

UC Medical Benefits for Infertility Treatment

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 medical plans offer benefits related to infertility, although coverage varies by plan. While some plans provide coverage for diagnostic testing and consultation only, coverage under other plans includes some infertility treatments.

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 chart to the right provides an overview of coverage for infertility treatment under UC’s benefit plans. Check your medical plan’s Evidence of Coverage booklet, available on UCnet (ucnet.universityofcalifornia.edu) for additional details.

WHAT UC MEDICAL BENEFITS COVER

Covered under all UC plans	Diagnosis of underlying cause of infertility
Covered under some UC plans	<ul style="list-style-type: none"> • Diagnosis, evaluation and treatment of involuntary infertility • Artificial insemination • Prescription drugs • Gamete intrafallopian fertilization transfer (GIFT)
Not covered under UC plans	<ul style="list-style-type: none"> • Services (other than GIFT) related to conception by artificial means¹ • Services related to procurement and storage of semen/eggs • Services to reverse voluntary, surgically induced infertility

¹ Non-covered services related to conception by artificial means include (but may not be limited to) the following:

- ZIFT: Zygote intrafallopian transfer
- IVF: In vitro fertilization

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 if they are medically necessary.

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).

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