

Fertility & Family-Building Benefits

Growing Your Family, Your Way

At Western Health Advantage, we believe that every path to parenthood deserves support. Upon your group health plan renewal, we're expanding our fertility and family-building benefits—so you can get the care you need, when you need it. Whether you're just beginning to explore your options or already working with your doctor, we're here to help you take the next step with confidence and care.

WHO IS ELIGIBLE?

To be eligible for fertility treatment coverage, you must be evaluated by a licensed physician or qualified treating provider, and that provider must document one of the following:

- ★ Infertility based on medical history, diagnostic testing, and evaluation.
- ★ Inability to conceive or carry a pregnancy without medical assistance.
- ★ Failure to conceive after 12 months (or 6 months if age 35+) of unprotected intercourse. Miscarriage does not reset this time.

COST-SHARING, REFERRALS, & PRIOR AUTHORIZATION

Copayments, deductibles, and out-of-pocket maximums align with your medical and prescription drug benefits. Refer to the Copayment Summary and Evidence of Coverage & Disclosure Form (EOC/DF) for cost, details, exclusions, and limitations. An eligible member must be referred by their doctor for these services; prior authorization is required.

WHAT'S COVERED?

Medically appropriate, authorized care and medications, such as:

- ★ Fertility-related consultations with a WHA provider
- ★ Laboratory and imaging services
- ★ Genetic testing for prenatal diagnosis of a rare/serious condition
- ★ Prescribed oral or self-injectable medications (as per WHA's Formulary/Preferred Drug List)
- ★ Office-administered medications (hormonal therapies, ovarian stimulation)
- ★ Oocyte retrieval, sperm collection and storage
- ★ Artificial Insemination (IVI, ICI, IUI)
- ★ Assisted Reproductive Technology (IVF, ICSI, ZIFT, GIFT, FET)
- ★ Medically necessary fertility-related services and required health testing of a surrogate (if applicable), regardless of whether the surrogate is a WHA member
- ★ Storage of cryopreserved sperm, oocytes, and embryos

Refer to your Evidence of Coverage for benefit details and limitations.



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