

TRYING TO CONCEIVE?

Your infertility benefits are designed to help.

Fear. Confusion. Anxiety. If you're having trouble conceiving, you're probably dealing with all kinds of emotions. Your Cigna benefits are designed to help you through this life-changing journey. Outlined below are the testing and treatment options covered through your medical plan.



Testing

Your doctor will likely evaluate both partners in an opposite-sex couple to help determine the underlying cause of infertility. Your plan includes coverage for:

- › Physical examination
- › Laboratory and radiology services
- › Hysteroscopy
- › Hysterosalpingography
- › Diagnostic laparoscopy with or without chromotubation
- › Sonohysterography
- › Additional tests deemed to be medically necessary

Once the cause of infertility is identified, your doctor can advise you on your treatment options.





Treatment

Treatment and coverage is determined by the specific diagnosis and may involve the following services:

- › Counseling to support your emotional health
- › Laboratory tests and diagnostic evaluations
- › Infertility drugs administered or provided by a physician

Approved surgeries and other therapeutic procedures* include:

- › Artificial insemination
- › In vitro fertilization (IVF) treatments
- › Gamete intrafallopian transfer (GIFT)
- › Zygote intrafallopian transfer (ZIFT)
- › Services of an embryologist

Your provider may also contact Cigna for additional infertility coverage options.



Cigna will cover unlimited cycles of infertility treatment under the HelloFresh plan, **with no dollar limit.**



Fertility preservation

Fertility preservation is the process of saving or protecting eggs, sperm or reproductive tissue so you can use them to have biological children in the future.

Your medical plan covers this service if your fertility has been impaired by cancer, chemotherapy, radiation or other medical conditions that could impact the reproductive organs. Coverage for infertility resulting from these conditions includes cryopreservation and the storing and thawing of sperm, eggs and embryos.

What's not covered?

When considering your fertility options, it's important to know what isn't covered by your plan. The following are excluded services:

- › Reversal of male and female voluntary sterilization
- › Infertility services when the infertility is caused by or related to voluntary sterilization
- › Donor charges and services
- › Cryopreservation of donor sperm and eggs, except for fertility preservation
- › Any experimental, investigational or unproven infertility procedures or therapies



We're here for you 24/7.

For benefits information, log in to myCigna.com® or the [myCigna® App](#).
For questions or concerns, call **Cigna One Guide**® anytime at **877.501.7990**.



*Procedures that have been demonstrated in existing peer-reviewed, evidence-based scientific literature to have a reasonable likelihood of resulting in pregnancy.

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