



# Explanation of infertility benefits for NewYork-Presbyterian Queens plans

## NYP Queens Core Plan

Eligible health services*	In-network coverage	Out-of-network coverage
<b>Treatment of infertility</b>		
<b>Basic infertility</b>	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received
<b>Outpatient comprehensive infertility services</b> Infertility includes diagnosis & treatment of the underlying cause and artificial insemination and ovulation induction with no limits. <b>Excludes advanced reproductive technology.</b>	\$35 then the plan pays 100% (of the balance of the <b>negotiated charge</b> ) per visit; no <b>deductible</b> applies	70% (of the <b>recognized charge</b> ) per visit

\*Please refer to pharmacy benefits documents for separate coverage.

## NYP Queens Buy Up 1 Plan

Eligible health services*	In-network coverage	Out-of-network coverage
<b>Treatment of infertility</b>		
<b>Basic infertility</b>	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received
<b>Outpatient comprehensive infertility services</b> Infertility includes diagnosis & treatment of the underlying cause and artificial insemination and ovulation induction with no limits. <b>Excludes advanced reproductive technology.</b>	\$30 then the plan pays 100% (of the balance of the <b>negotiated charge</b> ) per visit; no <b>deductible</b> applies	70% (of the <b>recognized charge</b> ) per visit

\*Please refer to pharmacy benefits documents for separate coverage.

## NYP Queens Buy Up 2 Plan

Eligible health services*	In-network coverage	Out-of-network coverage
<b>Treatment of infertility</b>		
<b>Basic infertility</b>	Covered according to the type of benefit and the place where the service is received	Covered according to the type of benefit and the place where the service is received
<b>Outpatient comprehensive infertility services</b>	100% (of the <b>negotiated charge</b> ) per visit; no <b>deductible</b> applies	70% (of the <b>recognized charge</b> ) per visit
<b>Outpatient ART services including IVF**</b>	100% (of the <b>negotiated charge</b> ) per visit; no <b>deductible</b> applies	70% (of the <b>recognized charge</b> ) per visit
<b>Maximum per lifetime***</b>	\$12,500	\$12,500

\*Please refer to pharmacy benefits documents for separate coverage (not counted toward \$12,500 maximum).

\*\*Assisted Reproductive Technology (ART) services are only covered at Weill Cornell Center for Reproductive Medicine and Columbia University Fertility Center. If you reside outside Kings, Queens, Bronx, New York, Richmond, Nassau, or Westchester counties, please contact Aetna's National Infertility Unit (NIU) for further assistance.

\*\*\*As used for this benefit, "lifetime" is defined to include covered benefits paid under an NYP-sponsored plan to the same individual.

If you reside within Kings, Queens, New York, Bronx, Richmond, Nassau, or Westchester counties, Assisted Reproductive Technology services can **ONLY** be provided at the Weill Cornell Center for Reproductive Medicine and Columbia's Center for Women's Reproductive Care. If you live outside of the counties listed above, you **ALSO** have access to the Aetna Institutes of Excellence (IOE) network for Infertility Services. Please call Aetna® Member Services at **1-866-267-1091 (TTY: 711)** for benefit related questions. For infertility specific benefit questions you may be transferred to Aetna's National Infertility Unit (NIU) or call the Aetna NIU team directly at **1-800-575-5999 (TTY: 711)**

### Comprehensive infertility services

Eligible health services include comprehensive infertility care. The first step to using your comprehensive infertility health care services is enrolling with our **National Infertility Unit (NIU)**. To enroll, call our dedicated NIU at **1-800-575-5999 (TTY: 711)**.

Our NIU is here to help you. It is staffed by a dedicated team of registered nurses and infertility coordinators with expertise in all areas of infertility who can help you:

- Enroll in the infertility program
- Determine whether ART services and fertility preservation services are eligible health services under your plan

For further assistance please call **Aetna Member Services** at **1-866-267-1091 (TTY: 711)**, Monday through Friday, 8 AM to 6 PM.

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