Your Fertility Benefits

The family-building experience can be rewarding, but also long and time-consuming. We're here to help you understand your benefits along the way. This overview breaks down your coverage so you can financially plan for your family-building journey. Please call the number on your Cigna Healthcare℠ ID card with any questions.

Your Available Fertility Benefit

An infertility diagnosis is required to utilize the benefit. Working with your doctor can help determine the best next steps based on your available benefits.

For your fertility benefits, you have access to:

- Testing to determine the cause of infertility, if applicable
- Treatment to restore fertility
- Once infertility has been diagnosed, you are also able to utilize Artificial Insemination/Intrauterine Insemination (IUI) and/or IVF

Costs and Accumulation Method

Dollar Annual Maximum

Your employer has elected a dollar annual maximum. A dollar annual maximum is an accumulation of eligible expenses for your fertility benefit, such as those associated with a procedure to restore your fertility. Once you have accumulated your dollar annual maximum, you will be responsible to pay out of pocket any additional costs or cycles.

Additional Information on Costs

- Oral medications are paid under the Pharmacy benefit and do not accumulate toward the dollar annual maximum
- Injectable medications accumulate toward the dollar annual maximum

What is not covered through Cigna Healthcare?

Cigna Healthcare does not cover infertility services or tests that are considered experimental, investigational, unproven or not medically necessary.

In addition, the following services will most likely not be covered by your medical plan:

- Services associated with the reversal of voluntary sterilization
- Infertility services when the infertility is caused by or related to voluntary sterilization
- Donor charges, fees and services, including services associated with donor sperm and donor oocytes
- Fees to a gestational carrier
- Over the counter ovulation test kits or pregnancy test kits

To learn more, call the number on the back of your **Cigna Healthcare** ID card.

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