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

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: Stanford Health Care, Stanford Children’s Health and Stanford Health Care – ValleyCare.

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.

New Coverage in 2022
Beginning January 1, 2022, the Aetna Choice POS II Plan will begin covering 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 Tier 1 SHC hospitals. Tissue freezing (eggs, sperm, embryos) is only for the personal use of the employee or covered member.

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

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

Kaiser Permanante 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 in vitro fertilization (“IVF”), gamete intrafallopian transfer (“GIFT”), or zygote intrafallopian transfer (“ZIFT”).

No Changes in 2022
Infertility coverage through Kaiser Permanante is unchanged in 2022. All services must be received at Kaiser Permanante to be covered.

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