

PEBB Fertility Benefits Comparison

Category, Service, Treatment	Kaiser Permanente	Moda Health
Eligibility for treatment	All enrolled adult members. No infertility diagnosis required. Members who have undergone voluntary sterilization (except tubal ligation) are excluded.	All enrolled members. No infertility diagnosis required. Members who have undergone voluntary sterilization are excluded. Note: Benefits are administered by family. Those who have double coverage through PEBB will not receive double fertility coverage—each member will only be eligible for one 1+1 Smart Cycle each year.
Benefit Maximum	\$25,000 medical fertility maximum per enrolled individual per year. Unlimited Rx.	1+1 Smart Cycle annually, inclusive of pharmacy medications.
Out-of-network coverage available	No	If there are no in-network providers in a member's geographic area, Progyny will work with an out-of-network provider on behalf of the member to provide services.

Assisted Reproductive Technology (ART)

Category, Service, Treatment	Kaiser Permanente	Moda Health
Evaluation by a reproductive endocrinologist or infertility specialist, including counseling and consultation	Yes	Yes
Studies and tests to diagnose infertility	Yes	Yes
Sperm collection and processing	Yes	Yes
Alternative procedures for sperm sourcing (e.g., Testis Biopsy)	Yes	Yes
Drug therapy related to fertility treatment	Yes	Yes
Lab monitoring for ovulation induction cycles (timed intercourse)	Yes	Yes
Ovulation Induction	Yes	Yes
Artificial Insemination (AI), Intrauterine Insemination (IUI)	Yes	Yes
In Vitro Fertilization (IVF)	Yes	Yes
Cycles of IUI required prior to obtaining access to IVF benefit	4; members can bypass with medical necessity, including	N/A

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	impending iatrogenic infertility, absence of non-patent fallopian tube, poor ovarian reserve/poor prognosis, etc.	
ZIFT	Yes	Yes
GIFT	Yes	Yes
Frozen Embryo Transfer	Yes	Yes
Freeze All Cycle	Yes	Yes
Cryopreservation, storage, and thawing of semen and embryos during IVF cycle	Yes	Yes
ICSI	Yes	Yes
Assisted Hatching	Yes	Yes

Use of Donor Tissue and/or Surrogacy

Category, Service, Treatment	Kaiser Permanente	Moda Health
Costs related to obtaining donor egg, donor sperm, or donor embryo (e.g., agency fees, donor egg cycle costs, shipping fees)	Not covered	Yes
Storage of donor semen, donor eggs, and donor embryos prior to use	Yes	Yes
Eggs or sperm sourcing from intended parents for use with donor material	Yes	Yes
Creation of an embryo when using donor material in conjunction with eggs or sperm from an intended parent (including same sex male couples)	Yes	Yes
Creation of an embryo using both donor egg and donor sperm	Yes	Yes
Cryopreservation and thawing included as part of fertility treatment with donor tissue	Yes	Yes

Screenings and Genetic Testing

Category, Service, Treatment	Kaiser Permanente	Moda Health
PGT-M and PGT-SR	Yes	Yes
PGT-A	No	Yes
Genetic screenings for parents (e.g., carrier screenings, chromosome analysis)	Carrier screenings covered. Chromosomal analysis only covered with medical necessity.	Yes

Fertility Preservation

Category, Service, Treatment	Kaiser Permanente	Moda Health
Medically necessary fertility preservation	Covered for individuals presumed to be fertile but who have planned therapies (chemotherapy, pelvic radiotherapy, other gonadotoxic therapies, ovarian or testicular removal).	Covered for individuals presumed to be fertile but who have planned therapies including chemotherapy, pelvic radiotherapy, other gonadotoxic therapies, ovarian or testicular removal, and planned gender affirmation treatment.
Storage of frozen tissue with medical necessity	Yes	Yes, unlimited storage
Elective fertility preservation and storage	Not covered	Covered

Pharmacy Coverage

Category, Service, Treatment	Kaiser Permanente	Moda Health
Benefit Maximum	No pharmacy benefit maximum.	No pharmacy benefit maximum.
Prior authorization required for treatment	Not for Kaiser providers.	Yes, lasts 12 months.
Out-of-network benefits available	No	If there are no in-network providers in a member's geographic area, Progyny will work with an out-of-network provider on behalf of the member to provide services.
Same-day medication shipping	Yes, no additional cost for members.	Yes, no additional cost for members.
Formulary	Formularies can be modified at any time by carriers. Please contact your specific carrier to understand which drugs are covered.	