

Fertility Coverage

WIN Fertility in partnership with Anthem
Effective January 1, 2027

ANTHEM MEMBERS

Up to **\$20,000** lifetime maximum per eligible member for eligible medical services and fertility prescription medications. An infertility diagnosis is not required.

01 What does the benefit cover?

The \$20,000 lifetime maximum combines eligible medical services and fertility prescription medications for members enrolled in an Anthem medical plan. An infertility diagnosis is not required.

02 What will I pay?

The maximum does not mean every service is paid in full. Your Anthem medical and prescription plans determine your deductible, copay, or coinsurance. Out-of-network coverage follows your Anthem plan. Check your costs before starting treatment.

03 What does WIN Fertility do?

WIN provides care management and support. IVF and other fertility treatment require WIN prior authorization before treatment begins. Infertility diagnosis services do not require WIN preapproval. WIN can help you find reproductive endocrinologists in Anthem's national network and understand treatment options.

04 How do I get started?

Contact WIN before scheduling treatment. A nurse care advocate can explain treatment options, fertility medications, potential risks and success rates, help you find a provider, and guide the approval process. Your provider contacts WIN for review and authorization before treatment starts.

05 Enrolled in Kaiser?

The WIN \$20,000 Anthem benefit does not apply. Kaiser has a separate fertility benefit. Review your Evidence of Coverage for details. It includes infertility diagnosis and treatment, artificial insemination, up to three lifetime egg retrievals, embryo transfers, and limited embryo storage tied to covered treatment. Kaiser cost sharing applies.

06 Previously received Progyny treatment?

Your Progyny Smart Cycle utilization continues to apply with Anthem. Contact WIN to confirm how much of your \$20,000 lifetime maximum remains.

07 In treatment with Progyny now?

Eligible members with an open authorization at the end of 2026 may complete the current treatment cycle under the Progyny transition arrangement. Starting January 1, 2027, WIN manages new treatment requests. Your provider must contact WIN for review and authorization before new treatment begins. Current cycles do not authorize future cycles.

08 Stay informed

Watch for additional communications about the transition.

