

Model Benefits for Infertility Diagnosis and Treatment and Fertility Preservation Services

Definitions:

“Infertility” means a disease, condition or status characterized by:

- a failure to establish a pregnancy or to carry a pregnancy to live birth after regular, unprotected sexual intercourse, or
- a person’s inability to reproduce either as a single individual or with their partner without medical intervention, or
- a licensed physician’s findings based on a patient’s medical, sexual and reproductive history, age, physical findings and/or diagnostic testing, or
- disability as an impairment of reproductive function.

“Infertility diagnosis and treatment” means the recommended procedures and medications from the direction of a licensed physician that are consistent with established, published, or approved medical practices or professional guidelines from The American College of Obstetricians and Gynecologists (ACOG) and/or The American Society for Reproductive Medicine (ASRM).

“Fertility Preservation for Risk of Infertility” means procedures that are consistent with established medical practices or professional guidelines published by ASRM and/or the American Society of Clinical Oncology (ASCO) for a person who has a medical condition or is expected to undergo medication therapy, surgery, radiation, chemotherapy, or other medical treatment that is recognized by medical professionals to cause a risk of impairment to fertility.

“Fertility Preservation for Reproductive Aging and Other Causes” means procedures that are consistent with established medical practices or professional guidelines published by ASRM for women who want to try to protect against future infertility due to reproductive aging or other causes.

Benefits for Infertility Diagnosis and Treatment and Fertility Preservation Services include but are not limited to:

- Consultation and Diagnostic Testing
- Prescription Medications
- Intra-cervical insemination and/or intrauterine insemination (IUI)
- In vitro fertilization (IVF) procedure, which includes ovarian stimulation, oocyte retrieval, and a fresh or frozen embryo transfer
- Intracytoplasmic sperm injection (ICSI)
- Procedures utilized to retrieve oocytes, sperm or reproductive tissue
- Genetic testing (PGT-A, PGT-M, or PGT-SR)
- Fresh embryo transfers
- Frozen embryo transfers
- Cryopreservation of sperm, oocytes, reproductive tissue and/or embryos

Tier One

Covers all of the above, including at least one completed oocyte retrieval and unlimited fresh and frozen embryo transfers, as well as Fertility Preservation for Risk of Infertility, including storage

Tier Two

Covers all of the above, including at least 3 completed oocyte retrievals and unlimited fresh and frozen embryo transfers, as well as Fertility Preservation for Risk of Infertility, including storage

Tier Three

Covers all of the above, including donor eggs and sperm, with no limits on completed oocyte retrievals and fresh and frozen embryo transfers, as well as Fertility Preservation for Risk of Infertility and Fertility Preservation for Reproductive Aging and Other Causes, including storage