



### Overview:

Infertility coverage is an elective benefit that can be added onto an employer's health plan program. This benefit when selected by the employer can assist with infertility services for any eligible employees who sign up for coverage through their employers Covered California for Small Business program.

### Employers with 20 or more FTE's:

- Employers with 20 or more full-time equivalent (FTE) employees who choose to offer Infertility benefits to their employees, all products shall include Infertility benefits.
- Employers with 20 or more FTE employees who choose to not offer Infertility benefits to their employees, all products shall not include Infertility benefits.

### Employers with less than 20 FTE's:

Employers with less than 20 FTE employees have the option to include Infertility benefits only on Non-HMO plans.

If Employer chooses to offer Infertility benefits, the following applies:

- Employees selecting an HMO product cannot select a plan with Infertility benefits.
- Employees selecting either a PPO or EPO product must select a plan with Infertility benefits.
- If Employer chooses to not offer Infertility benefits, the following applies:
  - Employees electing an HMO product cannot select a plan with Infertility benefits.
  - Employees electing either a PPO or EPO product cannot select a plan with Infertility benefits.