



Aetna[®] Infertility Care

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We are here for you!

Medical and Infertility benefits to meet your needs

Fertility Advocate

Enhanced Maternity Program

Tutorials & Videos



Plan Highlights

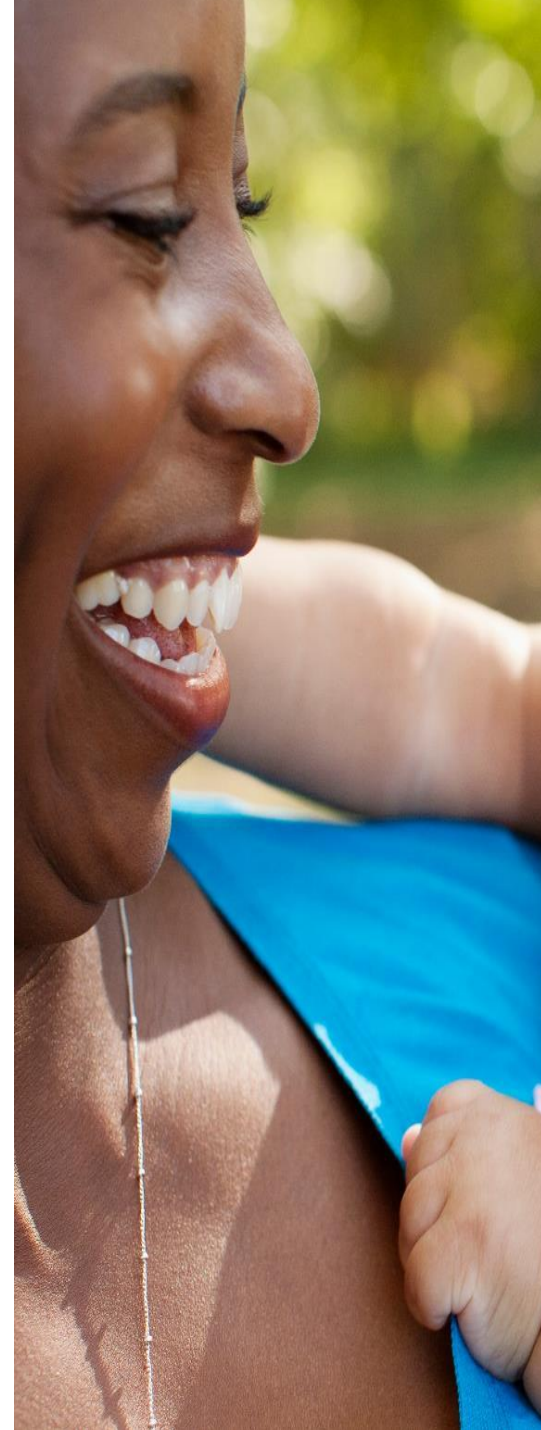
Prior Authorization/Precertification is waived for all treatment

Medical necessity is waived for all treatment

Coverage is provided for:

- Basic infertility
- Comprehensive infertility*
- Advanced reproductive technology (ART)*
- Combined lifetime maximum of \$50,000 for Comprehensive infertility and ART
- Dependent children are covered for elective fertility preservation

*Note: Leuprolide Acetate is now commonly prescribed for fertility treatment. It requires precertification but we can override the precertification requirement. Please call the number on the back of your ID card.



Aetna Infertility Offerings

Basic infertility

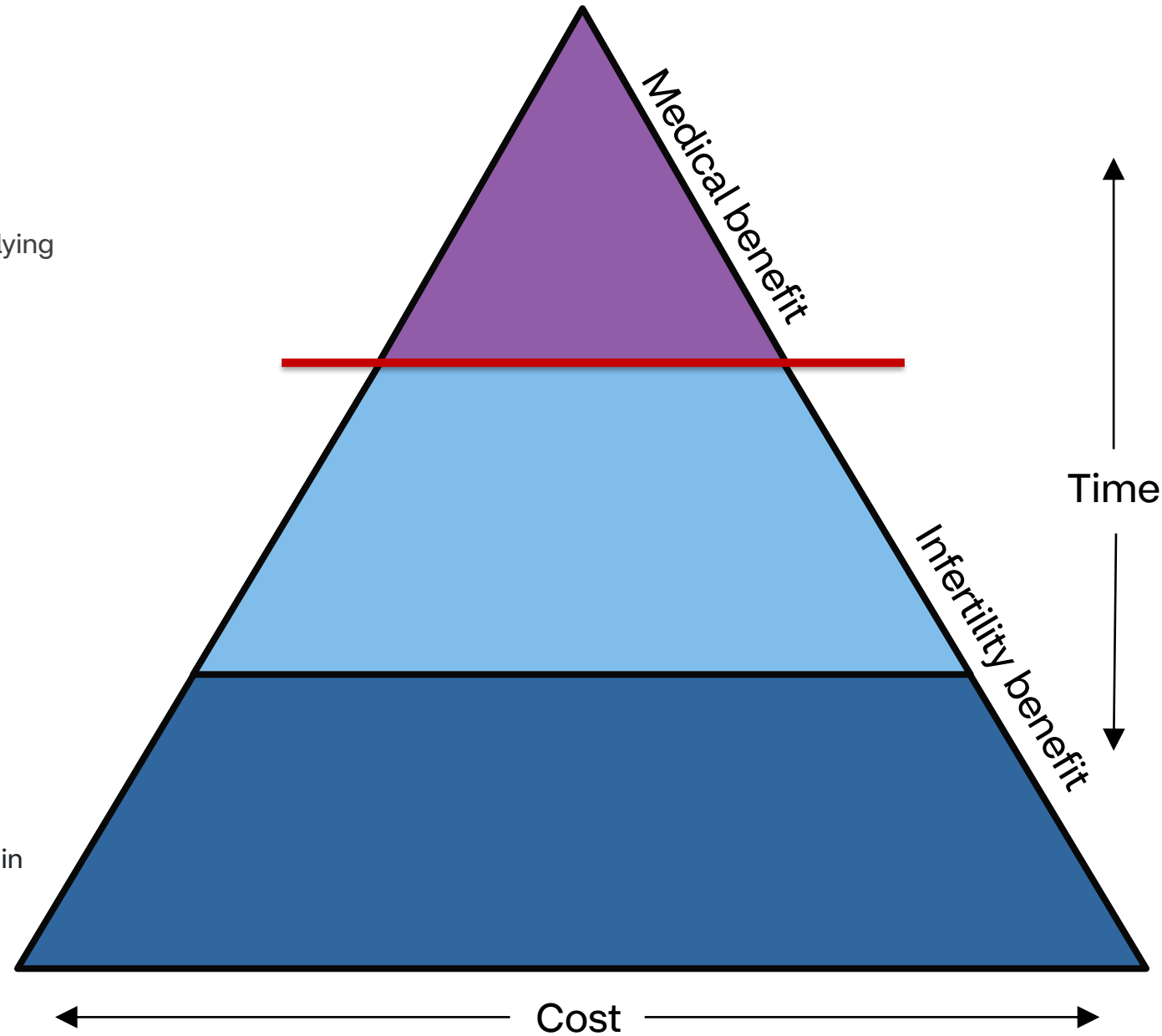
- Covered Services include the diagnosis and treatment of the underlying medical cause of infertility

Comprehensive benefits

- Covered services include Artificial insemination (AI)
- Covered services include Ovulation induction (OI)

Advanced reproductive technology (ART)

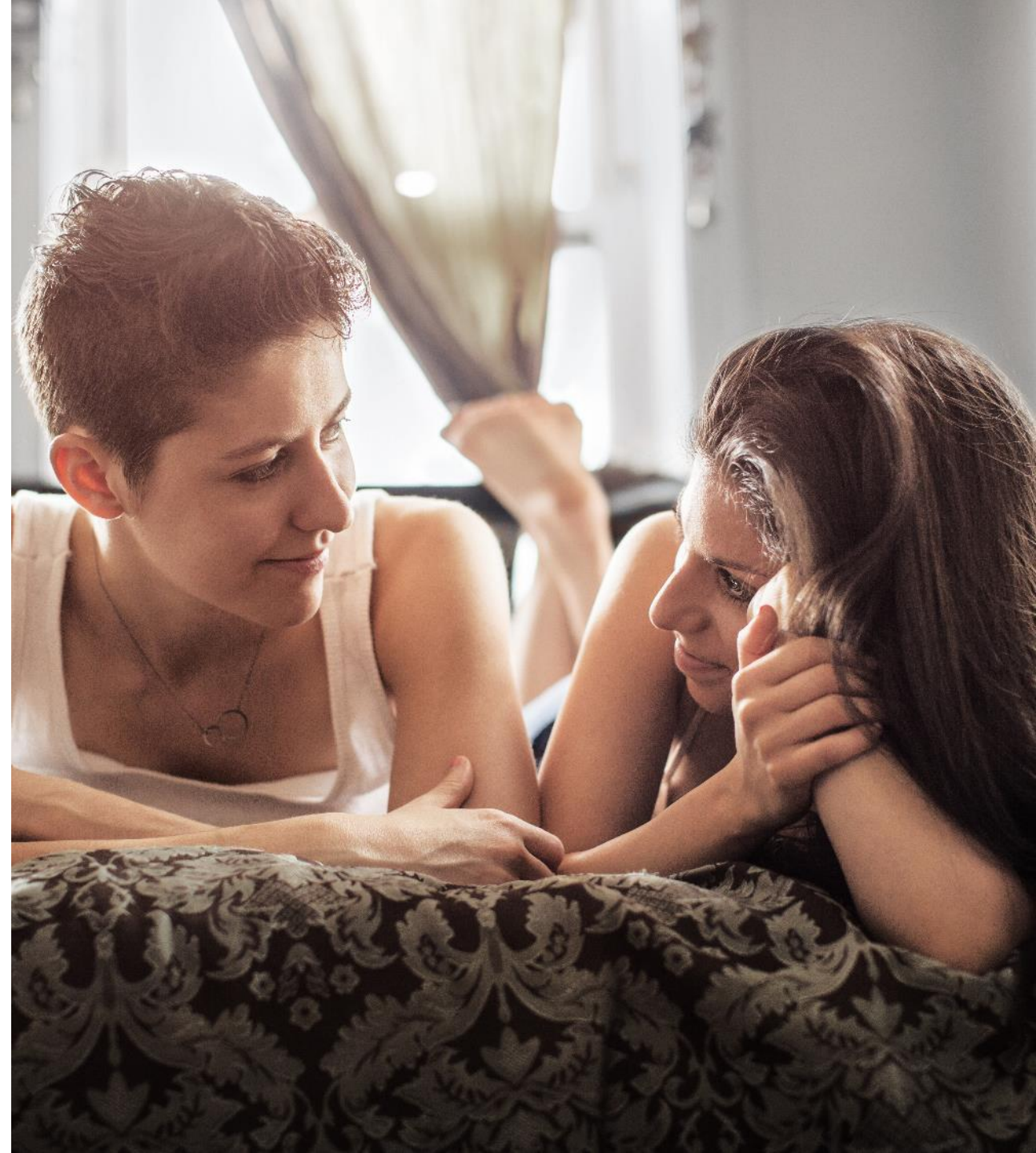
- Services include in-vitro fertilization (IVF)
- Intrafallopian Transfer (ZIFT)
- Gamete Intrafallopian Transfer (GIFT)
- Cryopreserved Embryo Transfer
- Cryopreservation (freezing), storage (covered as long as the plan is in effect), or thawing of eggs, embryos, sperm or reproductive tissue
- Intracytoplasmic Sperm Injection (ICSI)
- Ovum Microsurgery



Connect with a Fertility Advocate!

- One Fertility Advocate Nurse will assist you from preconception through postpartum.
- The Fertility Advocate nurse is experienced with the following:
 - Preconception
 - Infertility
 - Maternity
 - Your Endeavor benefit plan offerings

Get started by calling 1-833-415-1709



Understanding Infertility Support Link

Obtain information such as:

- How is infertility treated
- Predict IVF success
- Find Infertility Specialists
- Resources for members
 - videos and tutorials

<https://www.aetna.com/individuals-families/womens-health/understanding-infertility.html>

*Note: not all sections will apply to Endeavor

Enhanced Maternity Benefit

Learn about what to expect before and after delivery, early labor symptoms & newborn care

Phone-based genetic counseling and screening (preconception or during pregnancy for birthing parent and partner or female member and partner) - Third vendor partner or through Informed DNA

Advice on lowering your risk for early labor

Assist you with postpartum depression

Getting started is easy:

Text [BABY](#) to [66902](#)

Enroll on your [Aetna member website](#)

or Call [1-800-272-3531](#) weekdays from 8am -7pm ET



Family Planning Member Cost Share

OA Aetna Select 80

	In - Network	Out - of - Network
Basic Infertility Treatment	Cost share based on type of service	N/A
Comprehensive Infertility Services	20%; after deductible	N/A
Artificial Reproductive Technology (ART)	20%; after deductible	N/A

Choice POS II HDHP

	In - Network	Out - of - Network
Basic Infertility Treatment	Cost share based on type of service	Cost share based on type of service
Comprehensive Infertility Services	100%; after deductible	20%; after deductible
Artificial Reproductive Technology (ART)	100%; after deductible	20%; after deductible

Choice POS II 80/60

	In - Network	Out - of - Network
Basic Infertility Treatment	Cost share based on type of service	Cost share based on type of service
Comprehensive Infertility Services	20%; after deductible	40%; after deductible
Artificial Reproductive Technology (ART)	20%; after deductible	40%; after deductible

Traditional Choice

	In - Network	Out - of - Network
Basic Infertility Treatment	N/A	Cost share based on type of service
Comprehensive Infertility Services	N/A	100%; after deductible
Artificial Reproductive Technology (ART)	N/A	100%; after deductible

Choice POS II 90/80

	In - Network	Out - of - Network
Basic Infertility Treatment	Cost share based on type of service	Cost share based on type of service
Comprehensive Infertility Services	10%; after deductible	20%; after deductible
Artificial Reproductive Technology (ART)	10%; after deductible	20%; after deductible

Infertility Claim Payment Example 80/60 plan

Member has both medical and pharmacy claims:

Date of Service	Description	Plan Paid	Member Paid	OOP Max	Infertility Max
2-14-22	Leuprolide RX	\$650	\$20	\$20	N/A
3-5-22	Medical Claim	\$360	\$30	\$30	\$360
3-12-22	Menopur Injection	\$3,802	\$696 (ded. & coins)	\$696	\$3,802

*Only Injectable Fertility medications apply to the Infertility Lifetime Max.
Oral Fertility medications only apply to OOP Max.



A photograph of a woman with curly hair hugging two young children outdoors. The woman is on the right, wearing a white top, and has her eyes closed in a moment of affection. One child, wearing a red shirt, is in the foreground, looking towards the woman. Another child is behind them, smiling. The background shows a house and some greenery.

Thank you!

Q & A

Policies and plans are insured and/or administered by Aetna Life Insurance Company (Aetna). Aetna is part of the CVS Health® family of companies.

In Idaho, policies are insured by Aetna Health of Utah Inc. and Aetna Life Insurance Company (Aetna). For all other states, policies are insured by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Assurance Pennsylvania Inc., Aetna Health Insurance Company and/or Aetna Life Insurance Company. In Florida, by Aetna Health Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming, by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products. Self-insured plans are administered by Aetna Life Insurance Company.

In Florida, policies are insured by Aetna Health Inc. and/or Aetna Life Insurance Company. In Iowa by Aetna Health of Iowa Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming, by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. For all other states, policies are insured by Aetna Health Inc., Aetna Health Inc. of Pennsylvania, Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Inc. of Maine, Aetna Health Assurance Pennsylvania Inc., Aetna Health Insurance Company and/or Aetna Life Insurance Company. Each insurer has sole financial responsibility for its own products.

Policy forms issued in Idaho by Aetna Life Insurance Company include: GR-29/GR-29N, AL HGrpPol 05.

Policy forms issued in Idaho by Aetna Health of Utah, Inc. include: HI HGrpAg 05.

Policy forms issued in Idaho by Aetna Life Insurance Company include: AL SG HGrpPol 03.

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Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services.

Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna® plans.