

Treatment of infertility

Basic infertility services

Eligible health services include seeing a **physician** or **infertility specialist**:

- To diagnose and evaluate the underlying medical cause of **infertility**.
- To do **surgery** to treat the underlying medical cause of **infertility**. Examples are endometriosis **surgery** or, for men, varicocele **surgery**.


Comprehensive infertility services


Eligible health services include comprehensive **infertility** care.

Infertility services

You are eligible for **infertility** services if:

- You are covered under this plan as a student or as a **covered dependent** who is the student's legal spouse, civil union partner or domestic partner, referred to as "your partner".
- There exists a condition that:
 - Is demonstrated to cause the **illness** of **infertility**.
 - Has been recognized by your **physician** or **infertility specialist** and documented in your or your partner's medical records.
- You or your partner has not had a voluntary sterilization with or without surgical reversal, regardless of post reversal results. This includes tubal ligation, hysterectomy and vasectomy only if obtained as a form of voluntary sterilization.
- You or your partner does not have **infertility** that is due to a natural physiologic process such as age related ovarian insufficiency (e.g. perimenopause, menopause).
- A successful pregnancy cannot be attained through less costly treatment for which coverage is available under this plan.
- You have met the requirement for the number of months trying to conceive through egg and sperm contact.
- Your unmedicated day 3 Follicle Stimulating Hormone (FSH) level meets the following criteria:

You are	Number of months of unprotected timed sexual intercourse:	Number of donor artificial insemination cycles: Self paid/not paid for by plan	You need to have an unmedicated day 3 FSH test done within the past:	The results of your unmedicated day 3 FSH test:
A female under 35 years of age with a male partner	A. 12 months or more  or	B. At least 12 cycles of donor insemination	12 months	Must be less than 19 mIU/mL in your most recent lab test
A female under 35 years of age without a male partner	Does not apply	At least 12 cycles of donor insemination	12 months	Must be less than 19 mIU/mL in your most recent lab test

A female 35 years of age or older with a male partner	A. 6 months or more or 	B. At least 6 cycles of donor insemination	6 months	If you are less than age 40 , must be less than 19 mIU/mL in your most recent lab test If you are age 40 and older , must be less than 19 mIU/mL in all prior tests performed after age 40.
A female 35 years of age or older without a male partner	Does not apply	At least 6 cycles of donor insemination	6 months	If you are less than age 40 , must be less than 19 mIU/mL in your most recent lab test If you are age 40 and older , must be less than 19 mIU/mL in all prior tests performed after age 40.
A male of any age with a female partner under 35 years of age	12 months or more	Does not apply	Does not apply	Does not apply
A male of any age with a female partner 35 years of age or older	6 months or more	Does not apply	Does not apply	Does not apply

Our National Infertility Unit (NIU) is here to help you. It is staffed by a dedicated team of registered nurses and **infertility** coordinators. They can help you with determining eligibility for benefits and **precertification**. You can call the NIU at 1-800-575-5999.

Your **provider** will request approval from us in advance for your **infertility** services. We will cover charges made by an **infertility specialist** for the following **infertility** services:

- Ovulation induction cycle(s) with menotropins
- Intrauterine insemination

A “cycle” is an attempt at ovulation induction or intrauterine insemination. The cycle begins with the initiation of therapy and ends when the treatment is followed by confirmation of non-pregnancy (either a negative pregnancy test or a menstrual period). In the case of the achievement of pregnancy, a cycle is considered completed at 6 weeks following a positive pregnancy test. Each treatment type is counted as a separate cycle.

Advanced reproductive technology services

Eligible health services include Assisted Reproductive Technology (ART) services. ART services are more advanced medical procedures or treatments.

ART services

ART services include:

- In vitro fertilization (IVF) for fertility preservation
- Cryopreservation (freezing) and storage for eggs, embryos, sperm or reproductive tissue for fertility preservation

Fertility preservation

Fertility preservation involves the retrieval of mature eggs and/or sperm or the creation of embryos that are frozen for future use.

You are eligible for fertility preservation only when you:

- Are believed to be fertile
- Have planned services that will result in **infertility** such as:
 - Chemotherapy
 - Pelvic radiotherapy
 - Other gonadotoxic therapies
 - Ovarian or testicular removal

Along with the eligibility requirements above, you are eligible for fertility preservation benefits if, for example:

- You, your partner or dependent child are planning treatment that is demonstrated to result in **infertility**.
Planned treatments include:
 - Bilateral orchiectomy (removal of both testicles).
 - Bilateral oophorectomy (removal of both ovaries).
 - Hysterectomy (removal of the uterus).
 - Chemotherapy or radiation therapy that is established in medical literature to result in **infertility**.
- The eggs that will be retrieved for use are reasonably likely to result in a successful pregnancy by meeting the FSH level and ovarian responsiveness criteria outlined in Aetna’s **infertility** clinical policy

Our National Infertility Unit (NIU) is here to help you. It is staffed by a dedicated team of registered nurses and **infertility** coordinators. They can help you with determining eligibility for benefits and **precertification**. You can call the NIU at 1-800-575-5999.

Your **provider** will request approval from us in advance for your ART services and fertility preservation services.