

SURROGACY BENEFIT MANAGEMENT



There are many ways to create a family.

We recognize that there are many ways to have a child. That's why, as part of your fertility benefit program, we are here to help those who choose to use a surrogate to grow their family. Whether you're just starting to think about surrogacy, have already reached out to a few agencies, or have met your surrogate, your dedicated Patient Care Advocate (PCA) can provide surrogacy counseling about next steps, including:

- Average process and cost of surrogacy
- Explanation of various processes and pathways
- State laws that impact your options
- Specific counseling for same-sex and transgender couples
- Referrals to surrogacy agencies

Surrogacy Benefit Management

Your Smart Cycle allowance covers pre-transfer embryology services, including retrieval, diagnostic testing, fertilization, and embryo monitoring. Surrogacy Benefit Management is ½ of a Smart Cycle. Please note, your Smart Cycle allowance cannot be used for the surrogate, as she is not a claimed dependent.

Surrogacy Reimbursement Program

As part of your fertility benefit, your employer provides a reimbursement to cover surrogacy-related expenses. Intended parents who are covered members also have unlimited access to support from a PCA, who is familiar with surrogacy. See below for a list of eligible expenses for reimbursement:

- Consultant/specialist fees
- Surrogacy or donor agency fees
- Legal fees to adopt or gain legal custody of the child
- Consultant/specialist fees
- Fees associated with the screening or purchase of fresh or already frozen donor tissue (i.e., eggs or sperm)
- Gestational carrier screening costs or expense reimbursement
- Egg or sperm shipping and transport fees
- Egg or sperm retrieval fees
- IVF and medical costs related to surrogacy or egg/sperm donation
- Medical expenses related to an Eligible Surrogate's pregnancy (which may include but are not limited to: Eligible Surrogate's maternity insurance, Eligible Surrogate's deductible or co-insurance)
- Travel expenses for the intended parents or Eligible Surrogate related to the surrogacy or donor services
- Surrogate escrow funds
- Embryo donation