




Infertility *Benefits*

Health Net is now offering 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 standard fertility preservation treatments are covered when a cancer treatment may directly or indirectly cause iatrogenic infertility. Iatrogenic infertility is infertility that is caused by a medical intervention,

including reactions from prescribed drugs, or from medical or surgical procedures that may be provided for cancer treatment.¹

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).

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