

- Q6: I read storage of cryopreserved sperm and mature oocytes/embryos and are limited to six months from retrieval. Does that mean I must self-pay for this service after six months? Can I use a flexible spending account (FSA) to cover these expenses following the six-month GatorCare limit?
- A6: Fertility preservation and cryopreservation services are covered for a condition which the treating physician anticipates will cause infertility in the future. Yes, the member must self-pay for cryopreservation of sperm or mature oocytes/embryos after six months from the retrieval. Yes, this is an eligible FSA expense, for up to one year. Beyond one-year, cryopreservation is not an FSA eligible expense.
- Q7: I've been employed at UF Health Shands in a prn position for five years. I changed my employment status last month to a benefits eligible position and enrolled in GatorCare Prime Plus. Am I immediately eligible for Infertility Treatment since I've been employed more than two years?
- A7: Yes, you would be eligible if you meet the definition of infertility.
- Q8: I want to go to an infertility doctor outside of UF Health. Will I still be able to get infertility medications through my GatorCare plan?
- A8: Medications for infertility treatment must be prescribed by a UF Health Reproductive Medicine physician or a UF Health Urologist specializing in male fertility, and dispensed from the UF Health Outpatient Pharmacies at Medical Plaza, Springhill or the UF Health Ambulatory Pharmacy in Jacksonville in order to be covered through your GatorCare plan. The medications are subject to a \$125 Rx deductible and applicable Tier coinsurance, age and eligibility requirements, are subject to an annual \$5,000 Maximum Out of Pocket for this benefit, and a \$30,000 Lifetime Maximum for combined Medical and Rx benefits.
- Q9: I used this benefit while I was a COM resident. I was hired after my residency, and I am now a faculty member with the COM. Am I still eligible for this benefit?
- A9: You will have access to the balance that remains of the Lifetime Maximum limit of \$30,000.
- Q10: If am in a same sex relationship, are my partner and I are eligible for this benefit?
- A10: Yes, ARS benefits are provided for a Subscriber, spouse or Domestic Partner – for a biological female up through age 42 years (date on which the member turns age 42 years) - who has been enrolled in a GatorCare plan OR continuously employed by a participating Employer Group for two years, AND has a current diagnosis of Infertility, that is characterized by the failure to achieve a clinical pregnancy after 12 months or more of regular unprotected sexual intercourse OR due to a person's inability to reproduce as an individual or with their partner, with the intention of resulting in conception in that Subscriber, spouse or Domestic Partner.
- Q11: My first child has cystic fibrosis. My husband and I want to have a second child with IVF and pre-implantation genetic testing. Would this be covered under this benefit?
- A11: No, since you do not have a diagnosis of infertility.

- Q12: I'm 45 years old and froze eggs seven years ago when I was diagnosed with cancer. I'm now cancer free. Would I be eligible for this benefit?
- A12: Yes, with cryopreservation, it's the age at which your eggs/embryos were retrieved and frozen that would determine the success rate of IVF.
- Q13: Some Infertility benefits reference specific ages. Is it age as of birthdate, birth month or birth year?
- A13: It is age as of birthdate. For example, after the 42nd birthdate use of Infertility benefits for ARS would no longer be offered to biological females. Prior authorization is required for all services.
- Q14: My fallopian tubes are blocked and filled with fluid. My doctor told me that I might be able to conceive naturally if he can do surgery to check the tubes and try to open them. Is that covered under this benefit?
- A14: Yes, surgical procedures to evaluate and re-open the fallopian tubes are covered, except in cases where the tubes are blocked from a tubal ligation.

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