Infertility Services
Covered Infertility services generally include consultations, examinations, diagnostic services whether performed in a physician’s office or in a hospital or other facility, and medications. All covered Infertility services, including the diagnostic work-up and testing to establish a cause of “Infertility,” require a 50% copayment, which is based on WHA’s contracted charges. All covered Infertility services must receive prior authorization and are subject to the exclusions and limitations set forth in this Copayment Summary.

“Infertility” is defined as a condition of being infertile. A member is considered infertile if there is a presence of a demonstrated condition recognized by a licensed physician and surgeon as a cause of infertility, or the member is unable to conceive a pregnancy or to carry a pregnancy to a live birth after one (1) year of regular unprotected intercourse, or if the female partner is over age 35 years, after 6 months of regular unprotected intercourse. A member not having regular unprotected intercourse may be considered infertile if conception does not occur after at least 12 cycles of supervised artificial/donor insemination (6 cycles for women 35 years or older).

Covered Services

<table>
<thead>
<tr>
<th>50% Copayment*</th>
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<tbody>
<tr>
<td>• Services and supplies for diagnosis and treatment of involuntary infertility</td>
</tr>
<tr>
<td>• Artificial insemination (except for donor semen or eggs, and services and supplies related to their procurement and storage), subject to a maximum of one treatment period of up to three (3) cycles per Lifetime+</td>
</tr>
<tr>
<td>• One Gamete Intra-Fallopian Transfer (GIFT) or In Vitro Fertilization (IVF) per Lifetime+</td>
</tr>
<tr>
<td>• Medications for the treatment of Infertility</td>
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</tbody>
</table>

Genetic testing and counseling are covered benefits when medically indicated and are not subject to the Infertility Benefit copayments.

Exclusions and Limitations
In addition to exclusions and limitations described under Covered Services, the following apply:
• The member must be diagnosed with “Infertility” as defined in this Copayment Summary.
• All covered Infertility services must be prior authorized by WHA.
• Services and supplies to reverse voluntary, surgically induced infertility are excluded.
• All services involved in surrogacy, including but not limited to embryo transfers, services and supplies related to donor sperm or sperm preservation for artificial insemination, are excluded.
• Frozen embryo transfers and Zygote Intra-Fallopian Transfer (ZIFT) are excluded.
• Intracytoplasmic Sperm Injection (ICSI) is excluded.
• Ova sticks (a self-test for infertility) are excluded.
• Ovum transfer/transplants or uterine lavage as part of infertility diagnosis or treatment is excluded.
• All services related to the sperm donor, including the collection of the sperm, are excluded.
• Sperm storage is excluded.
• Treatment of infertility as a result of previous/prevailing elective vasectomy or tubal ligation, including, but not limited to, procedure reversal attempts and infertility treatment after reversal attempts, is excluded.
• Artificial insemination in the absence of a diagnosis of Infertility is excluded.
• Treatment of female sterility in which a donor ovum would be necessary (e.g., post-menopausal syndrome) is excluded.
• Experimental and/or investigational diagnostic studies, procedures or drugs used to treat or determine the cause of infertility are excluded.
• Laboratory medical procedures involving the freezing or storing of sperm, ovum and/or pre-embryos are excluded.
• Inoculation of a woman with partner’s white cells is excluded (considered experimental).

* Copayments for covered Infertility services do not contribute to the annual out-of-pocket maximum of your medical plan with Western Health Advantage.
+ “Lifetime” refers to services obtained during the member’s life, including services provided under any other health insurance or HMO.
Western Health Advantage complies with applicable Federal and California civil rights laws and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, as applicable. Western Health Advantage does not exclude people or treat them differently because of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Western Health Advantage:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)

If you need these services, contact the Member Services Manager at 888.563.2250 and find more information online at https://www.westernhealth.com/legal/non-discrimination-notice/.

If you believe that Western Health Advantage has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, you can file a grievance by telephone, mail, fax, email, or online with:
Member Services Manager, 2349 Gateway Oaks Drive, Suite 100, Sacramento, CA 95833, 888.563.2250 or 916.563.2250, 711 (TTY), 916.568.0126 (fax), memberservices@westernhealth.com, https://www.westernhealth.com/legal/grievance-form/. If you need help filing a grievance, the Member Services Manager is available to help you. For more information about the Western Health Advantage grievance process and your grievance rights with the California Department of Managed Health Care, please visit our website at https://www.westernhealth.com/legal/grievance-form/.

If there is a concern of discrimination based on race, color, national origin, age, disability, or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at:


ENGLISH
If you, or someone you're helping, have questions about Western Health Advantage, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 888.563.2250 or TTY 711.

SPANISH
Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Western Health Advantage, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 888.563.2250, o al TTY 711 si tiene dificultades auditivas.

CHINESE
如果您，或是您正在協助的對象，有關於Western Health Advantage方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話888.563.2250或聽障人士專線(TTY) 711。

VIETNAMESE
Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Western Health Advantage, quý vị sẽ có quyền được giúp và có thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi số 888.563.2250, hoặc gọi đường dây TTY danh cho người khiếm thính tại số 711.

TAGALOG
Kung ikaw, o ang iyong tuntulan, ay may mga katanungan tungkol sa Western Health Advantage, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang mokausap ang isang tagasalin, tumawag sa 888.563.2250 o TTY para sa may kapansanan sa pandinig sa 711.
如果你们或者你们帮助过的人对于Western Health Advantage有任何问题，你们有权免费获得帮助和信息，而且可以通过翻译人员来沟通。拨打888.563.2250或者使用TTY 711来联系。