



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 Fertility Advocate at **1-866-984-0074 (TTY: 711)**.

Your Fertility Advocate is your single point of contact for help understanding your benefits and options, and coordinating your care.

Talk with a Fertility Advocate to:

- Understand what services are available to you
- Learn about procedures and medications you may encounter
- Maximize your benefits and minimize out-of-pocket costs

In addition, your Fertility Advocate 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, log in to your member website at **Aetna.com** and click "Documents & Forms" at the top of the page.

Your Fertility Advocate is there to help you achieve your health goals and a healthy pregnancy. If you're considering or using fertility services, call your Fertility Advocate at **1-866-984-0074 (TTY: 711)**.



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 (TTY: 711)**. 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 network providers

The provider search tool at **Aetna.com** makes it easy. Here's how:

- Log in to **Aetna.com**. Not registered? Take a few minutes to complete this first step.
- Click "Find Care & Pricing" on your home page.
- Enter "infertility treatment" in the search 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 a network provider? Call your Fertility Advocate at **1-866-984-0074 (TTY: 711)**.



How your plan pays

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

| Plan provisions | Aetna Out-of-Area Healthsave (HSA) | Aetna Healthsave (HSA) | | Aetna Healthsave Basic | |
|------------------------------------|---|------------------------|-----------------|------------------------|-----------------|
| | | In network | Out of network* | In network | Out of network* |
| | 80% | 90% | 70% | 80% | 60% |
| Fertility services** | <p>Fertility services include:</p> <ul style="list-style-type: none"> • Artificial insemination (AI) and ovulation induction (OI) procedures limited to six cycles of treatment per lifetime • Three assisted reproductive technology (ART) cycles per lifetime, including in vitro fertilization (IVF), gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT) and frozen embryo transfer (FET) • Any or all of the ART cycles covered under the plan can be used for elective fertility preservation. If you do an elective fertility preservation cycle, you will be eligible for a total of three and one half cycles, which includes the fertility preservation cycle. • 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** | <p>If you're using a gestational carrier, some services may be covered, including:</p> <ul style="list-style-type: none"> • Fertilization • Culture • Semen analysis | | | | |
| Fertility treatment drugs | Plans pay up to \$60,000 per lifetime for fertility drugs. After you meet the deductible, you'll pay a copay for each prescription as shown below. | | | | |
| Prescription drug copays*** | <p>\$15 for generics</p> <p>\$45 for brand-name drugs on the Aetna Preferred Drug List</p> <p>\$65 for other brand-name drugs</p> | | | | |

* 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 (TTY: 711)** 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.

Definition of an ART "cycle" as covered under the plan

| Procedure | Cycle count |
|--|----------------|
| One complete fresh IVF cycle with transfer (egg retrieval, fertilization and transfer of embryo) | One full cycle |
| One complete GIFT cycle | One full cycle |
| One complete ZIFT cycle | One full cycle |
| One fresh IVF cycle with attempted egg aspiration (with or without egg retrieval) but without transfer of embryo | One half cycle |
| Fertilization of egg and transfer of a fresh embryo | One half cycle |
| One cryopreserved (frozen) embryo transfer | One half cycle |



Where to fill your prescriptions

Retail

Medications like Zithromax and Tetracycline that require a prescription but no preapproval can be filled at a retail pharmacy. To find network retail pharmacies near you, log in to **Aetna.com** and click the Pharmacy tab.

Specialty pharmacy

Specialty medications usually require preapproval and must be filled through Aetna Specialty Pharmacy®. Your doctor can order your prescription for you and it will be shipped to your home.

Examples of specialty medications include:

- Gonal-F, Lupron, Cetrotide and Menopur
- Trigger shots such as:
 - Novarel or (HCG generic)
 - Ovidrel pre-filled
 - Prenatal vitamins
 - Pregnyl

For questions, call **Aetna Specialty Pharmacy** at **1-866-782-2779** or **TDD: 1-877-833-2779**, or log in to **Aetna.com** and click the Pharmacy tab. If you have questions about your medications, don't hesitate to give us a call.

What is a specialty drug?

Specialty drugs treat complex, chronic conditions. A nurse or pharmacist will often support their use during treatment. These drugs may be injected, infused or taken by mouth. You may need to refrigerate them.



To take the survey and enroll, just call **1-800-272-3531** (TTY: 711).

Give your baby a healthy start

The Aetna 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*.

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**.



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).