



In vitro Fertilization Benefit

Effective January 1, 2015, the University of Michigan's self-insured medical plans (excludes HAP) will cover IVF treatments for women through age 42 who are diagnosed with infertility. A single embryo transfer is covered for women under age 35 and double embryo transfers are covered for women ages 35 through 42.

Patients contribute 20 percent of the cost as co-insurance, and the remaining 80 percent is covered by the plan up to a \$20,000 lifetime maximum.

The U-M Health System must provide treatment in order for IVF services to be covered. UMHS clinicians are committed to evidence-based practice, and you will be able to access IVF treatment at UMHS whether you are enrolled in U-M Premier Care, BCBSM Community Blue PPO, BCBS Comprehensive Major Medical or GradCare.

Health Alliance Plan (HAP) is not one of U-M's self-insured plans and will not cover IVF. If you are currently enrolled in HAP and wish to be eligible for IVF coverage in the future, you should consider enrolling in another U-M plan during the next Open Enrollment cycle this fall for coverage the following calendar year. Blue Cross Blue Shield Community Blue PPO, U-M Premier Care, BCBS Comprehensive Major Medical and GradCare offer IVF coverage.