



2024  
Grossmont  
Cuyamaca  
Community College  
District  
Insurance Committee Meeting

October 17<sup>th</sup> & 25<sup>th</sup>, 2023





kindbody

say hello to new  
fertility, family building,  
and menopause benefits



# VEBA + KINDBODY

Fertility treatments average \$1,000 to \$20,000 in annual out-of-pocket costs

Fertility procedures range from \$25,000 to upwards of \$70,000

Success Rates	Kindbody Signature Clinics	National Average
Transfer	72%	54%
Miscarriage	13%	19%
Live Birth	63%	43%

Kindbody's embryology labs are equipped with best-in-class technology and witnessing systems.

Kindbody Reproductive Endocrinologists are board-certified and follow the American Society for Reproductive Medicine guidelines.

# where

# we are

Members have access to all in-network locations, including Kindbody Signature Clinics and partner clinics. We continue to grow our network.

## San Diego County

### **Kindbody San Diego (end of Q1 2024)**

- San Diego Fertility Center: Del Mar
- San Diego Fertility Center: Mission Valley
- San Diego Fertility Center: Camino Real
- Reproductive Sciences Medical Center: San Diego

## Orange County

### **Kindbody Newport Beach (Q4 2023)**

- Reproductive Fertility Center: Irvine
- OC Fertility: Newport Beach
- Coastal Fertility Medical Center: Irvine
- Acacio Fertility Center: Laguna Niguel
- Rise Fertility: Newport Beach
- Rise Fertility: Mission Viejo

## Los Angeles County

### **Kindbody Century City**

### **Kindbody Santa Monica**

- Southern California Reproductive Center: Beverly Hills/Los Angeles
- Southern California Reproductive Center: Pasadena
- Reproductive Medicine Associates of Southern California: Los Angeles
- C.A.R.E. Fertility: Glendale
- Fertility & Surgical Associates of California: Santa Monica
- Fertility & Surgical Associates of California: Encino
- Beverly Hills Fertility: Los Angeles

## San Bernardino County

- CARE Fertility - Upland

## Riverside County

- San Diego Fertility Center: Temecula
- Reproductive Fertility Center - Corona

## Ventura County

- Fertility & Surgical Associates of California: Thousand Oaks
- Southern California Reproductive Center: Santa Barbara

## Sacramento County

- Lane Fertility: Sacramento

## San Francisco County

### **Kindbody San Francisco**

### **Kindbody Los Altos**

### **Kindbody Walnut Creek (Q4 2023)**

- Marin Fertility: Greenbrae
- Marin Fertility: Napa (satellite)

## San Francisco County (continued)

- Marin Fertility: San Francisco (satellite)
- Marin Fertility: Santa Rosa (satellite)
- Stanford Fertility & Reproductive Center: Sunnyvale
- Zouves Fertility Center: Foster City
- Nova IVF: Mountainview
- C.A.R.E. for the Bay Area: Los Gatos
- Lane Fertility: San Francisco
- Lane Fertility: Novato
- Laurel Fertility: San Francisco
- Laurel Fertility: Modesto
- Laurel Fertility: Oakland
- Reproductive Medicine Associates of Northern California: Palo Alto
- Reproductive Medicine Associates of Northern California: San Francisco

# your partner for all life stages



### Learners

- Assessments
- Gynecology
- Kindman/Urology
- Preventative care

### Family Builders

- Fertility treatments
- Adoption support
- Surrogacy support
- Donor coaching
- Foster care
- Male fertility, Low T
- Travel reimbursement

### New Parents

- Lactation consultation
- Postpartum support
- Sleep coaching
- Nutrition coaching
- Mental Health

### Post Fertility

- Perimenopause
- Menopause
- Andropause/ Low T

### Preservers

- Egg, embryo, and sperm freezing
- Oncofertility

### Expecting Parents

- Doulas
- Birth options
- Couples support
- Pregnancy loss support
- KindBaby program

### Working Parents

- Return to work coaching
- Guided meditation
- Therapy sessions
- Yoga therapy

# menopause

## support

Includes preventative health and hormone replacement therapy, as well as diet and lifestyle modifications. Kindbody additionally provides access to nutritionists, therapists, and coaches specialized in menopausal issues.

### **Program features**

- Virtual visit with Kindbody specialty providers
- Lifestyle assessment
- Hormone testing
- Referral and navigation to local in-network providers
- Virtual follow-up to review results
- Prescription hormone therapy (if needed)
- Holistic health sessions based on individual needs
- Kindbody patient navigators
- E-books, webinars, workshops, and support groups
- Menopause community
- Blogs, content, on demand educational videos



# kindbody

## eligibility and coverage

### Who is eligible?

Employees and spouses/partners who are enrolled on the California Schools VEBA-sponsored Cigna, UHC, UMR or SIMNSA plans are eligible for the Kindbody benefit

### Coverage overview

- Up to 1 full KindCycle including in vitro fertilization (IVF), intrauterine insemination (IUI) with fertility medication through KindbodyRx
- Conception, fertility, and male assessments to help you learn more about your fertility
- 6 sessions of virtual holistic health services; support includes menopause, mental well-being, nutrition, doula/birth coaches, lactation support, back-to-work care, and more
- Access to Kindbody's menopause program offering specialty providers who will support women experiencing menopause; services include lifestyle assessment, hormone testing, and virtual holistic sessions

Note: Employees and spouses/partners enrolled on the California Schools VEBA - sponsored Kaiser plan will have access to VEBA discounted rates at Kindbody Signature clinics. Additionally, VEBA members seeking services for fertility preservation (i.e., egg freezing) will have access to discounted rates at Kindbody Signature clinics. These direct discounts are offered directly by Kindbody and not through the California Schools VEBA benefit program.



# Out of Area Nationwide Access



# UHC Out of Area Coverage



- VEBA offers a standard plan design for retirees and students living:
  - outside California or
  - Inside California but outside the HMO service area
- Coverage highlights
  - Monthly premium cost for OOA dependents is the same as it is for dependents living at home.
  - You must include your dependent's OOA address on the enrollment form so they can be enrolled in an OOA plan that has a local provider network.
  - Dependents will remain in their OOA plan until their permanent address changes. Short-term plan changes such as summer or winter break are not allowed.
  - Dependents who are enrolled in an HMO plan must choose a PCP within 30 miles of their OOA address.

# Out-of-Area (OOA) Plans – UMR Solutions for OOA Dependents

All OOA Dependents will be enrolled in Surest (UHC digital PPO) at no premium cost, same as today on VEBA's UMR PPO platform.



- No deductibles. No coinsurance.
- Out-of-pocket opportunities to save by checking costs and comparing options before making an appointment.
- Cost sharing is low for higher-value options based on quality, efficiency, and overall effectiveness of care.
- Network coverage is nationwide.
- It is easy to use and understand.
- Find instant answers on the Surest app or website with a few simple clicks, from anywhere, at any time.



*Disclaimer: Prepared by RPA San Diego on behalf of California Schools VEBA.*

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# Kaiser/Cigna Travel Coverage

No matter where life takes you, Kaiser Permanente has you covered. If something unexpected happens while you're away from home, it's easier than ever to get care.



## Routine care at your fingertips

Use your kp.org account or the Kaiser Permanente app on the go to:

- Get medical advice from a licensed care professional 24/7
- Access care by phone, video, or e-visit – usually at no cost
- Email non-urgent questions to your doctor's office



## Urgent and emergency care anywhere in the world

No matter where you get urgent or emergency care, you can file a claim for reimbursement. And at many locations outside Kaiser Permanente states, you'll only pay your copay or coinsurance – no need to file a claim.

- Cigna PPO Network providers
- MinuteClinics®, including pharmacies
- Concentra clinics

## Find care near you



## Support while you're away

Need help finding care or learning what's covered while you're away?

Call the Away from Home Travel Line at **951-268-3900** (TTY 711)<sup>6</sup> or visit [kp.org/travel](https://kp.org/travel).





# Thank You!

## Questions & Wrap Up



Prepared by Gallagher Risk Program Administrators LLC on behalf of California Schools VEBA.

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