



Explanation of infertility benefits for New York-Presbyterian POS plan

Infertility benefits coverage

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
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
Outpatient ART services including IVF**	80% (of the negotiated charge) per visit	Not covered
Maximum per lifetime***	\$30,000	Not covered

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

**Assisted Reproductive Technology (ART) services are limited to the Weill Cornell Center for Reproductive Medicine and Columbia University Infertility Center, or Aetna Institutes of Excellence if you reside outside Kings, Queens, Bronx, New York, Richmond, Nassau or Westchester counties. You must contact the Aetna National Infertility Unit (NIU) for registration and further assistance.

***As used for this benefit, "lifetime" is defined to include 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 effective 1/1/2021.

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 the Aetna 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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