

## IVF coverage

For Plan Year 2025, the following twenty-five (25) FEHB plans, offering a total of forty-five (45) options, will cover in vitro fertilization (IVF) services. Seven of the plans are new for 2025. All FEHB carriers are required to cover three cycles of IVF-related drugs.

### FEHB Plans that offer IVF coverage without cycle or dollar limits.

**(Prior approval required)**

Plan	Options	Service Area	Link to website for more information
Blue Care Network of Michigan	High Option	Michigan	<a href="https://www.bcbsm.com/amslibs/content/dam/public/mpr/mprsearch/pdf/114161.pdf">https://www.bcbsm.com/amslibs/content/dam/public/mpr/mprsearch/pdf/114161.pdf</a>
Foreign Service Benefit Plan	High Option*	Nationwide	<a href="http://www.aetnainfertilitycare.com">www.aetnainfertilitycare.com</a> .
Health Alliance HMO	Standard Option	Illinois	<a href="http://MedicalPolicies.healthalliance.org">Medical Policies (healthalliance.org)</a>
Presbyterian Health Plan	High, Standard and Wellness Options	New Mexico	<a href="http://InfertilityDiagnosisandTreatmentforFEHB.phs.org">Infertility Diagnosis and Treatment for FEHB (phs.org)</a>
Priority Health Plan	High, Standard & Value Options	Michigan	<a href="https://www.priorityhealth.com/fehb/member">https://www.priorityhealth.com/fehb/member</a>
Sentara Health Plans – Hampton Roads	High & HDHP Options	Virginia Hampton Roads	<a href="http://www.sentarahealthplans.com/group-pages/federal-employees/hr/2025-plan-information">www.sentarahealthplans.com/group-pages/federal-employees/hr/2025-plan-information</a> Will go live by Oct 1, 2024

Sentara Health Plans -Northern VA	High Option	Virginia Northern VA	<a href="http://www.sentarahealthplans.com/group-pages/federal-employees/nova/2025-plan-information">www.sentarahealthplans.com/group-pages/federal-employees/nova/2025-plan-information</a> Will go live by Oct 1, 2024
Western Health (New carrier for 2025)	High Option	California	Link will be available before Open Season begins

\* Members must use Institute of Excellence (IOE) providers.

**FEHB Plans that offer IVF with cycle or dollar limits.  
(Prior approval required unless otherwise noted)**

Plan	Options	Service Area	Level of Benefits	Link to website for more information
Aetna Open Access (Capital Region)/Aetna Saver	(New for 2025) - High Option	VA, MD, DC	Cover 50% up to \$5,000	<a href="http://aetnafeds.com">Aetna Federal Plans   Family planning (aetnafeds.com)</a>
Blue Cross and Blue Shield Service Benefit Plan	Standard Option	Nationwide	\$25,000 annually	<a href="http://fepblue.org">Family Planning - Blue Cross and Blue Shield's Federal Employee Program (fepblue.org)</a>
Calvos SelectCare	Standard & High Options	Guam, Northern Mariana Islands, Republic of Palau	3 cycles per lifetime, or as deemed medically necessary	<a href="https://www.calvos.net/data/MP-017%20UHC%20Policies-%20Infertility%20Services.pdf">https://www.calvos.net/data/MP-017%20UHC%20Policies-%20Infertility%20Services.pdf</a>
CareFirst BlueChoice Health Plan	(New for 2025) - Standard (Blue Choice), HDHP, & Blue	MD, DC, Northern VA	<ul style="list-style-type: none"> <li>• 3 cycles per live birth</li> <li>• Limited to \$45,000 per plan year</li> </ul>	<a href="https://carefirst.com/fedhmo/faqs/infertility-coverage.html">https://carefirst.com/fedhmo/faqs/infertility-coverage.html</a>

	Value Plus Options		<ul style="list-style-type: none"> <li>• Prior approval is <u>not</u> required</li> </ul>	
Geisinger Health Plan	Standard & Basic Options	Pennsylvania	3 cycles annually	<a href="https://www.geisinger.org/patient-care/conditions-treatments-specialty/fertility-treatments">https://www.geisinger.org/patient-care/conditions-treatments-specialty/fertility-treatments</a>
GEHA Benefit Plan	<b>(New for 2025)</b> - High Option	Nationwide	\$25,000 annually	<a href="https://www.geha.com/~media93/Project/GEHA/GEHA/documents-files/coverage-policies/geha-coverage-policy-infertility-services.pdf">https://www.geha.com/~media93/Project/GEHA/GEHA/documents-files/coverage-policies/geha-coverage-policy-infertility-services.pdf</a>
HMSA Plan	High & Standard Options	Hawaii	1 cycle per lifetime for individuals who qualify under Hawaii law	<a href="http://www.hmsa.com/federalplan">www.hmsa.com/federalplan</a>
Independent Health	<b>(New for 2025)</b> - High, Standard, & HDHP Options	New York	Limited to 3 cycles over the life of the insured	<a href="https://www.independenthealth.com/content/dam/independenthealth/individuals-and-families/find-a-health-plan/documents/FEHB-Coverage-of-Infertility.pdf">https://www.independenthealth.com/content/dam/independenthealth/individuals-and-families/find-a-health-plan/documents/FEHB-Coverage-of-Infertility.pdf</a>
Kaiser (Colorado)	<b>(New for 2025)</b> - High, Standard & Prosper Options	Colorado	Limited to 3 attempts per pregnancy. Attempts not to exceed annual benefit maximum of \$50,000	<a href="https://healthy.kaiserpermanente.org/health-wellness/health-encyclopedia/he.infertility.hw203714">https://healthy.kaiserpermanente.org/health-wellness/health-encyclopedia/he.infertility.hw203714</a>
Kaiser (Mid-Atlantic States, Inc.)	<b>(New for 2025)</b> - High, Standard &	Washington DC, Northern VA & Metropolitan Baltimore,	Limited to 3 attempts per pregnancy. Attempts not to exceed	<a href="https://healthy.kaiserpermanente.org/health-wellness/health-encyclopedia/he.infertility.hw203714">https://healthy.kaiserpermanente.org/health-wellness/health-encyclopedia/he.infertility.hw203714</a>

	Prosper Options	Maryland Area	annual benefit maximum of \$50,000	
Kaiser (Hawaii)	High & Standard Options	Island of Oahu, Hawaii, Kauai, Lanai, Maui and Molokai	1 cycle per lifetime	<a href="https://healthy.kaiserpermanente.org/health-wellness/health-encyclopedia/he.infertility.hw203714">https://healthy.kaiserpermanente.org/health-wellness/health-encyclopedia/he.infertility.hw203714</a>
MD IPA	<b>(New for 2025)</b> – High Option	MD, DC, VA	Limited to 3 cycles per lifetime	<a href="https://www.uhc.com/healthcare/here-for-health-here-for-help">Here for health, here for help   UHC Feds.com</a>
Scott & White	Standard & Basic Options	North & West Texas	Limited to 3 cycles per calendar	<a href="https://www.bswhealthplan.com/SiteCollectionDocuments/Medical-Policies/141.pdf">https://www.bswhealthplan.com/SiteCollectionDocuments/Medical-Policies/141.pdf</a>
Select Health	Standard & HDHP Options	Utah	Limited to 3 cycles annually	<a href="https://files.selecthealth.cloud/api/public/content/sh_womens-health-policies.pdf?v=09528bea">https://files.selecthealth.cloud/api/public/content/sh_womens-health-policies.pdf?v=09528bea</a>
Sharp HealthPlan <b>(new carrier for 2025)</b>	<b>(New for 2025)</b> - High Option	California	Limited to 3 cycles annually	Link will be available before Open Season begins.
Triple S	High Option	Puerto Rico, US Virgin Islands	Limited to \$15,000 annually	<a href="https://salud.grupotriples.com/en/health-insurance-plans/triple-s-salud-for-federal-employee/">https://salud.grupotriples.com/en/health-insurance-plans/triple-s-salud-for-federal-employee/</a>
UPMC	Standard & HDHP Options	Western Pennsylvania	\$25,000 Lifetime maximum per member	<a href="https://embed.widencdn.net/pdf/plus/upmc/qott2uckaa/MP.017.pdf">https://embed.widencdn.net/pdf/plus/upmc/qott2uckaa/MP.017.pdf</a>