



## Citi Family Planning Benefits (2020)- Frequently Asked Questions

If you have additional questions, please call the Citi Health Concierge at **1 (800) 545-5862** (Aetna) or **1 (855) 593-8123** (Anthem).

### Fertility Treatment

1. Which health plan (Aetna/Anthem) is most advantageous for fertility/family planning as Citi members choose their health plans for 2020?	<ul style="list-style-type: none"><li>• The fertility plan design and coverage is the same for both plans</li><li>• If you enroll with Anthem, you will receive access to WINFertility which provides ongoing education and guidance throughout the fertility process</li><li>• If you enroll with Aetna, you will have access to Aetna's Infertility Unit as a resource for questions that come up throughout this process</li></ul>
2. What were the main changes to fertility benefits for 2020?	<ul style="list-style-type: none"><li>• Citi has expanded the egg freezing benefit, which was previously only available when medically necessary</li><li>• Egg freezing is now available for members who choose to have this procedure done electively (no medical necessity required) but there are storage limitations and the cost of this service applies to the lifetime fertility maximum</li></ul>
3. What is the lifetime fertility maximum?	<ul style="list-style-type: none"><li>• \$24,000 for medical services</li><li>• \$7,500 for prescription drug costs</li></ul>
4. What counts towards the lifetime fertility maximum?	<ul style="list-style-type: none"><li>• Only expenses for elective cryopreservation, comprehensive fertility services, and advanced reproductive technology count toward the medical lifetime maximum. Please see question 7 for more information on specific covered services</li><li>• Expenses for diagnosis and treatment of any underlying medical conditions do not count toward the medical or prescription drug lifetime maximum</li><li>• Prescription drug expenses associated with infertility treatment and elective cryopreservation are covered up to the prescription drug lifetime maximum</li></ul>
5. If I anticipate needing fertility treatment, what is my first step?	<ul style="list-style-type: none"><li>• Call your Citi Health Concierge and indicate that you need to pre-certify for fertility treatment</li></ul>
6. Are there any requirements needed to be eligible for fertility treatment?	<ul style="list-style-type: none"><li>• To be eligible for fertility benefits you must be a covered employee under a Citi medical plan or be covered as a spouse/domestic partner/dependent under a Citi employee's medical plan</li><li>• Citi does not require you to provide documentation of an infertility diagnosis to receive treatment</li></ul>
7. Which services are covered under the fertility benefit?	<ul style="list-style-type: none"><li>• Basic infertility expenses:<ul style="list-style-type: none"><li>○ Covered expenses include charges made by a physician to diagnose and to surgically treat the underlying medical cause of infertility</li></ul></li></ul>

	<ul style="list-style-type: none"> <li>○ These expenses do not count toward the medical lifetime maximum</li> <li>• Comprehensive infertility services benefits: <ul style="list-style-type: none"> <li>○ Ovulation induction</li> <li>○ Intrauterine insemination</li> </ul> </li> <li>• Advanced reproductive technology (ART) benefits: <ul style="list-style-type: none"> <li>○ In vitro fertilization (IVF) cycles, including freeze-all cycle (fertilization and culture of embryo)</li> <li>○ Zygote intrafallopian transfer (ZIFT)</li> <li>○ Gamete intrafallopian transfer (GIFT)</li> <li>○ Cryopreserved embryo transfers</li> <li>○ Oocyte (egg) thaw cycles</li> <li>○ Intracytoplasmic sperm injection (ICSI) or ovum microsurgery</li> <li>○ ART services for covered-expense procedures including charges associated with storage and procurement of partner's sperm for ART and Testis Biopsy, when the partner is also covered under the plan</li> <li>○ Pre-genetic Screening and Pre genetic Diagnosing (PGS/PGD) (<u>subject to medical policy criteria</u>)</li> </ul> </li> </ul>
8. Are pre-implementation genetic screening (PGS) and pre-implementation genetic diagnosis (PGD) covered?	<ul style="list-style-type: none"> <li>• Yes, but they are subject to medical criteria</li> </ul>
9. Does the plan cover charges for storing cryopreserved embryos or eggs?	<ul style="list-style-type: none"> <li>• The plan covers charges for the storage of cryopreserved embryos or eggs for the first year. Storage of cryopreserved embryos or eggs after the first year is not covered unless medically necessary</li> <li>• Storage of sperm is not covered unless medically necessary</li> </ul>
10. Does the plan cover the cost for a Citi member to donate eggs or sperm?	<ul style="list-style-type: none"> <li>• No</li> </ul>
11. Does the plan cover the cost associated with a Citi member who intends to be a surrogate mother for a non-covered person?	<ul style="list-style-type: none"> <li>• No</li> </ul>
12. Does the plan cover the purchase and storage of a donor sperm or egg?	<ul style="list-style-type: none"> <li>• No</li> </ul>
13. If I am a male in a same-sex relationship, and my partner and I are starting a family	<ul style="list-style-type: none"> <li>• The fertilization and culture of an embryo using a covered person's sperm is covered</li> </ul>

via surrogacy, what is covered under the medical plan?	<ul style="list-style-type: none"> <li>• The purchase of a donor egg and surrogacy costs are not covered</li> </ul>
14. If I am a female in a same-sex relationship, which fertility benefits are covered under the medical plan?	<ul style="list-style-type: none"> <li>• Cryopreservation, comprehensive fertility services and advanced reproductive technology (ART) benefits are covered</li> <li>• The purchase and storage of donor sperm are not covered</li> </ul>

#### Adoption/Surrogacy

15. Does Citi provide an adoption/surrogacy benefit?	<ul style="list-style-type: none"> <li>• Citi currently offers an adoption benefit up to a maximum of \$3,000 per child per family (or in the case of adoption of multiple children, up to \$3,000 per child per family for separate, eligible expenses related to adoption of each child)</li> <li>• Eligible expenses include fees paid to the adoption agency, adoption-related travel (including lodging), legal expenses associated with the adoption expenses, temporary foster care expenses, or surrogacy-related expenses (including medical expenses not covered by health care insurance, the surrogacy adoption and any other associated legal fees)</li> <li>• You will not be reimbursed for donations, legal guardianship expenses, or expenses related to the adoption of a step child or relative</li> <li>• Please refer to the Citi handbook for employee eligibility, conditions, tax implications, and descriptions of eligible expenses related to this benefit</li> </ul>
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