



GatorCare Elective Egg Retrieval Benefit for

[Prime plan #03768](#)
[Prime Plus plan #03766](#)
[Premium plan #03559](#)

[Premium Plus plan #03748](#)
[GatorCare Out of Area plan #03769](#)
[Options plan #03566](#)

Who is eligible?

- This benefit is offered to subscribers only
- Subscriber must be 37 years of age or younger
- Subscriber must have been continuously employed by a participating Employer Group for at least two years
- A subscriber who is enrolled in **Prime, Prime Plus, Premium, Premium Plus, GatorCare OOA, or Options** benefit plans

What is covered?

- Medical services related to egg stimulation and retrieval performed by a Tier 1 UF Health Reproductive Medicine physician at the Springhill Reproductive Endocrinology Institute
- Preferred formulary self-administered medications prescribed by a UF Health Reproductive Medicine physician at Springhill Reproductive Endocrinology Institute and dispensed by a UF Health outpatient pharmacy

Note: This benefit is designed to support the medical process of egg retrieval. It is not intended to cover elective long-term egg storage or freezing outside the retrieval cycle.

How is it covered?

- Medical services related to egg stimulation and retrieval benefits are subject to 30% coinsurance
- Calendar Year Medical Deductible (CYD) is waived
- Medications are covered under the pharmacy benefit and apply to the annual prescription deductible and the plan's Tier coinsurance
- There is a lifetime maximum benefit of \$15,000, which includes both medical and pharmacy services (*the lifetime maximum for this benefit is independent of the IVF lifetime maximum and the two amounts do not cross-accumulate*)
- There is a separate annual out-of-pocket maximum of \$2,500 for combined medical and pharmacy infertility services. This amount does not count toward the member's overall plan out-of-pocket maximum.
- Member copayments, coinsurance, and deductibles do not accrue toward the Plan's Tier 1 MOOP
- Plan authorization is required

For more information, please contact our [GatorCare Dedicated Florida Blue Customer Service Representative at GatorCareCSR@bcbsfl.com](#) and include the following information:

- Name
- GatorCare ID number (*located on your insurance card*)
- Phone number

In the event of any conflict or ambiguity between this summary and the Certificate of Insurance or Plan Documents, the provisions of the Certificate and Plan Documents shall govern.