Guild Times Benefit Fund Health Care: Fertility Coverages Info Sheet

- Our Anthem Blue Cross/Blue Shield PPO plan provides up to $50,000 in lifetime fertility coverage, which includes elective egg freezing.

- For a full list of covered services, consult the plan's Summary Plan Description (SPD).

- If you go in-network, the standard co-pays apply. If you go out of network, the plan will reimburse 65% of "reasonable and customary" charges for services. (You cover the other 35%.) The plan sets its maximum allowance for "reasonable and customary" at 250% of the Medicare rate for a service.

- You have two choices for purchasing the drugs needed for fertility treatment. You can either go **in-network**, which will cover all the drug costs with little or no co-payment, or you can purchase your meds **out-of-network** and file for reimbursement. (The plan will reimburse 65% of "reasonable and customary" costs for an out-of-network purchase.)

  The reason you might want to go out-of-network is the cost: For reasons we can't control, a cycle of meds purchased in-network typically costs $20,000 - $2,0000. They can often be found out-of-network for closer to $5,000 - $6,000. If you want to preserve as much of your lifetime benefit as possible – and can afford to cover the 35% copay for out-of-network drugs – buying them out-of-network will save you $ on your lifetime cap.

  Also: if you self-pay for your drugs and intend to seek the out-of-network reimbursement, *make sure your receipt shows the # of units purchased for each drug.* (For example, if you buy four Gonal-F pens in one transaction, make sure the receipt shows that the charged price is for *four* pens.)

  (Only what the plan actually pays you back on the OON purchase counts toward your lifetime benefit. However, we are still trying to nail down the correct "reasonable and customary" maximum reimbursement cap for those drugs; if you go OON, you may end up eating the cost for the *majority* of the purchase price.)

  To purchase your drugs in-network, see the attached instruction guide.

If you purchase your drugs out-of-network, **do not file the claim through the Anthem portal.** Send your receipts directly to **GuildFertility@anthem.com**, with a note that you are seeking reimbursement for an out-of-network purchase of fertility drugs.

If things go awry, contact plan trustee Stacy Cowley (stacy@covehurst.net). This system requires manual processing by Anthem, and it still requires a lot of troubleshooting.

FORMS AND FURTHER INFORMATION HERE

Guild Fertility (Egg Freezing) Info: 2025