

Understanding INF Benefits



Covered on all medical plans:

We cover diagnostic and exploratory procedures to determine infertility, including surgical procedures to correct diagnosed diseases or conditions.

Additional Infertility Benefits Include*:

- ▶ **Treatment for infertility.** *A Provider determines the appropriate number of drug-induced ovulation attempts for the GIFT treatment cycle. Services are limited to three (3) cycles per Benefit Period.*
- ▶ **Injectable infertility/fertility medications.** *Covered under medical benefit, subject to medical plan coinsurance*
- ▶ **Standard fertility preservation services.** *Procedures consistent with guidelines published by American Society of Clinical Oncology or American Society for Reproductive Medicine.*

Questions on these benefits?

Talk to your Cigna + Oscar sales [representative](#) to find out more.

* On applicable CA plans only, in vitro fertilization not covered

Cost shares do not accrue towards the Out-of-Pocket Maximum. Infertility Lifetime Benefit Limit is \$5,000. Combined benefits for all covered infertility services.

Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company. CA: benefits administered by Oscar Health Administrators. Other states: benefits administered by Oscar Management Corporation. Pharmacy benefits provided by Express Scripts, Inc. Cigna + Oscar health insurance contains exclusions and limitations. For complete details on product availability and coverage, please refer to your plan documents or contact a representative.