



## Explanation of infertility benefits for the New York-Presbyterian EPO plan

### Infertility benefits coverage

Eligible health services*	In-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
<b>Outpatient comprehensive infertility services</b>	\$35 then the plan pays 100% (of the balance of the <b>negotiated charge</b> ) per visit; no <b>deductible</b> applies
<b>Outpatient ART services for iatrogenic diagnosis only</b> Includes: IVF,** cryopreservation, storage, thawing (for eggs, sperm and embryo)	80% (of the <b>negotiated charge</b> ) per visit
<b>Maximum per lifetime***</b>	\$30,000

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

\*\*Assisted reproductive technology (ART) services are covered for **iatrogenic diagnoses ONLY** (that is, infertility resulting from other medical treatment or intervention). Providers 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.

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 infertility services

Eligible health care services under your medical plan include comprehensive infertility care. 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.

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