

# Infertility Benefits

Health Net offers an infertility option with each of our California Small Business Group plans. The same plans are available without infertility benefits at a lower cost.

A summary of covered and excluded infertility services for plans with the infertility option is outlined below. Please see the *Evidence of Coverage (EOC)* or *Certificate of Insurance (COI)* for complete details on coverage and exclusions.

## Covered services (infertility services are covered only for the Health Net member):

- ✓ Artificial insemination.
- ✓ Office visits (professional services).
- ✓ Gamete intrafallopian transfer (GIFT).
- ✓ Follicle ultrasounds.
- ✓ Sperm washing.
- ✓ Prescription drugs (oral).
- ✓ Inpatient and outpatient care.
- ✓ Treatment by injections (only when provided in connection with services that are covered by the plan).
- ✓ Medically necessary services and supplies for established fertility preservation treatments in connection with iatrogenic infertility are covered. Iatrogenic infertility is infertility that is caused by a medical intervention, including reactions from prescribed drugs or from medical or surgical procedures for conditions such as cancer or gender dysphoria.<sup>1</sup>



## Excluded services:

- ⊘ In vitro fertilization (IVF), zygote intrafallopian transfer (ZIFT), or any process that involves harvesting, transplanting or manipulating a human ovum, other than GIFT. Also not covered are services or supplies (including injections and injectable medications) which prepare the member to receive these services.
- ⊘ The collection, storage or purchase of sperm.
- ⊘ Gamete or embryo storage.
- ⊘ Use of frozen gametes or embryos to achieve future conception.
- ⊘ Pre-implantation genetic diagnosis.
- ⊘ Donor eggs, sperm or embryos.
- ⊘ Gestational carriers (surrogates).

<sup>1</sup>Coverage is provided on all plans, even when infertility services coverage is not purchased. See your EOC or COI for additional information.