

## **GatorCare Infertility Benefits**

### **Infertility Diagnosis and Treatment**

Both male and female factors can contribute to infertility. Some underlying causes of infertility include ovulatory dysfunction, decreased ovarian reserve, cervical factors, uterine abnormalities, tubal disease and male factors. Once a diagnosis is made, treatment falls into 3 categories: medical treatment to restore fertility, surgical treatment to restore fertility or Assisted Reproductive Services.

#### **Who is eligible?**

- A Subscriber, Spouse or Domestic Partner who has been enrolled in a GatorCare plan or a subscriber who has been continuously employed by a participating Employer Group for at least two years, **AND**
- Has a current diagnosis of infertility characterized as:
  - Failure to achieve clinical pregnancy after 12 months or more of regular unprotected sexual intercourse, **OR**
  - Inability to reproduce as an individual or with their partner\* ([see FAQs at GatorCare.org for details](#)), with the intention of resulting conception in that Subscriber, Spouse or Domestic Partner, **AND**
- Is enrolled in Prime, Prime Plus, Premium, Premium Plus, GatorCare OOA, Options or Healthy Rewards HRA benefit plans

#### **What is covered?**

- Assisted Reproductive Services including Intrauterine Insemination (IUI), In Vitro Fertilization (IVF) and Frozen Embryo Transfer (FET) for women up to the date on which they turn 42 years
- All laboratory, radiology and surgical procedures ordered and performed by UF Health Reproductive Medicine providers at Springhill Reproductive Endocrinology Institute, UF Health COM Gainesville Gynecologist specializing in tubal infertility, and UF Health Urologist specializing in male infertility
- Fertility interventions will be determined by the treating physician based on medical, sexual and reproductive history, age, physical findings and diagnostic testing using evidence-based guidelines from the Society of Assisted Reproductive Technology (SART), the American Urological Association (AUA) and the American Society of Reproductive Medicine (ASRM).
- Preferred formulary self-administered medications prescribed by a UF Health Reproductive Medicine physician at Springhill Reproductive Endocrinology Institute or a UF Health Urologist specializing in male infertility and dispensed by the UF Health OP pharmacies in Gainesville and/or Jacksonville

#### **How is it covered?**

- Medical benefits are subject to 30% coinsurance; CYD is waived
- Medications are subject to the annual Rx deductible and applicable Tier coinsurance
- Lifetime maximum benefit of \$30,000 for combined medical and pharmacy
- Annual Maximum Out of Pocket responsibility of \$5,000 for combined medical and pharmacy; Does not apply towards the member's Annual Out of Pocket Maximum
- Prior Authorization is required

### **What is not covered?**

- Services received from a provider who is not located at UF Health Reproductive Medicine at Springhill Reproductive Endocrinology Institute, or is not a UF Health COM Gainesville Gynecologist specializing in tubal infertility, or a UF Health Urologist specializing in male infertility
- Services incident to or resulting from procedures for a surrogate mother
- Services for collection, purchase or storage of sperm/oocytes/frozen embryos from donors other than the Subscriber, enrolled spouse or enrolled Domestic Partner
- Elective oocyte cryopreservation (egg freezing)
- Services to treat infertility resulting from voluntary sterilization or from failed reversal of voluntary sterilization, either tubal ligation or vasectomy
- Any services not specifically listed as a covered service

### **Fertility Preservation**

#### **Who is eligible?**

- A Subscriber, Spouse, Domestic Partner, or post- pubertal dependent child enrolled in any GatorCare plan,
- Whose treating physician anticipates that a medical condition or treatment for a medical condition will cause infertility in the future except when the infertile condition is caused by elective chemical or surgical sterilization procedures

#### **What is covered?**

- Services are limited to one oocyte retrieval/IVF per lifetime for women, and for men, to the initial consultation, semen analysis of the first sample, STI screening and cryopreservation of two ejaculates.

#### **How is it covered?**

- Expenses related to cryopreservation of sperm and mature oocytes/embryos may be covered up to three (3) months, but is limited. This timeline is managed by UF Health Reproductive Medicine.
- Cryopreservation services are subject to Tier 1 level of benefits and are excluded from the Infertility Treatment benefit limits. Prior authorization is required.

#### **What is not covered?**

- Services received from a provider who is not located at UF Health Reproductive Medicine at Springhill Reproductive Endocrinology Institute, or is not a UF Health COM Gainesville Gynecologist specializing in tubal infertility, or a UF Health Urologist specializing in male infertility
- Services incident to or resulting from procedures for a surrogate mother
- Services for collection, purchase or storage of sperm/oocytes/frozen embryos from donors other than the Subscriber, enrolled spouse or enrolled Domestic Partner
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- Any services not specifically listed as a covered service

**For more information please contact one of our GatorCare Dedicated Florida Blue Representatives**

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***In the event that any ambiguity arises between these descriptions and the Certificate of Insurance or the Plan Documents, the terms of the Certificate and Plan Documents will prevail***