



Helping members conceive

This optional rider covers infertility treatment

We want our members to get the coverage they need. When it comes to infertility, the Affordable Care Act's (ACA's) essential health benefits (EHBs) require that all health plans cover the diagnosis and treatment of any underlying medical causes of infertility. But treatment for infertility itself isn't covered as a standard benefit. Our infertility rider fills this gap. That's why it's a great option for your clients.

What does it cover?

Infertility treatment is covered at **50% coinsurance up to \$2,000 lifetime maximum¹** for:

- In vitro fertilization (IVF)
- Gamete intrafallopian transfer (GIFT)
- Zygote intrafallopian transfer (ZIFT)
- Artificial insemination
- Reconstructive surgery, except sterilization reversal
- Supplies and appliances
- Medications given in a doctor's office²

The cost³

\$90 a month per subscriber

For example:

\$90 per monthly premium

x 5 employees = \$450/month

**Give your Anthem representative
a call to find out more**

1 In and out of network combined. Some infertility services are not subject to the \$2,000 lifetime maximum and are paid as any other medical condition.

2 A separate \$1,500 lifetime maximum applies to drugs prescribed for infertility treatment.

3 Applies to all areas and ages

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