



## FERTILITY PRESERVATION

Find out what is covered by your 2024-2025 Berkeley Student Health Insurance Plan (SHIP).

If you are receiving services for gender dysphoria or treatment that may make it difficult to have children in the future, Berkeley SHIP may cover fertility preservation services as part of your benefits.

Here are some questions and answers about what’s covered and how to get care.

### 1 What is my share of the cost for fertility preservation?

	In-network	Out-of-network
<b>Deductible:</b> What you spend out of pocket for covered expenses before your plan begins to pay	\$450 per policy (If not previously met in the plan year) (Applies to services received outside of the Tang Center)	
<b>Copay/Coinsurance:</b> Your percentage of covered expenses	\$25 copay for consultation (Deductible waived for a consultation) \$250 copay per round of treatment plus 10% after deductible	50% for consultation after deductible \$250 copay per round of treatment plus 50% after deductible
<b>Annual storage costs</b>	10% coinsurance after deductible Covered while an insured person is on Berkeley SHIP	50% coinsurance after deductible Covered while an insured person is on Berkeley SHIP
<b>Lifetime maximum:</b> For fertility preservation	\$20,000 (Outpatient fertility medication does not apply to this maximum)	

### 2 Does Fertility Preservation require a Precertification?

Yes, your provider should submit a request for precertification. Precertification allows us to make sure treatment is medically necessary and appropriate for your care.





### Does my plan cover fertility preservation medications?

Yes. However, you may need to get prior authorization or approval for fertility drugs. The treating doctor's office should handle prior authorization for fertility medication. Prior authorizations may take up to three business days. See the current "Formulary" available here: [uhs.berkeley.edu/insurance-ship/ship-benefits/prescriptions](https://uhs.berkeley.edu/insurance-ship/ship-benefits/prescriptions).



### How do I find a fertility preservation provider?

To access a list of fertility preservation providers, go to [wellfleetstudent.com/ucbprovidersearch](https://wellfleetstudent.com/ucbprovidersearch) or Tang Center's list of in-network Fertility Preservation Providers.



### Do I need to submit a claim?

If the provider is an in-network provider in California, the provider will submit claims to Blue Shield. For in-network providers outside of California, providers will submit claims to Cigna. If you are seeing an out-of-network provider, you may need to pay for services at the time you receive care.

To be reimbursed, follow the steps below to submit a claim:

1. Download a claim form at [studentinsurance.com/client/1359](https://studentinsurance.com/client/1359).
2. Provide proof of payment.
3. Send an itemized bill from the provider showing dates of service, procedure codes, billed amounts and diagnosis codes. You also need to include the provider's name, address and tax ID number.
4. You may file the claim using these four options:
  - ◆ Fax claim to (413) 733-4612.
  - ◆ Email claim to [UCBcustomerservice@wellfleetinsurance.com](mailto:UCBcustomerservice@wellfleetinsurance.com).
  - ◆ Mail claim to Wellfleet Group - PO Box 15369 Springfield, MA 01115-5369.
  - ◆ Upload Claims and Receipts to your [Wellfleet Student Account](#).

### Important things to know about fertility preservation benefits:

- ★ Before you get care and submit a claim, you must have prior approval.
- ★ Your plan pays a lifetime maximum benefit of \$20,000 for fertility preservation. Fertility medication does not apply to this maximum.
- ★ This benefit covers fertility preservation services only. Your plan does not provide coverage for testing or treatment of infertility.



**WELLFLEET**  
STUDENT

[WELLFLEETSTUDENT.COM](https://wellfleetstudent.com)