

Military Fertility Benefits & Coverage (2025)

This document provides an overview of fertility benefits and coverage for U.S. service members, veterans, and their families as of July 2025.

1. TRICARE Fertility Coverage

TRICARE, the healthcare program for uniformed service members, retirees, and their families, provides limited fertility benefits.

Covered Services:

- **Diagnosis:** TRICARE covers diagnostic services to identify the underlying physical causes of male and female infertility.
- **Treatment of Underlying Conditions:** Treatment to correct the physical cause of infertility is covered. For example, hormone therapy to correct a hormonal imbalance or surgery to repair a blockage in the fallopian tubes.

Exclusions:

- **Assisted Reproductive Technology (ART):** TRICARE generally does **not** cover ART services, including:
 - In Vitro Fertilization (IVF)
 - Intrauterine Insemination (IUI)
 - Gamete Intrafallopian Transfer (GIFT)
 - Zygote Intrafallopian Transfer (ZIFT)
 - Cryopreservation of eggs and sperm
- **Reversal of surgical sterilization**

Recent Changes and Proposed Legislation:

- As of early 2025, there have been no major expansions of TRICARE fertility coverage. The National Defense Authorization Act (NDAA) for 2025 did not include provisions to expand IVF coverage.
- The **IVF for Military Families Act (H.R. 2557 / S. 1231)** has been introduced to mandate TRICARE coverage for IVF and other fertility treatments, but it has not yet been passed.
- In February 2025, the Department of Defense (DoD) reinstated a policy to cover travel expenses for service members who need to travel to access fertility treatments not available at their duty station.

2. Department of Veterans Affairs (VA) Fertility Benefits

The VA provides more comprehensive fertility benefits than TRICARE, particularly for veterans with service-connected disabilities.

Eligibility Criteria:

To be eligible for most VA fertility benefits, including IVF, a veteran must:

- Be enrolled in VA health care.
- Have a service-connected condition that causes infertility.

Covered Services:

- **Fertility assessment and counseling**
- **In Vitro Fertilization (IVF):** The VA covers IVF for eligible veterans. In March 2024, the VA expanded IVF benefits to include unmarried veterans and those in same-sex relationships, and also allows for the use of donated eggs and sperm.
- **Other fertility treatments:** Depending on the specific circumstances, other treatments may be covered.

3. Service-Connected Infertility

A service-connected infertility diagnosis is key to accessing comprehensive fertility benefits through the VA. This means that the infertility must be a result of an injury or illness that occurred or was aggravated during military service.

4. Active Duty vs. Reserves vs. Veterans

- **Active Duty:** Primarily rely on TRICARE, which has limited fertility coverage. They may be eligible for travel allowances for fertility care. Some military treatment facilities (MTFs) offer fertility services, but availability is limited.
- **Reserves:** Fertility benefits depend on their status. If on active duty orders, they are covered by TRICARE. If not, they may have private insurance or be eligible for some VA benefits if they have a service-connected condition.
- **Veterans:** Have access to VA fertility benefits, which are more generous than TRICARE, especially for those with service-connected infertility.

Sources:

1. [TRICARE Website](#)
2. [VA Website](#)
3. [Congress.gov](#)
4. [Military Family Building Coalition](#)