

SBG infertility benefits GA/broker talking points Feb 2020

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.

This is a summary of covered and excluded infertility services for plans with the infertility option. Please refer to 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. Coverage is provided on all plans, even when infertility services coverage is not purchased. Refer to the EOC or COI for additional information.

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.
- Collection or storage of gamete or embryo unless medically necessary to prepare the member to receive the covered Infertility treatment.
- Use of frozen gametes or embryos to achieve future conception.
- Pre-implantation genetic diagnosis.
- Donor eggs, sperm or embryos.
- Gestational carriers (surrogates).