

Fertility Services covered under your plan- Effective 1/1/2017

We cover the following infertility and artificial insemination Services

- Services for the diagnosis and treatment of infertility
- Artificial Insemination (AI)

Assisted reproductive technology (ART) Services – NOT COVERED

Infertility Services exclusion(s)

- Services to reverse voluntary, surgically induced infertility
- Semen and eggs (and Services related to their procurement and storage)
- Conception by artificial means, such as ovum transplants, GIFT, semen and eggs (and Services related to their procurement and storage), IVF, and ZIFT

Fertility Services covered under your plan – Effective 1/1/2018

We cover the following infertility and artificial insemination Services and Assisted reproductive technology (ART) services

- Services for the diagnosis and treatment of infertility
- Artificial Insemination (AI)
- In Vitro Fertilization (IVF) **NEW**
- Gamete Intrafallopian Transfer (GIFT) **NEW**
- Zygote Intrafallopian Transfer (ZIFT) **NEW**

Infertility Services exclusion(s)

- Services to reverse voluntary, surgically induced infertility
- Services related to the procurement and storage of semen or eggs, except if the retrieval is part of your covered ART treatment cycle
- Services related to the procurement and storage of embryos, except for storage of embryos that is part of your covered ART treatment cycle

California: The ART benefit covers only one treatment cycle in a member's lifetime (see the regional EOC for more details)

Oregon: The ART benefit covers only a \$15,000 lifetime treatment maximum (see the regional EOC for more details)

Refer to your regional EOC for detailed benefit information

Limitations and Exclusions

Services to reverse voluntary, surgically induced infertility (sterilization) are not covered. Services related to donor semen and eggs and their procurement and storage are not covered. This exclusion for semen and eggs (and services related to their

procurement and storage) does not apply to retrieval of semen or eggs from a covered member for a covered GIFT, ZIFT, or IVF treatment cycle.

Services provided to diagnose and treat non-member partners during the course of infertility care for a member are not covered. For example, if the member is a female and her male partner is not a Health Plan member, evaluation and treatment of male factor infertility is the responsibility of the male partner's health plan.

Definitions

Artificial Insemination (AI): A procedure in which prepared sperm cells are placed directly into a woman's cervix or uterus, using a small flexible tube attached to a syringe to produce pregnancy, with or without ovarian stimulation.

Cryopreservation of embryos: Storing of extra embryos retrieved and fertilized during a cycle for use in a later frozen embryo cycle. If the uterine lining is not suitable for implantation in a stimulated cycle, cryopreservation allows transfer during a different menstrual cycle. Also, women facing medical procedures that affect fertility can bank embryos for the future.

Gamete Intrafallopian Transfer (GIFT): A method of assisted reproduction, in which collected eggs and sperm are placed beside each other in a woman's fallopian tube, with fertilization taking place in the tube instead of a laboratory dish.

In Vitro Fertilization (IVF): A method of assisted reproduction that combine's a woman's eggs and a man's sperm outside the body, in a laboratory dish. Any combination of the woman's eggs and the sperm, or donor eggs and sperm, can be used. An embryo forms in the laboratory and, after a few days, is placed in the woman's uterus.

Infertility: Inability to get pregnant or carry a pregnancy to a live birth after a year or more of regular sexual relations without contraception or having a medical or other demonstrated condition that is recognized by a Plan physician as a cause of infertility.

Zygote Intrafallopian Transfer (ZIFT): A method of assisted reproduction, in which collected eggs and sperm are first joined in the laboratory. The resulting fertilized eggs are then transferred to the woman's fallopian tube, where one or more will travel to the uterus for implantation and development.