

GatorCare Infertility Benefits for

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

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

Infertility Diagnosis and Treatment

Both male and female factors can contribute to infertility. Potential causes include ovulatory dysfunction, diminished ovarian reserve, cervical or uterine abnormalities, tubal disease, and male reproductive factors. Treatment typically involves one of three approaches: medical therapy, surgical intervention, or Assisted Reproductive Services (ARS).

Who is eligible?

- A Subscriber, Spouse or Domestic Partner who has been enrolled in a GatorCare plan for at least two (2) years **OR**
- An employee who enrolls into GatorCare as the subscriber who has been continuously employed by a participating Employer Group for at least two (2) years, **AND**
- Has a current diagnosis of infertility characterized as:
 - Failure to achieve clinical pregnancy after twelve (12) months or more of regular unprotected sexual intercourse in women under age 35 (up to their 35th birthday)
 - Failure to achieve a clinical pregnancy after six (6) months or more of regular, unprotected sexual intercourse in women aged 35 years up to their 42nd birthday.
 - 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, or Options** plans

What is covered?

- Assisted Reproductive Services including Intrauterine Insemination (IUI), In Vitro Fertilization (IVF) and Frozen Embryo Transfer (FET) for women up to their 42nd birthday
- 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 outpatient pharmacies

How is it covered?

- ARS medical benefits are subject to 30% coinsurance
- Calendar Year Medical Deductible (CYD) is waived
- Pharmacy benefits apply to the annual prescription deductible and the plan's Tier coinsurance
- There is a lifetime maximum benefit of \$30,000, which includes both medical and pharmacy services (*the lifetime maximum for this benefit is independent of the Elective Egg Retrieval lifetime maximum and the two amounts do not cross-accumulate*)
- There is a separate annual out-of-pocket maximum of \$5,000 for combined medical and pharmacy infertility services. This amount does not count toward the member's overall plan 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 related to or resulting from procedures for a surrogate mother are not covered
- Services for the collection, purchase, or storage of sperm, eggs (oocytes), or embryos from donors other than the covered employee (Subscriber), enrolled spouse, or enrolled Domestic Partner are not covered
- Elective oocyte cryopreservation (egg freezing)
- Services to treat infertility caused by voluntary sterilization or an unsuccessful reversal of a voluntary sterilization (such as tubal ligation or vasectomy) are not covered
- Any services not specifically listed as covered are not included in this benefit

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.