



Fertility Solutions Program



Fertility benefits

ServiceNow is proud to provide the Fertility Solutions program for members of our UnitedHealthcare medical plans. Under the Fertility Solutions program, you have access to specialized fertility nurses to guide you through your journey and help you optimize the fertility benefits available to you. Whether you're evaluating your family building options or have gone through fertility treatments before, you can get the information you need.

To be eligible for fertility benefit coverage, you must enroll in the Fertility Solutions program offered through UnitedHealthcare.

When you enroll in the Fertility Solutions program you will receive:

- **Support from a fertility nurse throughout your experience.**
The nurse provides information so you can make informed decisions, assists you in navigating the health care system, and helps you make the best use of your health benefit.
- **Evidence-based information.**
This information will help you learn about infertility and the treatment options available to you.
- **Care available from the Centers of Excellence (COE) network.**
These facilities meet or exceed best practice criteria including high pregnancy rates and reduced risk of multiple births.



Learn more.

Call the number on the back of your member ID card, and asked to be connected to Fertility Solutions.

Frequently asked questions about fertility benefits

What are the requirements for participating in the Fertility Solutions program?

In general, you must be a female under age 44 if you're using your own eggs/oocytes or a female under age 50 if you're using donor eggs/oocytes. Please refer to the plan summary for additional details.

What types of treatments may be available to me?

A fertility nurse can help you understand your coverage and determine the best treatment plan for you. Call Fertility Solutions at the number on the back of your member ID card. Common treatments include the following:

- **Assisted reproductive technology (ART)** most often involves in vitro fertilization (IVF). IVF is when the eggs are retrieved from the ovary then combined with sperm in a Petri dish. Once fertilized, the embryos are placed in the woman's uterus.
- **Artificial insemination** is a treatment that involves sperm that is placed in the cervix or uterus. If the sperm is placed in the cervix, it's called intracervical insemination (ICI). If placed in the uterus, it's called intrauterine insemination (IUI).
- **Medication** may be prescribed to treat infertility. Medication is commonly used prior to artificial insemination or to stimulate ovulation.
- **Surgery** may be recommended to help treat infertility. Surgery can also be used to treat some causes of infertility such as endometriosis. Surgery is often only considered when ART is not a feasible form of treatment.

What is the Center of Excellence network?

The Center of Excellence (COE) network includes fertility specialists and treatment facilities that meet or exceed best-practices criteria. To be considered as part of the Center of Excellence network, facilities must meet UnitedHealthcare standards of care. Other criteria include high pregnancy rates, reduced risk of multiple births, superior physician credentials and highly regarded industry accreditations.

What fertility benefits are covered under my plan?

If you are enrolled in either the Preferred Provider Option (PPO) or High Deductible Health Plan (HDHP), the plan provides a lifetime fertility medical benefit maximum of \$20,000 and a lifetime fertility prescription benefit maximum of \$10,000.

Fertility benefits are subject to the in-network deductible and coinsurance.

What happens if I exhaust my fertility benefits?

If you exhaust your benefits, any cost of further treatment is your responsibility. However, a Fertility Solutions nurse is still available to fully assist you throughout your treatment process.

What services are not covered under this benefit?

- Reversal of voluntary sterilization
- Infertility services for those who have undergone elective male or female sterilization procedures (includes gender reassignment surgery)
- Medical services and fees associated with a surrogate
- Fees for over-the-counter products like ovulation test kits and pregnancy tests
- Experimental or investigational infertility treatments