Welcome to your Kindbody Benefits Package.

We're reimagining fertility and family-planning benefits to put the power back in your hands.

Sponsored by **partners**

kindbody

employeebenefits@kindbody.com 1-844-547-0096

Welcome

Your Kindbody benefit gives you coverage on gynecology, fertility, and family-building services - from preconception through postpartum. With your Kindbody benefit, you'll get access to best-in-class care at affordable prices, clinics that are modern, warm, and welcoming, and a dedicated Care Navigation Team - available to guide you through your journey and give you peace of mind, every step of the way.

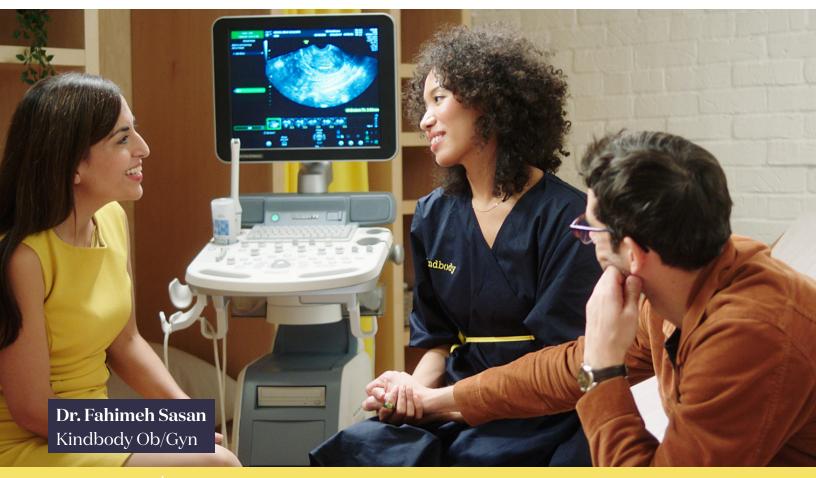
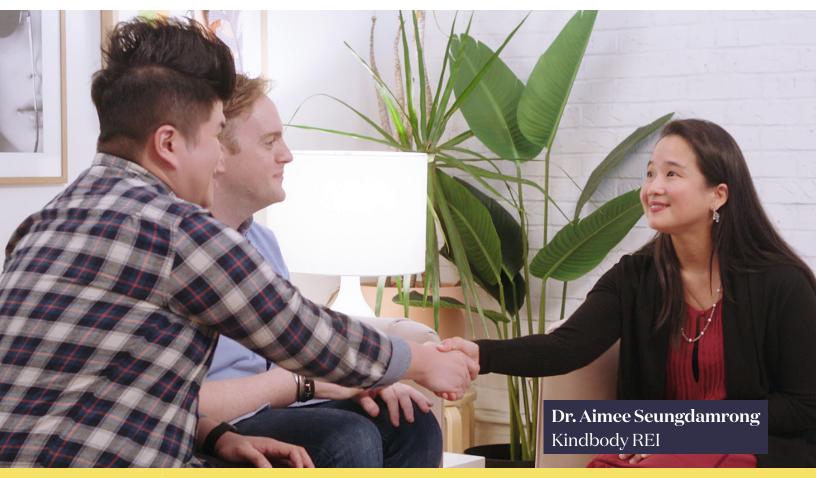


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Understanding Your Coverage

WHO IS ELIGIBLE:

All Radiology Partners employees and their spouses who are enrolled in Anthem BCBS medical plan with Radiology Partners are eligible for Kindbody's fertility and family-building benefit.

Any infertility services received prior to January 1, 2021 will not impact this new fertility and family-building benefit coverage.

WHAT IS COVERED?

This section provides you with information on what is covered under your Kindbody benefit! Your Kindbody benefit is subject to Your Kindbody benefit may be subject to your co-pay, deductible or other cost-share under your major medical plan.

Kindbody's mission is to make access to fertility and family-building services more accessible to individuals, couples, LGBTQ+ people.

Under your Radiology Partners coverage, you are eligible for two (2) cycles with medication, subject to cost-share as described by your plan under Anthem BCBS.

Fertility Cycles Adoption and Surrogacy Fertility Medication Where can I go?

Fertility Cycles

All Cycles can be used with donor eggs, embryos, and/or sperm when applicable. All Cycles apply to both **Kindbody Direct** and **Kindbody Plus** plans and include PGT testing when applicable.



Fertility Cycles

IVF FRESH BUNDLE

- Initial Workup and Testing
- In cycle lab test and ultrasounds
- Cycle management
- Retrieval (Follicular Aspiration)
- Anesthesia
- Oocyte identification
- Semen wash and prep
- Semen analysis
- Complex sperm preparation
- Oocyte fertilization/insemination
- Intracytoplasmic sperm injection (ICSI)
- Embryo culture lab
- Assisted hatching or blastocyst culture
- Preparation and cryopreservation of embryos/sperm
- Preparation of embryos for transfer
- Embryo transfer with ultrasound guidance
- Three tbeta hCG pregnancy test
- Storage of Cryopreserved Embryo(s) for one year

FREEZE-ALL BUNDLE

- Initial Workup and Testing
- In cycle lab test and ultrasounds
- Cycle management
- Retrieval (Follicular Aspiration)
- Anesthesia
- Oocyte identification
- Semen wash and prep
- Complex sperm preparation
- Oocyte fertilization/insemination
- Intracytoplasmic sperm injection (ICSI)
- Embryo culture lab
- Assisted hatching or blastocyst culture
- Preparation and cryopreservation of embryos/sperm
- Storage of Cryopreserved Embryo(s) for one year

Fertility Cycles

FET BUNDLE

- Initial Workup and Testing
- In cycle lab test and ultrasounds
- Cycle management
- Preparation of embryos for transfer
- Embryo transfer with ultrasound guidance
- Three beta hCG pregnancy test
- Re-cryopreserved Embryo(s) for one year

INTRAUTERINE INSEMINATION (IUI) BUNDLE

- Complex Sperm Preparation
- In office insemination
- Three beta hCG pregnancy test
- Cryopreservation of sperm with one year storage if applicable

MEDICALLY NECESSARY FERTILITY PRESERVATION (EGG FREEZING)*

Definition: Members facing iatrogenic infertility caused by a medical intervention, such as radiation, medication, surgery, or an underlying condition.

- Cycle management
- Retrieval (Follicular Aspiration)
- Anesthesia
- Oocyte Identification
- Preparation and cryopreservation of oocytes

FROZEN OOCYTE THAW, FERTILIZATION & TRANSFER

- Cycle management
- Complex sperm preparation
- Oocyte fertilization/insemination
- Intracytoplasmic sperm injection (ICSI)
- Embryo culture lab
- Assisted hatching or blastocyst culture
- Preparation and cryopreservation of embryos
- Preparation of embryos for transfer
- Embryo transfer with ultrasound guidance
- Three beta hCG pregnancy test
- Storage of Cryopreserved Embryo(s) for one year

Fertility Cycles

FROZEN OOCYTE THAW & FERTILIZATION WITH EMBRYO BANKING

- Cycle management
- Egg Thaw
- Complex sperm preparation
- Oocyte fertilization/insemination
- Intracytoplasmic sperm injection (ICSI)
- Embryo culture lab
- Assisted hatching or blastocyst culture
- Preparation and cryopreservation of embryos
- Storage of Cryopreserved Embryo(s) for one year

MALE FACTOR TESTING

• Semen Analysis

PREIMPLANTATION GENETIC TESTING

- Biopsy (done by your fertility provider)
- Specimen Shipping (your provider to the genetic laboratory)
- Embryo Analysis (done by the genetic laboratory)

Biopsy Applicable to:

- PGT-A
- PGM
- PGTSR



Your Coverage

WHAT ELSE IS COVERED?

You will receive a Kindbody Membership with access to ten (10) complementary sessions:

- Gynecology (where available)
- Mental Health (fertility & postpartum-focused)
- Nutrition (fertility focused)
- Maternity and delivery care navigation
- Return-to-work coaching
- Childcare Guides
- Lactation consultants
- Breast milk shipment

The services listed above included in the Kindbody Membership are available to you whether or not you seek fertility or family-building services!

WE ARE HERE TO SUPPORT YOU THROUGH YOUR FERTILITY & FAMILY-BUILDING JOURNEY!

Your Kindbody Patient Care Navigator is here to answer your questions, from:

- Understanding your clinical options
- Helping you navigate your fertility, donor, adoption or surrogacy/gestational carrier journey
- Provide emotional support and direct you to accessing care when you need it

KINDBODY'S PATIENT PORTAL IS HERE FOR YOU TOO!

- Access your benefit information
- Book your appointment online
- How-to videos & educational content
- Read more below on what you can find in your portal

Fertility Medications

Your fertility medication goes hand-in-hand with your fertility treatment and will be handled directly through Kindbody. The cost of your fertility medications are covered under your Kindbody benefit so long as you are eligible for coverage. You will pay the applicable copay for fertility medications.

Once your treating physician determines your course of treatment, your treating physician will send your prescription to Kindbody. Kindbody is responsible for submitting your prescription to its pharmacy partner, A representative from Kindbody's Pharmacy Partner will contact you directly to coordinate overnight shipping.

Where can I go?

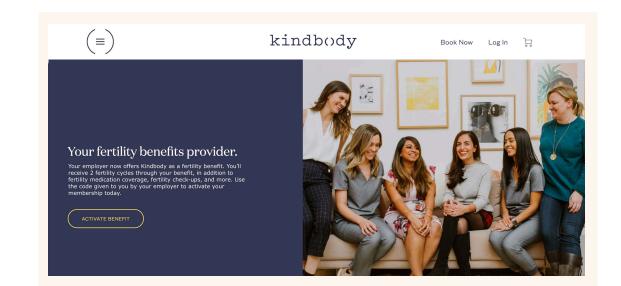
You can access information on where to obtain fertility & family-building services through your Kindbody account (see below on how to access your benefit information).

For a full list of clinics, please see www.kindbody.com/rpbenefits and sign up for your account. We will help you locate the clinic closest to you.

Get Started

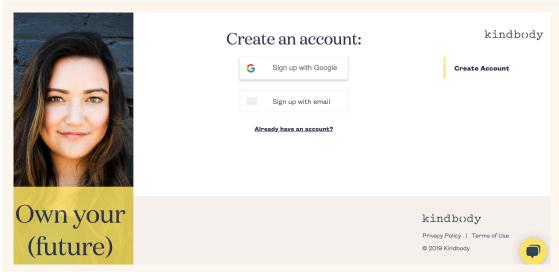
ACCESSING YOUR BENEFIT INFORMATION

To access your Fertility & Family Planning Benefits, Radiology Partners members must create an account using your Radiology Partners employee email address via <u>www.kindbody.com/rpbenefits</u> and use access code: KINDRP



1. Head to kindbody.com/ RPBENEFITS

2. Create an account with your Access Code: KINDRP and your Radiology Partners employee email.



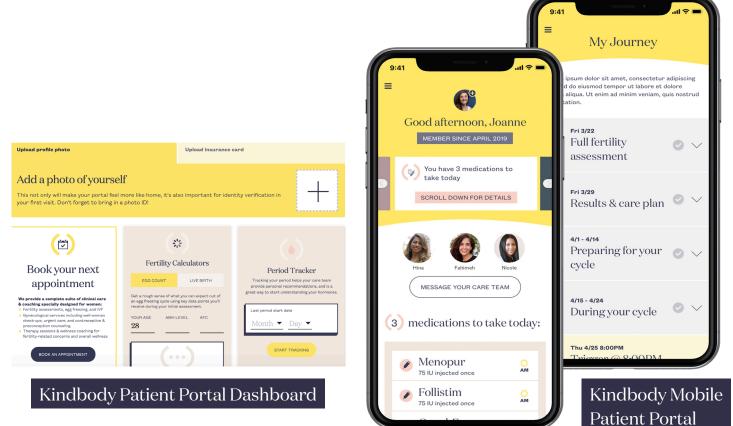
Get Started

ACCESSING YOUR BENEFIT INFORMATION

Your benefit information is available in your Kindbody account.

You can also access the following features in your Kindbody Account:

- Your benefit information and historical information
- Online appointment scheduling at a Kindbody clinic
- Information on how to book an appointment at a Kindbody Partner Clinic
- A Fertility Calculator
- A Period Tracker
- Chat and Video functionality with your Kindbody Care Team
- Your results from your Kindbody Appointment
- Medication video instructions
- Additional educational content



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FAQs

WHAT IS A CYCLE?

We have included a breakdown of what is included in each cycle under "What is Covered" above.

WHAT IS MEDICALLY NECESSARY OOCYTE CRYOPRESERVATION?

Medically necessary oocyte cryopreservation is eligible members facing iatrogenic infertility caused by a medical intervention, such as radiation, medication, surgery, or an underlying condition.

WHAT IS CONSIDERED FERTILITY MEDICATION?

Fertility medication is used to help stimulate your ovaries as you embark on your ART cycle - this helps with releasing more eggs than during your normal period to increase your chances of viable pregnancy.

I'M IN THE MIDDLE OF TREATMENT, WHAT DO I DO?

If you are in the middle of a cycle (or who have commenced fertility treatment prior to January 1, 2021), you will continue to be covered under your current plan. However, if you commence fertility treatment after January 1st, 2021, you will be covered under Kindbody's Fertility Benefit Program.

WHAT IF I HAVE OBTAINED FERTILITY TREATMENT COVERED UNDER THE PREVIOUS NFP SPONSORED HEALTH PLAN COVERAGE AND MAXED OUT OR NEARLY MAXED OUT MY COVERAGE?

If you obtained fertility services that were covered under a prior sponsored health plan, your benefit with Kindbody begins anew. That means that even if you sought fertility treatments that were covered under a prior sponsored health plan, you are now entitled to 1 cycle of coverage of a fertility cycle (inclusive of fertility medication coverage) as described in "What's Covered?" above.

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WHAT IF I MAX OUT MY COVERAGE UNDER MY KINDBODY BENEFIT?

You can continue to obtain treatment from Kindbody at Kindbody's self-pay rates.

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, mental health, nutrition, pre and postpartum services as described in "What's Covered" above whether or not you are seeking fertility or family-building services with Kindbody or at a Kindbody partner clinic. Some of these services are likely covered by your health insurance.

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 contact Kindbody at 1-844-547-0096 to be connected to a partner clinic.



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FAQs

WHAT IF I AM NO LONGER ELIGIBLE FOR THE KINDBODY BENEFIT?

If you have maxed out your Kindbody Benefit, you can continue to obtain services from Kindbody at Kindbody's self-pay prices.

If you are no longer eligible for the Kindbody Benefit (e.g., you are no longer employed by Radiology Partners), you will be responsible for the cost of your treatment and/or the annual storage fee.

WHAT IS THIRD PARTY REPRODUCTION?

According to ASRM (American Society of Reproduction Medicine), Third Party Reproduction 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 infertile individual or couple to become parents. The use of donor eggs, sperm or embryos are then used in ART (Artificial Reproductive Technology) procedures like IVF or IUI. "Third Party Reproduction" also includes surrogacy - via traditional or gestational carriers.

WHAT IS CO-IVF?

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 have a biological connection to their child.

Need Help?

Contact your Kindbody support team at any time. employeebenefits@kindbody.com 1-844-547-0096

Let's create a new generation of health and fertility care.

Together.

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