Benefits for infertility treatment in UC’s non-Medicare medical plans

The University of California’s comprehensive medical benefits encompass the broad needs of our diverse workforce to keep our employees, retirees and their family members healthy. All of UC’s non-Medicare medical plans offer benefits related to infertility, although coverage may vary by plan.

Generally, infertility is an involuntary medical condition recognized by a doctor that causes the inability to conceive a baby or the inability to carry a pregnancy to a live birth.

The information below is an overview of coverage for infertility treatment under UC’s non-Medicare medical plans. Check your medical plan’s Evidence of Coverage or Summary Plan Description booklet, available on UCnet (ucnet.universityofcalifornia.edu) for additional details.

**BENEFITS THAT ARE COVERED UNDER UC’S NON-MEDICARE MEDICAL PLANS**

- Diagnosis and treatment of underlying cause of infertility
- Prescription infertility drugs
- Artificial insemination
- Gamete intrafallopian fertilization transfer (GIFT)
- Zygote intrafallopian fertilization transfer (ZIFT)
- In vitro fertilisation (IVF)
- Fertility preservation and storage of embryos as part of a covered IVF cycle and when certain medical treatments may cause iatrogenic infertility

**BENEFITS THAT ARE NOT COVERED UNDER UC’S NON-MEDICARE MEDICAL PLANS**

- Elective services related to procurement and storage of semen/eggs
- Services to reverse voluntary, surgically induced infertility

This fact sheet does not offer a guarantee of coverage. Check the medical plan’s booklet for details regarding eligibility for infertility health benefit, co-pays and deductibles, and covered/excluded care. Services may require preauthorization and/or may require members to follow plan guidelines in obtaining services to ensure services are covered.

Medical plan copayments and coinsurance payments for infertility health procedures are eligible for reimbursement from the UC Health Flexible Spending Account.

For additional help with understanding your coverage for infertility treatment under the UC benefit plans, consult with a UC Health Care Facilitator and/or call the member services number on your medical plan identification card.

---

By authority of the Regents, University of California Human Resources, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations for Faculty and Staff, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by the Regents. Source documents are available for inspection upon request (800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, retirees, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. The University also reserves the right to determine new premiums, employer contributions and monthly costs at any time. Health and welfare benefits are not accrued or vested benefit entitlements. UC’s contribution toward the monthly cost of the coverage is determined by UC and may change or stop altogether, and may be affected by the state of California’s annual budget appropriation. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. For more information, employees should contact their Human Resources Office and retirees should call the UC Retirement Administration Service Center (800-888-8267).

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University’s affirmative action and equal opportunity policies for staff to Systemwide AA/EEO Policy Coordinator, University of California, Office of the President, 1111 Franklin Street, Oakland, CA 94607, and for faculty to the Office of Academic Personnel and Programs, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.