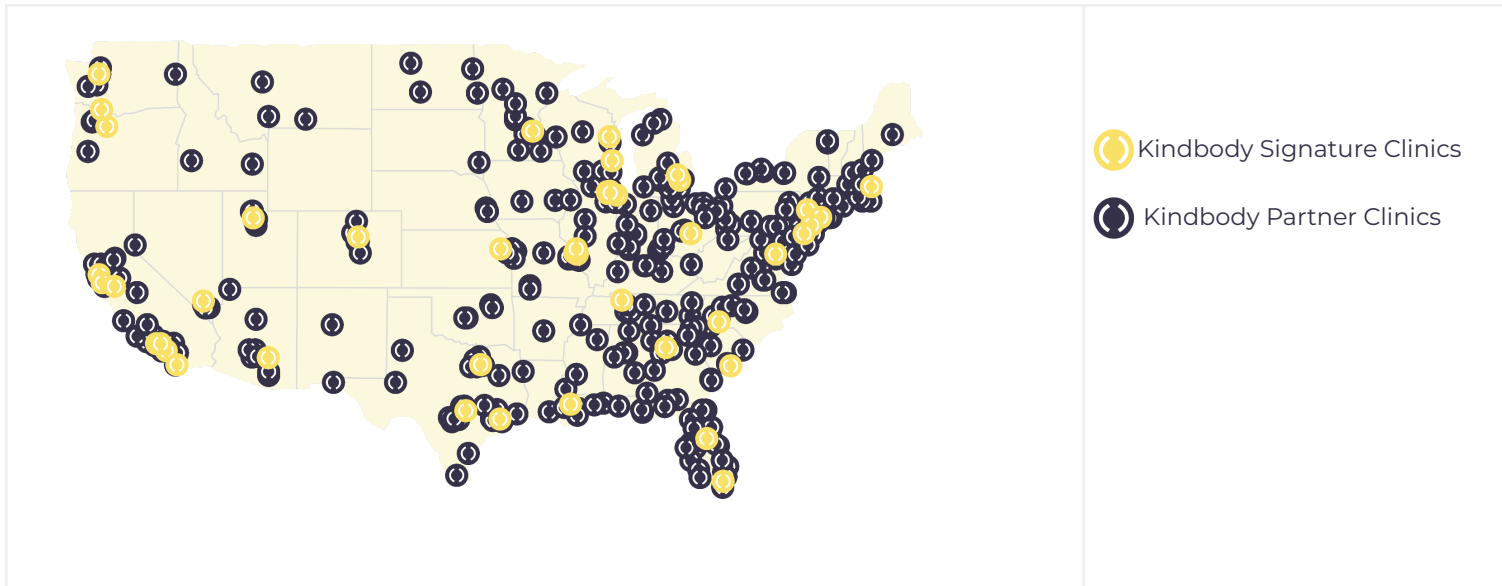
Kindbody Patient Dashboard

Kindbody Mobile Patient Portal

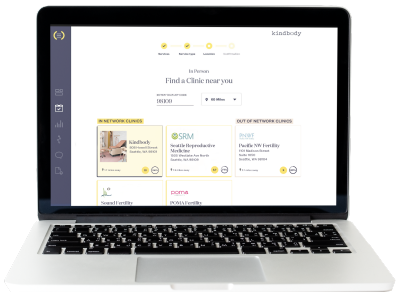
finding a care location

Accessing your benefit information

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



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.



The laptop screen shows the Kindbody portal with a search bar, navigation tabs, and a list of clinic locations.

For more information on benefit coverage and costs specific to your plan, please contact your Care Navigation Team at employeebenefits@kindbody.com.

fertility cycles

What is a KindCycle?

A KindCycle is how Kindbody defines different service packages allotted within your coverage amount. We have included a breakdown of what is included in each KindCycle under the “Coverage Overview” section above (page 4). Different services amount to different portions of KindCycle limit. The grid below will show you how different services count towards your two (2) KindCycles. Fertility treatment and related fertility medication are subject to your medical plan cost share.

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 when applicable
Egg thaw, fertilization, & transfer ½ of KindCycle	Egg thaw, fertilization, & re-freeze* ¼ of KindCycle *Includes PGT-A when applicable

fertility cycles

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

IVF fresh

1 Full KindCycle

- In-cycle lab tests and ultrasounds
- Semen analysis
- Cycle management
- Retrieval (follicular aspiration)
- Anesthesia
- Egg identification
- Semen wash and prep
- Complex sperm preparation
- Egg fertilization/insemination
- Intracytoplasmic sperm injection (ICSI)
- Embryo culture lab
- Assisted hatching
- Blastocyst culture
- Preparation of embryos for transfer
- Embryo transfer with ultrasound guidance
- 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

fertility cycles

Embryo freeze-all

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

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

Frozen embryo transfer (FET)

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

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

fertility cycles

Intrauterine insemination (IUI)

¼ of KindCycle

- 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

½ of KindCycle

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

fertility cycles

Frozen oocyte thaw & fertilization w/ embryo banking

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

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

Egg freezing

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

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

additional fertility services

Sperm Freezing

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

Preimplantation genetic testing

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

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

Biopsy applicable to:

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

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

Genetic Carrier Screening

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

Donor Kindcycles

When donor sperm, eggs, embryos, gestational carrier and/or surrogate are utilized, the medical costs associated with your treatment will be covered under the KindCycles listed above. There is no coverage under the plan for services on the donor, surrogate or carrier.

Canceled Kindcycles

In the instance a KindCycle is not completed, your KindCycle value will be adjusted based on the point of cancellation.

For example: Embryo Freeze canceled after retrieval, with no oocytes available for fertilization = ½ KindCycle.

diagnostic testing

Diagnostic testing related to fertility is typically covered through your major medical insurance and applicable to your co-pay, deductible and out-of-pocket expenses. In the instance where major medical does not cover your services, your Kindbody Benefit Coverage will cover the following services (where applicable):

Initial assessment

- New patient office visit
- Transvaginal ultrasound

Male factor testing

- Semen analysis

Additional testing

- Saline sonogram
- HSG
- Hysteroscopy
- ERA - monitoring and biopsy only, analysis is not covered
- Endometrial biopsy
- Diagnostic hormone blood work

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

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 page 4. 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 fall under your fertility coverage are listed here:

Drug name & dosage

Androgel (Testosterone gel)	Ganirelix
Clomiphene 50mg tablet	Hydroxyprogesterone
Crinone 8%	Letrozole 2.5MG TAB
Delestrogen 10mg/cc	Leuprolide acetate 1MG/0.2ML KIT
Delestrogen 20mg/cc	Lo LoEstrin
Desogestrel/ethinyl estradiol	Lupron Depot 3.75
Endometrin 100mg insert	Lupron Trigger (80 units) 1mg/0.2ml
Estradiol (VIVELLE-DOT) 0.1MG/24HR PAT	Makena
Estradiol TD SYSTEM 0.1MG/24HR PAT	Menopur 75iu vial
Estradiol 1 mg	Levonorgestrel/Ethinyl Estradiol
Estradiol 2 mg	Novarel 5,000iu
Estradiol Valerate 20mg/cc	Etonogestrel/Ethinyl Estradiol Ring
Estradiol Valerate 40mg/cc	Ovidrel 250mcg
Estradiol (CLIMARA) 0.1MG/24HR PAT	Pregnyl 10k
Follistim AQ 300iu	Progesterone in Oil 50MG/ML INJ
Follistim AQ 600iu	Trelstar
Follistim AQ 900iu	

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

donor/surrogacy adoption benefits

Your donor/surrogacy and adoption benefit is designed to sit outside of your fertility treatment coverage and is managed through your employer, Snowlake. Please contact the Snowflake benefits team for coverage information.

holistic health through Kindbody360

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

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



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

FAQs

Benefit information

What is a lifetime maximum?

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

What is a cost share?

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

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 or family-building services from a Kindbody partner clinic?

Kindbody has partnered with a number of fertility clinics in your area. Please log into your Kindbody account and search for a clinic near you via zip code. If you do not see a clinic near you, or are already receiving treatment at another clinic, please contact Kindbody at **1-855-846-7384** 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 Snowflake), you will be responsible for the cost of any treatment and/or the annual storage fee at Kindbody’s retail rates.

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 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. 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.
employeebenefits@kindbody.com
1-855-846-7384 x option 3

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