



The path to parenthood can take many forms.

Western Health Advantage is now offering large group employers an exciting Family & Diversity Support Benefit for employees planning to have a baby.

This benefit provides plan members with pregnancy support services (with no exclusion of gender or relationship status), and without a diagnosis of infertility. It also covers pre-implantation genetic testing, supporting members with rare and life-threatening genetic conditions.*

The **Family & Diversity Support Benefit** has two separate components:

1. Pregnancy Support

Designed to demonstrate WHA's commitment to supporting diverse families who have not been diagnosed with medical infertility, this benefit will help members who are either single or in same-sex relationships as well as traditional couples as medically indicated.

- ✓ Three (3) cycles of artificial insemination (AI), if medically necessary for women
- ✓ Sperm retrieval or extraction procedure, if medically necessary for men
- ✓ Medications for ovarian stimulation, including basic laboratory tests as well as basic imaging tests related to fertility workup

2. Pre-implantation Genetic Testing

This supports the needs of a member (or first-degree relative) with a specified** rare and life-threatening genetic condition as they plan for pregnancy and require support to conceive.

* Refer to the Copayment Summary for cost, details, exclusions, and limitations. An eligible member may be referred by their doctor for these services; prior authorization is required. WHA provides this additional and distinctive benefit at no additional premium.

** Refer to the specified list of covered diagnoses.



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FAMILY & DIVERSITY SUPPORT BENEFIT

COPAYMENT SUMMARY

Planning for a routine pregnancy may require support services. Western Health Advantage's Family and Diversity Support Benefit provides assistance for members seeking pregnancy or for members with a known rare and severe genetic trait who may need support to conceive.

	Pregnancy Support	Pre-Implantation Genetic Testing
Covered Services	Up to three (3) cycles of artificial insemination or sperm collection per lifetime ¹ and medications for ovarian stimulation, including basic laboratory and imaging tests related to fertility workup	Pre-implantation genetic testing
When the member is eligible for the covered services	Any member, with referral from provider.	<p>A member has a personal or first degree relative with a WHA-listed genetic condition², OR</p> <p>A fetus from a member's prior pregnancy was determined to have one of the WHA-listed genetic condition², OR</p> <p>Both partners are carriers of a WHA-listed genetic condition², OR</p> <p>One partner is a carrier of a WHA-listed genetic condition² that is a dominant trait condition.</p> <p>If a member is found to be a carrier through pre-conception screening and the partner is a WHA member, the partner may be covered for carrier testing.</p>
Prior Authorization	Required	Required
Copayment	50% ³	50% ³
Exclusions & Limitations	<ul style="list-style-type: none"> • Not for treatment of infertility. • Not covered after sterilization or sterilization reversal procedures. • Benefit ends when a viable pregnancy is achieved or three (3) cycles per lifetime¹ have occurred. • If a pregnancy ends in miscarriage, additional cycles up to the total of three (3) can be covered. • Donor semen or eggs including services and supplies to their procurement and storage are not covered. • Excludes genetic testing and advanced imaging • All surrogacy services are not covered. 	<ul style="list-style-type: none"> • May be covered in conjunction with infertility benefit when the member's employer offers infertility benefits. Donor semen or eggs including services and supplies to their procurement and storage are not covered.

¹ "Lifetime" refers to any attempts, treatments or services rendered during the member's coverage under a Western Health Advantage plan at any time during the member's lifetime.

² Western Health Advantage maintains a list of rare and severe genetic conditions, which may be updated with new conditions over time.

³ Copayments for covered Family and Diversity Support services do not contribute to the annual out-of-pocket maximum of your medical plan with Western Health Advantage. Percentage copayments are based upon WHA's contracted rates with the provider of the service.