

2026 Enhanced Fertility Benefit Information

Covered Benefits

The enhanced fertility benefit covers treatments and procedures to help members become pregnant due to an infertility diagnosis. Doctors will work with members to determine which of the following covered services are recommended based on their specific health needs:

- Diagnosis and treatment of infertility (male and female)
- IUI, or intrauterine insemination (also known as artificial insemination)
- Egg (oocyte) retrieval as part of in vitro fertilization (IVF) or other assisted reproductive technology, lifetime maximum of 3 retrievals
- Embryo transfer from fresh or cryopreserved embryos (as part of IVF), unlimited transfers
- Cryopreservation and one-time storage of embryos related to a covered IVF treatment cycle is TBD (Kaiser has outlined 6 months, Aetna is pending finalization)
- Related services such as labs, X-rays, and office visits
- Fertility medications related to a covered embryo transfer or egg retrieval

Note: Once a member reaches the lifetime maximum for egg retrievals or embryo transfers, the enhanced fertility benefit will not cover any services related to additional egg retrievals or embryo transfers, including prescription drugs.

Covered Services Do Not Include:

- Procurement of donor eggs or donor sperm
- Transport of fresh or cryopreserved gametes or embryos
- Fertility services provided to a surrogate or gestational carrier

Cost Share and Accumulations

- Members will have the same cost share for fertility services (such as imaging or lab tests) as they do when they receive those services for other conditions.
- Cost share, which includes deductibles, copayments, and coinsurance, for fertility services will be applied to any out of pocket maximums that apply to their benefit plan.
- Fertility medications are covered at a plan's generic, brand, specialty tiers, as appropriate.

Please note: The Department of Managed Health Care (DMHC) is working to finalize the requirements for fertility coverage for 2026 so the coverage listed above might be adjusted once final decisions are made.

For Carrier Specific Fertility Clinic Information:

- [Kaiser Fertility Clinics](#)
- [Aetna Institute of Excellence Fertility Clinics](#)
- [Aetna Fertility Clinic Provider Search:](#)
 - Under Continue as Guest, enter your address information
 - Select a Plan:
 - AWH HMO is under Aetna Whole Health Plans – AWH Northern CA HMO
 - HMO is under Aetna Standard Plans - HMO
 - EPO is under Aetna Open Access Plus – Elect Choice EPO (Open Access)
 - PPO with HSA is under Aetna Open Access Plus – Managed Choice POS (Open Access)
 - Select the Medical Doctors & Specialists category > Enter Reproductive Endocrinologist