

**Keenan**  
**Elk Grove Unified School District**  
**Fertility Benefit Plan Comparison**

|  | Current  | Current   | Current   |
|--|--|---|---|
| Effective Date   | 1/1/2026   | 1/1/2026  | 1/1/2026  |
| Carrier  | <b>Kaiser Permanente</b>   | <b>Sutter Health Plan</b>   | <b>WHA</b>  |
| Plan Name  | HMO - \$30   | HMO - \$30  | HMO - \$30  |
| Benefit Summary  | Active & Early Retiree   | Active & Early Retiree  | Active & Early Retiree  |
| Fertility Services   |  |   |   |
| Office Visit/Exam  | \$30 copay PCP / \$30 copay SP   | \$30 copay PCP / \$30 copay SP  | \$30 copay PCP / \$30 copay SP  |
| Outpatient Surgery and Outpatient Procedures<br>· Oocyte (egg) retrieval: maximum of three completed oocyte retrievals and unlimited embryo transfers per lifetime (when medically necessary)<br>· Sperm collection and retrieval: up to three attempts (when medically necessary)<br>· Cryopreservation and storage of sperm, oocytes, and embryos up to five years<br>· Artificial Insemination (AI): includes intrauterine insemination (IUI) and intracervical insemination (ICI) related procedures<br>· Assisted Reproductive Technology (ART): includes in vitro fertilization (IVF) and related procedures involving transfer/ implantation of oocyte/embryo | Facility Fee: \$30 copay per procedure<br><br>Physician/Surgeon Fee: No Charge | Facility Fee: \$100 copay per visit<br><br>Physician/Surgeon Fee: No Charge | Facility Fee: \$100 copay per visit<br><br>Physician/Surgeon Fee: No Charge |
| Outpatient Imaging   | \$10 copay per procedure   | No Charge   | No Charge   |
| Outpatient Laboratory  | \$10 copay per procedure   | No Charge   | No Charge   |
| Hospital Inpatient Services (including room and board, drugs, imaging, laboratory, other diagnostic and treatment services, and plan physician services)   | Facility Fee: No Charge<br><br>Physician Surgeon Fee: No Charge                | Facility Fee: No Charge<br><br>Physician Surgeon Fee: No Charge             | Facility Fee: No Charge<br><br>Physician Surgeon Fee: No Charge             |
| Fertility Treatment Prescriptions  |  |   |   |
| Retail   |  |   |   |
| Generic  | \$15 copay (Tier 1)  | \$15 copay  | \$10 copay  |
| Brand (Formulary/Preferred)  | \$35 copay (Tier 2)  | \$25 copay  | \$30 copay  |
| Brand (Non-Formulary/Non-Preferred)  | \$35 copay (Tier 3)  | \$50 copay  | \$50 copay  |
| Specialty  | \$35 copay (Tier 4)  | 10% up to \$100   | \$100 copay   |
| Number of Days Supply  | 30 days  | 30 days   | 30 days   |
| Mail Order   |  |   |   |
| Generic  | \$30 copay (Tier 1)  | \$30 copay  | \$20 copay  |
| Brand (Formulary/Preferred)  | \$70 copay (Tier 2)  | \$50 copay  | \$60 copay  |
| Brand (Non-Formulary/Non-Preferred)  | \$70 copay (Tier 3)  | \$100 copay   | \$100 copay   |
| Specialty  | n/a  | n/a   | \$100 copay/30 day supply   |
| Number of Days Supply  | 100 days   | 100 days  | 100 days  |