



your Kindbody benefits guide

Fertility and family-building
benefits through Kindbody

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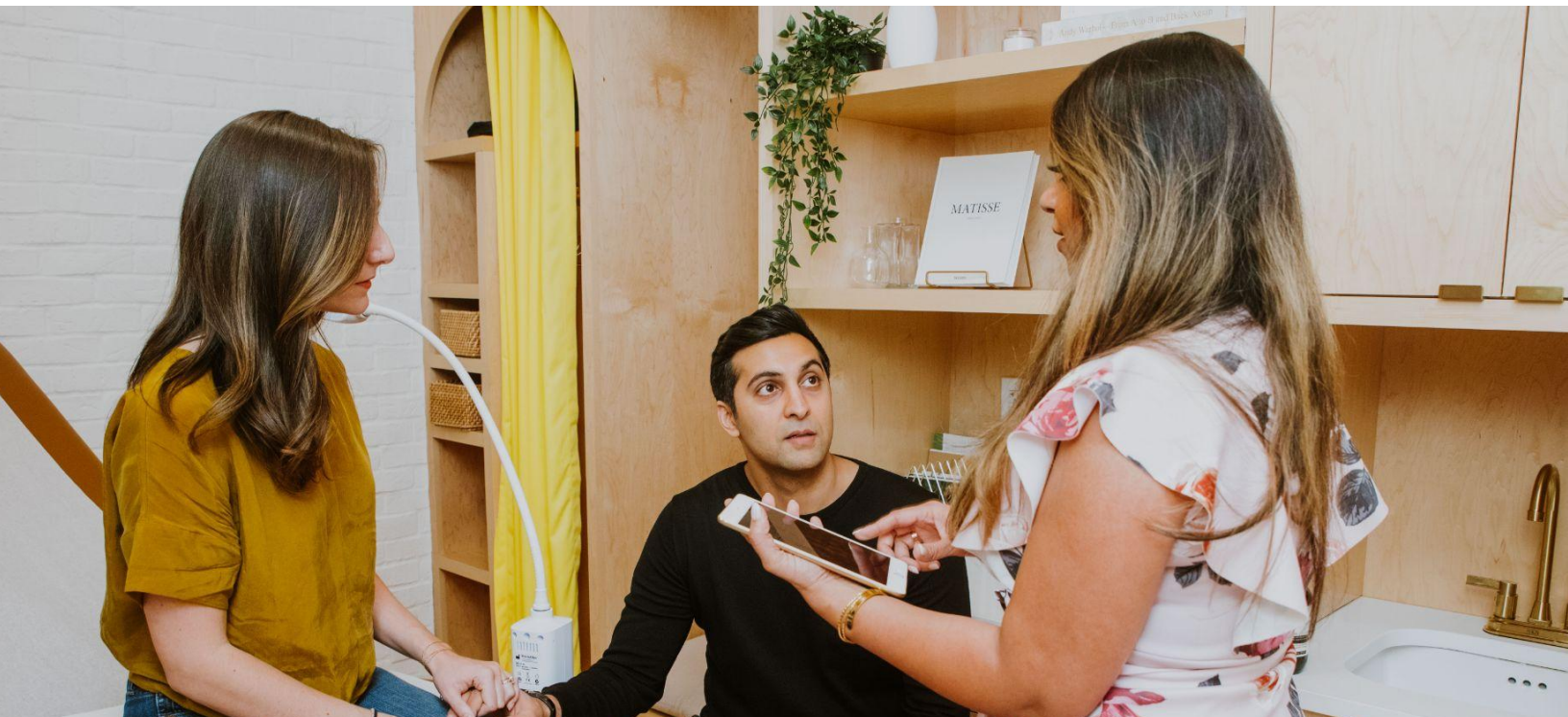
kindbody

employeebenefits@kindbody.com

1-855-946-0402 x Option 3

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kindbody

welcome to Kindbody

Kindbody and Sprinklr 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 Sprinklr employees and their families.

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



your Kindbody eligibility & coverage

Who is eligible for the Kindbody benefit?

All Sprinklr employees are eligible for the Kindbody fertility and family-building benefit. Spouses/domestic partners on the HDHP + tiers, Cigna non-HDHP, and Kaiser CA HMO plans, are also eligible.

Activate your benefit at <https://kindbody.com/activate-kindbody-benefit/> to opt-in (please see the “Activate Your Kindbody Benefit” section on page 5). Once activated, you will become a Kindbody member with access to all Kindbody services and the following coverage.

Coverage overview

Enrollment	Deductible	Lifetime Maximum Benefit
Cigna HDHP Employee Only	\$1,600	\$21,600
Cigna HDHP Employee+1 or more dependents OR Waived Coverage	\$3,200	\$23,200
Cigna non-HDHP or Kaiser CA HMO	\$0	\$20,000

In the 2024 benefits year. This can be used towards services such as:



Preservation or infertility services (i.e. IVF, IUI, and more)



Fertility medication coverage through Schraft’s Pharmacy



Reimbursement of eligible adoption, donor, and surrogacy services



Virtual holistic health sessions on topics such as lactation support, mental wellbeing, nutrition, and back-to-work care.

activate your benefit

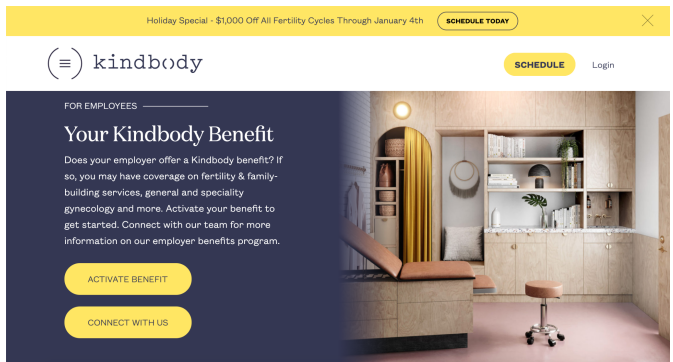
Your Kindbody portal

To verify your eligibility and opt-in to the Kindbody benefit, activate your benefit at <https://kindbody.com/activate-kindbody-benefit/>. You will need to input your **Kindbody Access Code** and your **Unique ID**.

Your Access Code is **KINDSPRINKLR** (case sensitive).

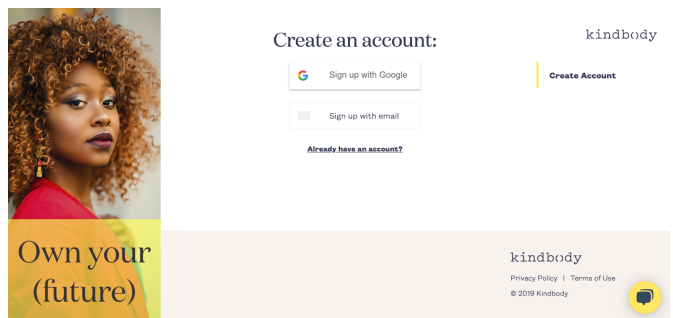
Your Unique ID is your Workday Employee ID. Your spouse/domestic partner's Unique ID is your Workday Employee ID + 'A' at the end. For example, if you are the employee, your Unique ID will be ABC999, and your spouse/domestic partner's Unique ID will be ABC999A.

1. Head to kindbody.com/activate-kindbody-benefit



2. Create a Kindbody account with your email

**Does not need to be employer email*



activate your benefit

3. Use your **Unique ID*** and Kindbody **Access Code*** (case sensitive)

*Please see the previous page for instructions on your unique ID and access code specifics.

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

Questions while activating?

Contact your Kindbody support team at any time.

employeebenefits@kindbody.com

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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.



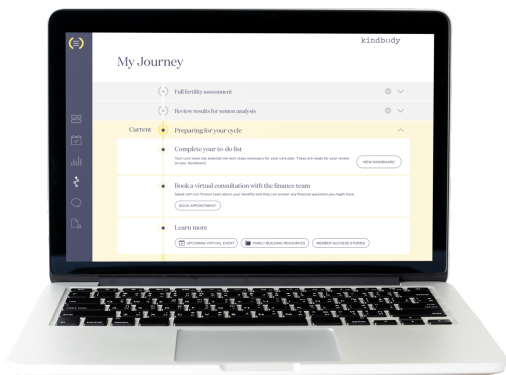
Through your **Kindbody Portal**, you can:

- 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

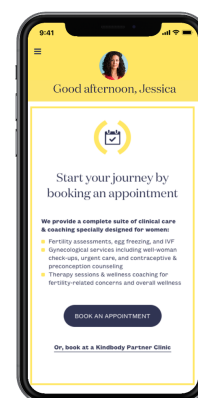
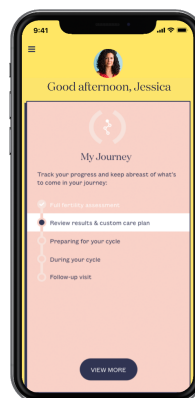


Your **Care Navigation Team** will help you:

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



Kindbody Patient Dashboard

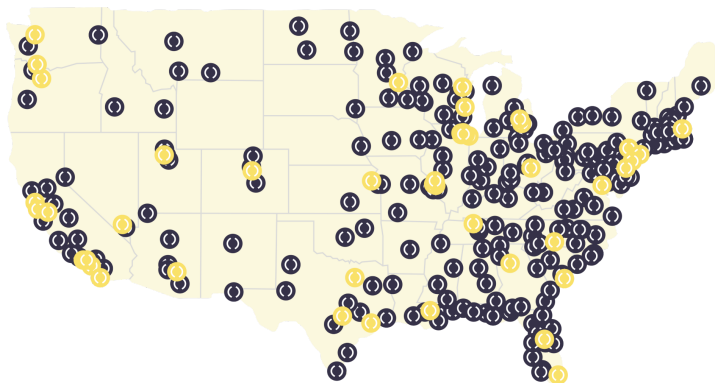


Kindbody Mobile Patient Portal

finding a care location

Accessing your benefit information

With your Kindbody benefit, you have access to fertility services at Kindbody clinics and a network of high quality partner clinics. Additionally, Kindbody clinics are located in major cities across the US and provide in-house gynecology and holistic health services. 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.

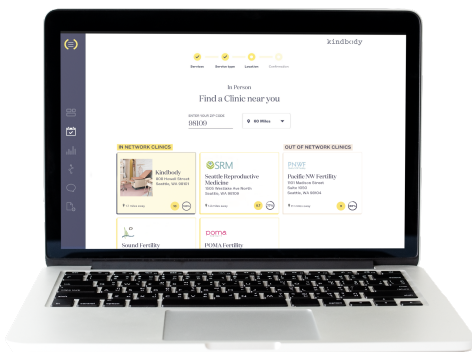


 Kindbody Signature Clinics

 Kindbody Partner Clinics*

*By the end of 2023

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-kindbody-benefit/>. Once your benefit is activated, you can search for a clinic location closest to you.



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

diagnostic 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 do not count toward your \$20,000 lifetime maximum. Those enrolled in a HDHP, your diagnostic cost will be subject to your fertility services deductible.

Note that any diagnostics performed outside of a doctor's office (e.g. radiology centers), such as a hysterosalpingography (HSG), hysteroscopy and FEMVUE, or labs set to a lab outside of a clinic will be covered under your major medical plan (these services are subject to any applicable copay, deductible, or coinsurance under your major medical plan). You must ensure that your provider is referring you to a provider that in-network with your insurance coverage.

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 only)
- Endometrial receptivity array (ERA) - monitoring and biopsy only, analysis is not covered
- Endometrial biopsy
- Diagnostic hormone blood work

For specific questions related to diagnostics 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. 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

third party reproduction benefits

This benefit can be applied to services related to using a donor, surrogate, or adoption. This is designed to reimburse for expenses unrelated to any actual treatment that would be covered through your major medical or fertility plan.

Under your third party reproduction benefit, you will be eligible for reimbursement up to \$20,000 lifetime max per employee for adoption, donor, and surrogacy services. Please note coverage for these services sit outside your pre-taxed medical coverage.

To use your coverage for third party reproduction 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

Examples of eligible expenses for this portion of the benefit:

- Donor tissue and specimen fees
- Transportation of any donor specimen
- Agency fees
- Legal fees
- Counseling services, as required
- Screening costs associated with donor
- Adoption fees

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

- Reproductive Lawyers
- Sperm Banks
- Frozen Donor Egg Bank
- Surrogacy and Gestational Carrier Agencies
- Adoption Agencies

For more detailed information on how to get started, visit your portal to schedule a family building consultation or reach out to a Care Navigator at

employeebenefits@kindbody.com.

Kindbody adoption reimbursement program

As part of your Kindbody Family-Building Benefit, Sprinklr provides a reimbursement to cover adoption-related expenses (the “Kindbody Adoption Reimbursement Program”).

Reimbursement adoption expenses

What expenses are eligible for reimbursement:

- Adoption Counseling
- State-licensed adoption agency fees for placement and parental counseling
- Foreign adoption expenses and re-adoption charges in the US after a foreign adoption
- Legal costs, including attorney’s fees and costs of legal proceedings
- State-required “pre-placement home study” and “post-placement supervision” programs, including application fees, if applicable
- Matching & placement fees
- Charges for temporary foster care before placement provided by a licensed agency
- Reasonable and customary transportation 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 expenses

What expenses are not eligible for reimbursement:

- Expenses incurred before an employee becomes eligible to participate in the Kindbody Adoption Reimbursement Program
- Expenses incurred or submitted after an employee is no longer eligible to participate in the Kindbody Adoption Reimbursement Program
- 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
- Expenses incurred in relation to a surrogate parenting arrangement
- Expenses incurred in connection with the adoption of a child who is related to either parent as a step-child, nephew, niece, cousin, brother or sister
- Expenses which Kindbody determines in its sole discretion are not Reimbursable Adoption Expenses

When can you submit for/receive reimbursement?

- To receive reimbursements under the Kindbody Adoption Reimbursement Program, eligible employees must incur a Reimbursable Adoption Expense
- Only expenses incurred by an eligible employee after the effective date of the Kindbody Adoption Reimbursement Program and while the employee is an active employee of Sprinklr are eligible for reimbursement under this Kindbody Adoption Reimbursement Program
- Employees may submit for reimbursement upon paying for a Qualified Adoption Expense through the Kindbody portal. A claim for reimbursement of a Reimbursable Adoption Expense shall be made by an employee, or his or her authorized representative by uploading a paid statement no later than December 31st of the year the expense was incurred
- A 'Kindbody Family Planning Reimbursement Form' must be completed with the below information:
 - The name of the individual(s) for whom a Reimbursable Adoption Expense was incurred
 - The nature and date of the Reimbursable Adoption Expense incurred
 - The amount of the requested reimbursement; and
 - A Statement that such Reimbursable Adoption Expense has not otherwise been reimbursed and is not reimbursable through any other source and that employee or his or her authorized representative will not request reimbursement from any other source
- If a Reimbursable Adoption 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
- No Reimbursable Adoption Expense incurred after a termination of employment shall be reimbursed

Kindbody has full authority to interpret and administer this Kindbody Reimbursement Program, and its decisions are final and binding on all parties. No person has the right to any reimbursements or benefits under this Kindbody Reimbursement Program unless Kindbody determines that the benefit is payable.

Income tax implications

Benefits paid under the Kindbody Reimbursement Program are treated as taxable wages for income and employment tax withholding purposes. Any employee participating in this Kindbody Reimbursement Program must make adequate provision for, any sums required to satisfy the federal, state, local, foreign, and other tax or social security withholding obligations

of Sprinklr, if any, which arise in connection with a reimbursement under this Kindbody Reimbursement Program, including, but not limited to authorizing withholding from payroll and any other amounts payable to such employee. Notwithstanding the foregoing, Sprinklr makes no representation or undertaking regarding the tax treatment and/or related withholding resulting from participation in this Kindbody Reimbursement Program, and an employee remains solely responsible for any such liability.

Kindbody donor / surrogacy / gestational carrier reimbursement program

As part of your Kindbody Family-Building Benefit, Sprinklr provides a reimbursement to cover donor, surrogacy or gestational carrier-related expenses (the “Kindbody Donor/Surrogacy/Gestational Carrier Reimbursement Program”).

Reimbursable donor / surrogacy / gestational carrier expenses

What expenses are eligible for reimbursement:

- Expenses associated with procurement of donor material through a third-party agency/ etc., including: donor gametes (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 (if not covered by Kindbody or another source)
- Mental health screening for individuals involved in donating material (if not covered by Kindbody or another source)
- Gestational carrier diagnostic testing and screening (if not covered by Kindbody or another source)
- Mental health screenings for the gestational carrier (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
- Power of attorney, notarized documents, escrow “set-up”, and other legal fees from an eligible provider
- Gestational carrier maternity expenses
- Travel costs for gestational carrier or intended parents

Non-reimbursable donor / surrogacy / gestational carrier expenses

What expenses are not eligible for reimbursement:

- 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)

When can you submit for / receive reimbursement?

- To receive reimbursements under the Kindbody Donor/Surrogacy/Gestational Carrier Reimbursement Program, eligible employees must incur a Reimbursable Donor/Surrogacy/Gestational Carrier Expense
- Only expenses incurred by an eligible employee after the effective date of the Kindbody Donor/Surrogacy/Gestational Carrier Reimbursement Program, and while the employee is an active employee of Sprinklr are eligible for reimbursement under this Kindbody Donor/Surrogacy/Gestational Carrier Reimbursement Program
- Employees may submit for reimbursement upon paying for a Qualified Donor/Surrogacy/Gestational Carrier Expense through the Kindbody portal. A claim for reimbursement of a Reimbursable Donor/Surrogacy/Gestational Carrier Expense shall be made by an employee, or his or her authorized representative by uploading a paid statement no later than March 31st of the year following when the expense was incurred
- A 'Kindbody Family Planning Reimbursement Form' must be completed with the below information:
 - The name of the individual(s) for whom a Reimbursable Donor/Surrogacy/Gestational Carrier Expense was incurred
 - The nature and date of the Reimbursable Donor/Surrogacy/Gestational Carrier expense incurred
 - The amount of the requested reimbursement; and
 - A statement that such Reimbursable Donor/Surrogacy/Gestational Carrier Expense has not otherwise been reimbursed and is not reimbursable through any other source and that employee or his or her authorized representative will not request reimbursement from any other source
- If a Reimbursable Donor/Surrogacy/Gestational Carrier 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
- No Reimbursable Donor/Surrogacy/Gestational Carrier Expense incurred after a termination of employment shall be reimbursed

Kindbody has full authority to interpret and administer this Kindbody Reimbursement Program, and its decisions are final and binding on all parties. No person has the right to any reimbursements or benefits under this Kindbody Reimbursement Program unless Kindbody determines that the benefit is payable.

Income tax implications

Benefits paid under the Kindbody Reimbursement Program are treated as taxable wages for income and employment tax withholding purposes. Any employee participating in this Kindbody Reimbursement Program must make adequate provision for, any sums required to satisfy the federal, state, local, foreign, and other tax or social security withholding obligations of Sprinklr, if any, which arise in connection with a reimbursement under this Kindbody Reimbursement Program, including, but not limited to authorizing withholding from payroll and any other amounts payable to such employee. Notwithstanding the foregoing, Sprinklr makes no representation or undertaking regarding the tax treatment and/or related withholding resulting from participation in this Kindbody Reimbursement Program, and an employee remains solely responsible for any such liability.

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. Topics include:

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

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



Kindbody virtual services

FAQs

What is a lifetime maximum?

A lifetime maximum is the total amount of dollars 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 or money, 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 co-pay, deductible and out-of-pocket max (OOPM) like any other major medical plans and once you reach your OOPM, your services will be covered in full.

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 signature Kindbody clinics.

How do I obtain fertility or family-building services from a Kinbody 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 **1-855-946-0402 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 Sprinklr), 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?

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 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. Select partner clinics may use out-of-network labs. Confirm with your partner clinic which labs are in network for your medical insurance plan.

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 third party reproduction?

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 individual or couple to become parents. Donor eggs, sperm or embryos are used in ART procedures like IVF or IUI. "Third Party Reproduction" also includes surrogacy - via traditional or gestational carriers.

kindbody

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