Explanation of infertility benefits for the NewYork-Presbyterian POS plan

Infertility benefits coverage

These benefits are available regardless of sex, sexual orientation, gender identity and marital status. An infertility diagnosis is not required.

Eligible health services*	In-network coverage	Out-of-network coverage
Treatment of infertility		
Basic infertility	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
	Covered services include: • Seeing a provider to diagnose and evaluate the underlying medical cause of infertility • Surgery to treat the underlying medical cause of infertility – for example, endometriosis surgery or varicocele surgery For an expanded list of services available under the basic infertility benefit, please refer to sections **A** and **C** under **I**. Medical Necessity of the **Aetna Clinical Policy Bulletin: Infertility**.	
Outpatient comprehensive infertility services	$35 then the plan pays 100% (of the balance of the **negotiated charge**) per visit; no **deductible** applies	70% (of the **recognized charge**) per visit
	For an expanded list of services available under the comprehensive infertility benefit, please refer to section **B** under **I**. Medical Necessity of the **Aetna Clinical Policy Bulletin: Infertility**.	
Outpatient ART services Includes: IVF,** cryopreservation, storage, thawing (for eggs, sperm and embryo)	80% (of the **negotiated charge**) per visit	Not covered
Maximum per lifetime* **	$30,000	Not covered

*Please refer to benefits documents for separate pharmacy coverage (not counted toward $30,000 maximum).

**Assisted reproductive technology (ART) services are limited to the Weill Cornell Center for Reproductive Medicine and the Columbia University Fertility Center, or Aetna® Institutes of Excellence™ if you live outside of Kings, Queens, Bronx, New York, Richmond, Nassau or Westchester counties. Contact the Aetna National Infertility Unit (NIU) for registration and further assistance (see page 2).

***As used for this benefit, "lifetime" includes covered benefits paid under an NYP-sponsored plan to the same individual. The individual lifetime maximum prior to 1/1/2021 was $15,000. Individuals who met the $15,000 lifetime maximum have access to an additional $15,000 benefit as of 1/1/2021.

♥aetna®

If you live in Kings, Queens, Bronx, New York, Richmond, Nassau or Westchester counties, assisted reproductive technology (ART) services are **ONLY** covered if you receive them at the Weill Cornell Center for Reproductive Medicine or the Columbia University Fertility Center. If you live outside of the counties listed above, you **ALSO** have access to the Aetna® Institutes of Excellence™ network for covered infertility services. Please call Aetna Member Services at **1-866-267-1091 (TTY: 711)** for benefits-related questions. For infertility-specific benefits questions, you may be transferred to the Aetna National Infertility Unit (NIU). or you can call the Aetna NIU team directly at **1-800-575-5999 (TTY: 711)**.

Comprehensive and ART infertility services

Eligible health care services under your medical plan include comprehensive and ART infertility care as well as fertility preservation. The first step in using these services is enrolling with our **National Infertility Unit (NIU)**. To enroll, call **1-800-575-5999 (TTY: 711)**.

Our NIU is here to help you throughout your fertility journey. It's staffed by a dedicated team of registered nurses and infertility coordinators with expertise in all areas of infertility. They can help you:

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

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