

## 2026 Oregon Dual Choice PPO™ Fertility Treatment

Kaiser Permanente's medical benefits cover diagnostic services for fertility for all members, and include consultation and evaluation of fertility status, diagnostic imaging and laboratory tests, as well as other medically necessary diagnostic services to determine if there is an underlying medical condition that may affect fertility.

This rider provides additional coverage for fertility treatment services including artificial insemination. We also have a prescription drug rider available for coverage of oral and injectable drugs used in fertility treatments. Some fertility treatment services, and fertility drugs require prior authorization to be covered.

### In-network providers

Members may choose to receive covered fertility treatment services from in-network providers or out-of-network providers. In-network providers include Kaiser Permanente providers and direct contracted providers; First Choice Health network providers in Oregon and Washington; First Health Network providers in California, Colorado, Georgia, Hawaii, Maryland, Virginia, and Washington, D.C.; and Cigna Healthcare<sup>SM</sup> PPO Network<sup>1</sup> providers in all other states.

### Out-of-network providers

Members may obtain care from licensed out-of-network community providers of their choice outside the networks listed above.

Visit [kp.org/choiceproducts/nw](https://kp.org/choiceproducts/nw) or contact Customer Service at **1-866-616-0047** for more information.

### Benefit options

Benefits for fertility treatment are subject to cost share and benefit limits. Recommended options are outlined below.

| Covered Benefit              | Cost Share Options <sup>2,3</sup>                                                                                                                                                                                                                    |
|------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Fertility Treatment Services | <ul style="list-style-type: none"> <li>50% coinsurance after deductible</li> <li>Plan coinsurance after deductible</li> </ul>                                                                                                                        |
| Fertility Prescription Drugs | <ul style="list-style-type: none"> <li>50% coinsurance after deductible</li> <li>Plan coinsurance after deductible</li> <li>Cost share applicable to the drug tier (<i>e.g. generic, preferred brand, non-preferred brand, specialty</i>)</li> </ul> |

<sup>1</sup>The Cigna Healthcare PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.

<sup>2</sup>Option available to have cost shares not subject to deductible. Cost shares are always subject to deductible on high deductible health plans (HDHP).

<sup>3</sup>Cost share for services from out-of-network providers must be greater than cost share for services from in-network providers.

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(continued)

### Total Lifetime Benefit Maximum Options\*

Groups may select one of the total lifetime benefit maximum options below:

- Unlimited – No lifetime benefit maximum
- \$15,000
- \$20,000
- \$25,000
- \$30,000
- \$35,000
- \$40,000

Within the total lifetime benefit maximum, groups may choose from the following pharmacy benefit maximum options:

- Unlimited – No lifetime pharmacy benefit maximum
- \$5,000
- \$10,000
- \$15,000

### Recommended Benefit Maximum Combinations\*

The total lifetime benefit maximum must be split between medical and pharmacy services. The portion of the benefit maximum that applies to medical and the portion that applies to pharmacy are combined to equal the total lifetime benefit maximum. Medical and pharmacy benefit maximums do not cross-accumulate. Here are some example combinations:

| Total Lifetime Maximum | Medical Services Maximum | Pharmacy Services Maximum |
|------------------------|--------------------------|---------------------------|
| <b>\$15,000</b>        | \$10,000                 | \$5,000                   |
| <b>\$20,000</b>        | \$15,000                 | \$5,000                   |
| <b>\$25,000</b>        | \$15,000                 | \$10,000                  |
| <b>\$30,000</b>        | \$20,000                 | \$10,000                  |
| <b>\$35,000</b>        | \$20,000                 | \$15,000                  |

### Fertility treatment services exclusions

- The cost of donor semen, donor eggs, and services related to their procurement and storage (such as cryopreservation).
- Oral and injectable drugs prescribed for fertility treatment unless you have purchased an “Outpatient Prescription Drug Rider” that includes coverage for fertility drugs.
- Services related to conception by artificial means, such as in vitro fertilization (IVF), ovum transplants, gamete intrafallopian transfer (GIFT), and zygote intrafallopian transfer (ZIFT).
- Services to reverse voluntary, surgically induced infertility.
- Services may include both the individual and their partner; however, services are covered only for the person who is the member.

### More information

For more information about Fertility Services at Kaiser Permanente, including information about services that may require referral or prior authorization, visit the Fertility Services [FAQ](#) on kp.org.

\*Lifetime benefit maximum applies to in-network and out-of-network benefits combined.

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