



Infertility and Fertility Benefits

Supporting Your Future Family

At Sutter Health Plan, we understand that planning for your future family is personal. Whether you're looking for support to grow your family or preparing for a medical treatment that could affect your fertility, we're here for you every step of the way. Our goal is to give you peace of mind no matter where you are on your path to building a family.

Your benefits include coverage for:

- **Infertility and fertility services*** if you're unable to conceive or carry a pregnancy without medical assistance.
- **Standard fertility preservation services**** to help safeguard your options for parenthood before, during or after treatments such as surgery, chemotherapy or radiation.

* Infertility and fertility services applies to all large group plans effective or renewed on or after July 1, 2025, and all small group plus plans as of July 1, 2025.

**Standard fertility preservation services apply to all plans as of July 1, 2025.

Eligibility

Infertility and Fertility Services	Standard Fertility Preservation Services
You may qualify if: • Your doctor diagnoses infertility. • You can't conceive or carry a pregnancy without medical help. • You haven't been able to conceive or carry a pregnancy to live birth after regular, unprotected sexual intercourse: - Up to 12 months for someone younger than 35. - Up to 6 months for someone 35 or older.	You may qualify if: • Your doctor recommends a covered medical treatment in the next 12 months that may cause infertility, and you plan to undergo that treatment. • You've already received a covered treatment that may cause infertility and couldn't complete fertility preservation before or during treatment, but you still face ongoing risk for infertility.

Eligibility is based on medical necessity and professional guidelines. Services are provided without discrimination.

Covered Services

Infertility and Fertility Services	Standard Fertility Preservation Services
Covered services include, but are not limited to: • Consultations and exams with fertility specialists. • Diagnostic testing and lab work to assess fertility. • Drug therapy and prescribed medications to support fertility treatment. • Lifetime limit of up to three completed cycles of oocyte (egg) retrievals. • Unlimited embryo transfers, when medically appropriate. • Cryopreservation and storage of sperm, oocytes (eggs), gonadal (ovarian or testicular) tissue, and embryos for up to three years. • Artificial insemination and assisted reproductive technology, including in vitro fertilization (IVF), intracytoplasmic sperm injection (ICSI), zygote intrafallopian transfer (ZIFT), gamete intrafallopian transfer, (GIFT), and frozen embryo transfer (FET). • Prenatal and postnatal care and delivery for a Sutter Health Plan member acting as a surrogate.	Covered services include, but are not limited to: • Consultations, exams and counseling with reproductive specialists. • A lifetime limit of the following while covered by Sutter Health Plan: - Up to two cycles for oocyte (egg) retrievals - Up to two attempts to collect sperm - Up to two attempts of embryo creation - Up to two attempts to retrieve gonadal (ovarian or testicular) tissue • Cryopreservation and storage for a set period, depending on your age when preservation begins: - Under age 18: Covered until age 26 - Age 18–25: Covered until age 26 or for three years, whichever is longer - Age 26 or older: Covered for three years • Gonadal shielding or transposition during treatment to protect ovaries and testes from radiation that might affect future fertility.

Cost Sharing

You'll pay the same cost sharing (copays, coinsurance, deductibles and out-of-pocket maximums) for the infertility and fertility services and standard fertility preservation services as you do for other covered services.

For a complete list of details, including costs, exclusions and limitations, please refer to your Evidence of Coverage and Disclosure Form.

Pending regulatory approval.

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Customer Service **855-315-5800**
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