

IVF coverage

For Plan Year 2025, the following eleven (11) PSHB plans, offering a total of nineteen (19) options, will cover in vitro fertilization (IVF) services.

PSHB 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	High Option	VA, MD, DC	Cover 50% up to \$5,000	Aetna Federal Plans Family planning (aetnafeds.com)
Blue Cross and Blue Shield Service Benefit Plan	Standard Option	Nationwide	\$25,000 annually	Family Planning - Blue Cross and Blue Shield's Federal Employee Program (fepblue.org)
CareFirst BlueChoice Health Plan	HDHP, & Blue Value Plus Options	MD, DC, Northern VA	<ul style="list-style-type: none"> • 3 cycles per live birth • Limited to \$45,000 per plan year • Prior Approval is <u>not</u> required 	https://carefirst.com/fedhmo/faqs/infertility-coverage.html
GEHA Benefit Plan	High Option	Nationwide	\$25,000 annually	https://www.geha.com/~media93/Project/GEHA/GEHA/documents-files/coverage-policies/geha-coverage-policy-infertility-services.pdf
HMSA Plan	High & Standard Options	Hawaii	1 cycle per lifetime for individuals who	www.hmsa.com/federalplan

			qualify under Hawaii law	
Kaiser (Colorado)	High, Standard & Prosper Options	Colorado	Limited to 3 attempts per pregnancy. Attempts not to exceed annual benefit maximum of \$50,000	https://healthy.kaiserpermanente.org/health-wellness/health-encyclopedia/he.infertility.hw203714
Kaiser (Mid-Atlantic States, Inc.)	High, Standard & Prosper Options	Washington DC, Northern VA & Metropolitan Baltimore, Maryland Area	Limited to 3 attempts per pregnancy. Attempts not to exceed annual benefit maximum of \$50,000	https://healthy.kaiserpermanente.org/health-wellness/health-encyclopedia/he.infertility.hw203714
Kaiser (Hawaii)	High & Standard Options	Island of Oahu, Hawaii, Kauai, Lanai, Maui and Molokai	1 cycle per lifetime	https://healthy.kaiserpermanente.org/health-wellness/health-encyclopedia/he.infertility.hw203714
Rural Carrier Benefit Plan	High Option	Nationwide	2 complete cycles per person per	https://rcbphealth.com/family-planning/

			calendar year	
Triple S	High Option	Puerto Rico, US Virgin Islands	Limited to \$15,000 annually	https://salud.grupotriples.com/en/health-insurance-plans/triple-s-salud-for-federal-employee/
UPMC	Standard & HDHP Options	Western Pennsylvania	\$25,000 Lifetime maximum per member	https://embed.widencdn.net/pdf/plus/upmc/qott2uckaa/MP.017.pdf