



Fertility benefits for employees

Ready to grow your family but have fertility questions? Your benefits through UnitedHealthcare give you a variety of ways to get answers and support. Covered treatment options include medicine, surgery, artificial insemination, assisted reproductive technology — even a combination of treatments. We're here to help you find expert support to make the best decisions for you and your family.

Learn about your fertility benefits and how to get the most out of your coverage. Sharing this information with your doctors may also help when creating a care plan.

You're not alone

Throughout your journey, your benefits through UnitedHealthcare include personalized access to experienced Fertility Solutions nurses who work with you 1-on-1 and serve as an extra layer of support. On average, the fertility nurses have 10+ years of experience. Fertility Solutions is confidential and provides you and your covered spouse/partner with guidance and access to fertility treatment at no additional cost, as part of your benefits package.

Your fertility nurse is here to help you achieve your health goals and a healthy pregnancy. They can also help you:

- Understand what services and treatments are available
- Find quality fertility providers and facilities that undergo stringent qualification reviews
- Learn about recommended procedures and medications
- Maximize your benefits and minimize out-of-pocket costs

Important: To access your benefit, your plan requires you to work with a UnitedHealthcare Fertility Solutions nurse. To get started, call **1-866-774-4626**, Monday–Friday, 7 a.m.–6 p.m. CT.

Getting preapproval

Before authorizing any treatment, your doctor will need to get approval from UnitedHealthcare. This is called prior authorization. As part of this process, we'll review your treatment plan and any medical information submitted by your doctor and let you know if your case meets clinically approved medical guidelines. This process allows your doctor to share information with you about how your plan will cover the specific services in your treatment plan. That way, you know before you pay any costs.

- For scheduled admissions, contact UnitedHealthcare 5 business days before your admission or as soon as reasonably possible
- For non-scheduled admissions (including emergency admissions), please contact UnitedHealthcare as soon as reasonably possible

Doctors in our network will know how to obtain prior authorization for you.

Centers of Excellence

Fertility Solutions nurses help you avoid unnecessary appointments and treatments by directing you to Centers of Excellence (COEs). These include quality fertility providers and facilities that undergo stringent qualification reviews annually and follow evidence-based care to help you achieve:¹

- Better outcomes
- Lower medical costs
- A faster time to pregnancy
- More accurate diagnoses and fewer readmissions and post-surgical complications compared to other hospitals and surgery centers

Your plan requires you to seek care at a COE. If there are no COE facilities within a 60-mile radius of your residential address, you may be eligible for a network gap exception. Please speak to your UnitedHealthcare Fertility Solutions nurse for more information or to locate a COE.

Important: To receive benefits, contact Fertility Solutions prior to receiving any fertility treatment. To contact Fertility Solutions, call **1-866-774-4626**, Monday–Friday, 7 a.m.–6 p.m. CT. Or, you can connect through your team of UnitedHealthcare Health Advocates at **1-866-679-0948**, Monday–Friday, 8 a.m.–8 p.m. CT.

myuhc.com

This website is a simple, one-stop shop for all your health plan information, including benefit coverage, network directories, health care cost estimates, wellness tips and more. To find more information about **Fertility Solutions**, select the Health & Wellness tab from the myuhc.com[®] home page.

Covered services

The following fertility procedures are covered for plan members:

- Assisted reproductive technologies (ART) to facilitate fertilization, such as artificial insemination (AI), intrauterine insemination (IUI) and in vitro fertilization (IVF)
- Genetic testing when appropriate

Consult your summary plan description for additional services.

**United
Healthcare**

¹ Commercial book-of-business case study. Fertility Case Management 2018. Research objective was to test the hypothesis that members who have access to the Fertility Solutions Nurse Case Management program experience higher likelihood of pregnancy and delivery, better outcomes and lower costs, and to quantify differences between members who had access to the Fertility Solutions program (treatment group) and those who did not have access (control group). Savings are not guaranteed. Individual plan results will vary.

This summary highlights commonly used services and generally indicates how you and your medical plan will cover eligible medical expenses you and/or your enrolled dependents incur. Benefits are provided for covered services that are medically necessary unless otherwise indicated. Some services are subject to annual or lifetime limits. This document does not reflect all covered services, plan exclusions, limitations or restrictions. It is not a contract or guarantee of coverage.

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