

## **Helpful Hints for Understanding your Benefits Coverage**

Before calling your insurance company, having this information at hand will be helpful:

- Name of the insured individual
- Employee/Patient ID# or Social Security #
- Name of employer
- Name of plan
- Group number
- Patient's name and date of birth

### **QUESTIONS FOR YOUR EMPLOYER**

(Human Resources or Benefits Representative)

1. Are infertility treatments covered on my current health plan?
2. Is there another plan that has infertility coverage? If so, what is the cost difference, can I change plans, and when can I change plans?
3. Are there restrictions to the infertility benefits?
4. What is the waiting period before I can start treatment for pre-existing infertility conditions?

### **QUESTIONS FOR YOUR INSURANCE COMPANY**

1. What are my infertility benefits?
2. What is excluded?
3. Is there an age restriction for infertility treatment? If so, what is it?
4. Do they cover diagnostic procedures?
5. Which of the following are covered?
  - Blood Work? (FSH, LH, TSH, etc.)
  - Semen analysis?
  - Endometrial biopsy?
  - Post coital test?
  - HSG (Hysterosalpingogram)?
  - Ultrasounds?
6. Which drugs are reimbursable?
  - Clomiphene citrate, e.g. Clomid
  - FSH, e.g. Follistim, Gonal-F
  - hCG (human chorionic gonadotropin)
  - hMG (human menopausal gonadotropin)
7. Do I need to use specific pharmacies or mail-order pharmacies?
8. What types of treatments are covered?
  - Intrauterine Inseminations - (i.e. artificial insemination)?

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- IVF (in vitro fertilization)?
  - ICSI (intracytoplasmic sperm injection)?
  - Assisted Hatching
  - Freezing of Embryos (cryopreservation)
9. Do I need a referral or precertification for diagnostic procedures and treatments?
10. Do I have a lifetime maximum benefit? If so, what is the limit?  
Do I have a calendar year maximum benefit? If so, what is the limit?
11. Is infertility diagnostic testing included in the lifetime maximum benefit?
12. Is infertility diagnostic testing included in the calendar year maximum benefit?
13. What are the maximum allowed attempts for non-IVF procedures, such as ovulation induction and insemination?
14. What are the maximum allowed attempts for ART (IVF, GIFT, ZIFT)? Does this number include only stimulation cycles or does it also include thaw cycles for embryos?
15. Are donor sperm and/or egg options covered?
16. Am I restricted to using certain specialist and ART (assisted reproductive technology) centers?