



Infertility and Fertility Benefits

Supporting Your Future Family

At Sutter Health Plan, we understand that planning for your future family is personal. Whether you're looking for support to grow your family or preparing for a medical treatment that could affect your fertility, we're here for you every step of the way. Our goal is to give you peace of mind no matter where you are on your path to building a family.

Your benefits include coverage for:

- Infertility and fertility services* if you're unable to conceive or carry a pregnancy without medical assistance.
- Standard fertility preservation services**
 to help safeguard your options for parenthood
 before, during or after treatments such as surgery,
 chemotherapy or radiation.

^{*} Infertility and fertility services applies to all large group plans effective or renewed on or after July 1, 2025, and all small group plus plans as of July 1, 2025.

^{**}Standard fertility preservation services apply to all plans as of July 1, 2025.

Eligibility

Infertility and Fertility Services	Standard Fertility Preservation Services
You may qualify if:	You may qualify if:
Your doctor diagnoses infertility.	Your doctor recommends a covered medical treatment
 You can't conceive or carry a pregnancy without medical help. 	in the next 12 months that may cause infertility, and you plan to undergo that treatment.
You haven't been able to conceive or carry a pregnancy to live birth after regular, unprotected sexual intercourse:	 You've already received a covered treatment that may cause infertility and couldn't complete fertility preservation before or during treatment, but you still
- Up to 12 months for someone younger than 35.	face ongoing risk for infertility.
- Up to 6 months for someone 35 or older.	,

Eligibility is based on medical necessity and professional guidelines. Services are provided without discrimination.

Covered Services

Infertility and Fertility Services **Standard Fertility Preservation Services** Covered services include, but are not limited to: Covered services include, but are not limited to: · Consultations and exams with fertility specialists. Consultations, exams and counseling with reproductive specialists. · Diagnostic testing and lab work to assess fertility. A lifetime limit of the following while covered by • Drug therapy and prescribed medications to support Sutter Health Plan: fertility treatment. - Up to two cycles for oocyte (egg) retrievals · Lifetime limit of up to three completed cycles of oocyte - Up to two attempts to collect sperm (egg) retrievals. · Unlimited embryo transfers, when medically appropriate. - Up to two attempts of embryo creation • Cryopreservation and storage of sperm, oocytes (eggs), - Up to two attempts to retrieve gonadal (ovarian or gonadal (ovarian or testicular) tissue, and embryos for testicular) tissue up to three years. Cryopreservation and storage for a set period, Artificial insemination and assisted reproductive depending on your age when preservation begins: technology, including in vitro fertilization (IVF), - Under age 18: Covered until age 26 intracytoplasmic sperm injection (ICSI), zygote - Age 18-25: Covered until age 26 or for three years, intrafallopian transfer (ZIFT), gamete intrafallopian whichever is longer transfer, (GIFT), and frozen embryo transfer (FET). - Age 26 or older: Covered for three years · Prenatal and postnatal care and delivery for a Sutter Health Plan member acting as a surrogate. Gonadal shielding or transposition during treatment to protect ovaries and testes from radiation that might affect future fertility.

Cost Sharing

You'll pay the same cost sharing (copays, coinsurance, deductibles and out-of-pocket maximums) for the infertility and fertility services and standard fertility preservation services as you do for other covered services.

For a complete list of details, including costs, exclusions and limitations, please refer to your Evidence of Coverage and Disclosure Form.

