



Your fertility benefits



Adobe's Aetna
benefits for helping
you start a family

Ready for a baby — but need some help? Your Aetna benefits may be the answer. With coverage for wide-ranging treatment options, you'll have more ways to bring a bundle of joy into your life. Your options include: medicine, surgery, artificial insemination, assisted reproductive technology, or even a combination of treatments. No matter what you might need, we're here to support you.

Get started

Your first step is to call your Aetna Concierge at **1-800-884-9565**. When you call, ask to speak with an Aetna fertility specialist. They'll understand your specific needs. They'll talk about your benefits coverage — and help you decide what's best for you. Then, they'll help you find the right network doctors and facilities.

In addition, your fertility specialist will work with you to fill out a patient registration form. Or, if you prefer, you may complete the form on your own and fax it to **1-860-607-7476**. This form will help us to determine which benefits and services you are eligible to receive. To find the form, simply log in to your secure member website at **aetna.com**. Then, click the "Forms" link at the top right of your home page.



Obtaining preapproval

Before authorizing any treatment, your doctor will need to get approval from Aetna. This process is called precertification. We'll review your treatment plan and any medical information submitted by your doctor. Based on this review, we'll decide if your case meets clinically approved medical guidelines for the proposed services. This process also allows your doctor to share information with you about how your plan will cover the specific services in your treatment plan so you know before you incur expenses.

Doctors in our network will know how to obtain precertification for you. If you use an out-of-network doctor, you can ask this doctor to call us at **1-800-575-5999**. We'll work with your doctor to start the precertification process. Or, you may need to call us yourself — if your doctor doesn't provide this service.

In-network doctors and other care providers have negotiated rates with Aetna. So you pay less for many services. What's more, your deductible is lower and the plan pays a larger share of expenses after the deductible. In-network providers also file claims for you and take care of any precertification requirements so you don't have to.



Find in-network providers

The provider search tool at [aetna.com](https://www.aetna.com) makes it easy. Here's how:

- Log in to [aetna.com](https://www.aetna.com). Not registered? Take a few minutes to complete this first step.
- Click Find Care on your home page.
- On the search tool home page, enter "infertility treatment" in the "Find what you need by name" box. If you want to check the network status of a doctor or other provider you are seeing, you can enter that person's name in the box.

Having trouble finding an in-network provider? Call your Aetna Concierge at **1-800-884-9565**.



How your plan pays

Here's how your plan covers precertified fertility services once you meet your deductible:

Plan provisions	Aetna Out-of-Area Healthsave (HSA)	Aetna Healthsave (HSA)		Aetna Healthsave Basic		Aetna HealthFund® (HRA)	
		In network	Out of network*	In network	Out of network*	In network	Out of network*
	80%	90%	70%	80%	60%	90%	70%
Fertility services**	Fertility services include: <ul style="list-style-type: none"> • Artificial insemination (AI) and ovulation induction (OI) procedures limited to six cycles of treatment per lifetime • In vitro fertilization (IVF), gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT) and frozen embryo transfer (FET) limited to three attempts per lifetime • Intracytoplasmic sperm injection (ICSI) and ovum microsurgery services • Testis biopsy, gonadal tissue, percutaneous epididymal sperm aspiration (PESA) • Freezing and storage of sperm, eggs and embryos up to one year for medical reasons or elective 						
Gestational carrier**	If you're using a gestational carrier, some services may be covered, including: <ul style="list-style-type: none"> • Fertilization • Culture • Semen analysis 						
Fertility treatment drugs	Plans pay up to \$20,000 per lifetime for fertility drugs. After you meet the deductible, you'll pay a copay for each prescription as shown below.					Plans pay up to \$20,000 per lifetime for fertility drugs. You'll pay a copay for each prescription as shown below.	
Prescription drug copays***	\$15 for generics \$45 for brand-name drugs on the Aetna Preferred Drug List \$65 for other brand-name drugs						

*If you go outside the network, reimbursement is not based on a negotiated amount, but rather on the recognized amount/charge. You may be responsible for the entire difference between what the provider bills and the recognized amount. And that additional amount does not count toward your out-of-pocket maximum.

**Certain limits apply. Not all limits are listed here. This brochure provides an overview of certain provisions and limits; it is not intended to be a complete description of these benefits. Before receiving services, call your Aetna Concierge at 1-800-884-9565 to find out how your plan covers these services.

***Reduced benefits if drugs obtained at a non-participating pharmacy. Copays count toward your out-of-pocket maximum. With the HealthFund (HRA) plan, you pay copays for drugs without a deductible phase.



Give your baby a healthy start

The Beginning Right® maternity program comes with your Aetna health plan. You can use this program for information and support throughout your pregnancy and up to your baby's first birthday.

Take our pregnancy risk survey to find out if you have any health conditions or risk factors that could affect your pregnancy. If you complete the survey by your 16th week of pregnancy, you'll receive a free copy of the *Mayo Clinic Guide to a Healthy Pregnancy*.



To take the survey and enroll in Beginning Right, just call **1-800-CRADLE-1** (**1-800-272-3531**).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company (Aetna). Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to [aetna.com](https://www.aetna.com).

aetna®

TTY: 711

To access language services at no cost to you, call 1-800-884-9565 .

Para acceder a los servicios de idiomas sin costo, llame al 1-800-884-9565. (Spanish)

如欲使用免費語言服務，請致電 1-800-884-9565 。（Chinese）

Afin d'accéder aux services langagiers sans frais, composez le 1-800-884-9565 . (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-800-884-9565 . (Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-800-884-9565 an. (German)

للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-800-884-9565 . (Arabic)

Pou jwenn sèvis lang gratis, rele 1-800-884-9565 . (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-800-884-9565 . (Italian)

言語サービスを無料でご利用いただくには、1-800-884-9565 までお電話ください。 (Japanese)

무료 언어 서비스를 이용하려면 1-800-884-9565 번으로 전화해 주십시오. (Korean)

برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-800-884-9565 تماس بگیرید. (Persian-Farsi)

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonić 1-800-884-9565 . (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para 1-800-884-9565 . (Portuguese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-800-884-9565 . (Russian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-800-884-9565 . (Vietnamese)

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

We provide free aids/services to people with disabilities and to people who need language assistance. If you need a qualified interpreter, written information in other formats, translation or other services, call **1-800-884-9565**. If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator

P.O. Box 14462, Lexington, KY 40512

(CA HMO customers: PO Box 24030 Fresno, CA 93779)

1-800-648-7817, TTY: 711

Fax: 859-425-3379 (CA HMO customers: 860-262-7705), **CRCoordinator@aetna.com**.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at **1-800-368-1019**, 800-537-7697 (TDD).