

Infertility Treatment

- **Lifetime Maximum Benefit (LTM):** The maximum amount that WashU will pay for covered infertility services per member per lifetime – \$10,000 medical and \$5,000 prescription drug.
- **Cost-Share:** The WashU cost-share is 80% of eligible expenses up to the Lifetime Maximum Benefit after the patient/member has satisfied any plan deductible. The patient/member cost-share is 20% of eligible expenses plus any plan deductible and amounts in excess of the Lifetime Maximum Benefit.
- **Infertility Prescription Drug benefit:** Prescription drug coverage copays and coinsurance is the same for all of the plans except the HDHP which has a combined medical and prescription drug deductible.
- **Coverage Example:** The example assumes having to satisfy the deductible for the plans with a deductible and no other expenses beyond those used in the example. For the HDHP, the Family deductible is shown.
- **Plan Documents:** For complete coverage details, including medical necessity criteria, exclusions and limitations see the Summary Plan Descriptions at <https://hr.wustl.edu/benefits/plan-documents/>

Covered Services used in the below example are for In-Vitro Fertilization (IVF):

- Covered Services include the diagnosis and treatment of infertility.
- Medical services are only covered when provided through the WUDirect Network and Washington University Fertility and Reproductive Medicine Center. Covered prescription drugs must be provided by Express Scripts.

• Physician Services

- Pre-IVF evaluation, ultrasounds, medication monitoring
- IVF Retrieval
- IVF Transfer (embryo transfer)
- Post-IVF follow-ups and pregnancy tests

• Facility Services (BJH Outpatient)

- IVF Retrieval
- IVF Transfer

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IVF 2020 Example					
	EPO	POS	HDHP PPO	Excel PPO	Basic PPO
MEMBER OUT-OF-POCKET COSTS & PLAN COSTS TOWARD LIFETIME MAXIMUM BENEFIT					
Physician Infertility Professional Services Charges and BJH Outpatient Facility Charges <i>(Charges are after insurance discounts / adjustments)</i>	\$19,000 charges	\$19,000 charges	\$19,000 charges	\$19,000 charges	\$19,000 charges
Patient / Member Cost-Share	\$1,500 20% coinsurance (No Deductible & OOP Max reached)	\$1,500 20% coinsurance (No Deductible & OOP Max reached)	\$3,000 deductible \$3,000 20% coinsurance (OOP Max reached)	\$500 deductible \$1,500 20% coinsurance (OOP Max reached)	\$750 deductible \$2,500 20% coinsurance (OOP Max reached)
WashU Cost-Share Toward Lifetime Max	\$10,000 80% coinsurance (LTM reached)	\$10,000 80% coinsurance (LTM reached)	\$10,000 80% coinsurance (LTM reached)	\$10,000 80% coinsurance (LTM reached)	\$10,000 80% coinsurance (LTM reached)
Not Covered <i>(Cost over Lifetime Max)</i>	\$7,500	\$7,500	\$3,000	\$7,000	\$5,750
Prescription Medications	\$6,000 charges	\$6,000 charges	\$6,000 charges	\$6,000 charges	\$6,000 charges
Patient / Member Cost-Share	\$960 copays	\$960 copays	\$0 ¹ (OOP Max reached)	\$960 copays	\$960 copays
WashU Cost-Share Toward Lifetime Max	\$5,000 (LTM reached)	\$5,000 (LTM reached)	\$5,000 100% coinsurance (LTM reached)	\$5,000 (LTM reached)	\$5,000 (LTM reached)
Not Covered <i>(Cost over Lifetime Max)</i>	\$40	\$40	\$1,000	\$40	\$40
Totals Patient / Member	\$1,500 med coinsurance \$960 Rx copays \$7,540 not covered	\$1,500 med coinsurance \$960 Rx copays \$7,540 not covered	\$3,000 deductible \$3,000 med coinsurance \$0 Rx coinsurance \$4,000 not covered	\$500 deductible \$1,500 med coinsurance \$960 Rx copays \$7,040 not covered	\$750 deductible \$2,500 coinsurance \$960 Rx copays \$5,790 not covered
Total Patient / Member Cost-Share	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Totals WU Cost-Share Toward Lifetime Max	\$10,000 Med \$5,000 Rx	\$10,000 Med \$5,000 Rx	\$10,000 Med \$5,000 Rx	\$10,000 Med \$5,000 Rx	\$10,000 Med \$5,000 Rx
Total WashU	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000

1. The HDHP has a combined Medical and Prescription Drug Deductible and Out-of-Pocket Maximum. In this example, the Deductible and Out-of-Pocket Maximum was satisfied through medical benefits and prior to incurring any prescription drug expenses. If prescription expenses were incurred prior to medical, only \$2,400 of the \$5,000 Rx LTM would be paid due to having to satisfy the \$3,000 combined deductible prior to benefits being paid. This scenario would increase the patient / member cost-share by \$2,600.