

HOUSE STAFF INFERTILITY BENEFITS FOR 2022



Need help with coverage? Let CareCounsel be your advocate: call 1.888.227.3334 or visit www.carecounsel.com.

Aetna Choice POS II

The Aetna Choice POS II Plan covers infertility procedures, medication, consultation, and tests at SHC hospitals – and, in 2022, coverage for preservation and storage.

- t: 1.888.277.4041
w: www.aetna.com

Kaiser Permanente HMO

The Kaiser Permanente HMO offers 50% coverage for eligible infertility care at Kaiser Permanente facilities.

- t: 1.800.464.4000
w: my.kp.org/stanfordmed/

Aetna Infertility Coverage

Eligible services are covered at 100% at SHC up to \$10,000 for all infertility medical expenses combined and up to \$5,000 for pharmacy expenses per lifetime.

Aside from diagnosis and treatment of underlying conditions, **infertility services are only covered under Tier 1**, available at Stanford Fertility and Reproductive Health at Stanford Children's Health.

Eligible services include assisted reproductive technologies, medication, consultations, and tests – see your plan documents for details. Purchase of donor eggs and donor sperm are not covered.

Kaiser Permanente Infertility Coverage

Services related to covered infertility treatment are covered at 50%. Covered services include office visits, outpatient surgery, inpatient hospital visits, diagnostic testing, artificial insemination, and prescription drugs.

Assisted reproductive technology (“ART”) Services are **excluded**, including invitro fertilization (“IVF”), gamete intrafallopian transfer (“GIFT”), or zygote intrafallopian transfer (“ZIFT”).

New Coverage in 2022

Beginning January 1, 2022, the Aetna Choice POS II Plan covers **egg or sperm preservation, oocyte preservation, and cryopreservation of fertilized embryos**.

Preservation and storage will be covered at 100%, up to the same lifetime total infertility limit of \$10,000, only at Stanford Fertility and Reproductive Health (a Tier 1 facility). Tissue freezing (eggs, sperm, embryos) is only for the personal use of the employee or covered member. Pre-authorization is required for coverage.

No Changes in 2022

Infertility coverage through Kaiser Permanente is unchanged in 2022. All services must be received at Kaiser Permanente to be covered.