

2026 Oregon and Washington Traditional, Deductible, High-Deductible Health Plan, and Kaiser Permanente Plus™ 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.

Fertility treatment services are covered only when received from participating providers. Participating providers include Kaiser Permanente providers and other providers we contract with to provide covered services to our members. For Kaiser Permanente Plus members, these services are only covered under the in-network benefit. Visit kp.org/doctors to search for Kaiser Permanente locations and participating providers or contact Member Services at **1-800-813-2000**.

Benefit options

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

Covered Benefit	Cost Share Options*
Fertility Treatment Services	50% coinsurance after deductible - Plan coinsurance after deductible
Fertility Prescription Drugs	50% coinsurance after deductible - Plan coinsurance after deductible - Cost share applicable to the drug tier (<i>e.g. generic, preferred brand, non-preferred brand, specialty</i>)

*Option available to have cost shares not subject to deductible. Cost shares are always subject to deductible on high-deductible health plans (HDHP).

This is not a contract. This benefit summary does not fully describe your benefit coverage with Kaiser Foundation Health Plan of the Northwest. Please see your *Evidence of Coverage (EOC)* for complete details of benefits as well as exclusions and limitations. In the event of a conflict between this summary and the *EOC*, the *EOC* will control.

(continued)

Total Lifetime Benefit Maximum Options

Groups may choose from the following total lifetime benefit maximum options:

- 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. Due to Washington state's Essential Health Benefits (EHB), artificial insemination does NOT apply to the total lifetime benefit maximum. 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
\$15,000	\$10,000	\$5,000
\$20,000	\$15,000	\$5,000
\$25,000	\$15,000	\$10,000
\$30,000	\$20,000	\$10,000
\$35,000	\$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.