

PATHWAYS TO PARENTHOOD

We know that families are defined in many different ways, whether you are a same sex or heterosexual couple, a single parent by choice or transgender, we are here to help you build your family, your way. Ocean Spray is committed to providing our employees with comprehensive family planning benefits. Unless otherwise indicated, the benefits below have no maximums.



Assisted Reproductive Services for Embryo Creation

Ocean Spray's fertility benefit covers diagnostic testing, fertilization, pre-implantation genetic testing and cryopreservation of eggs for enrolled health plan members. The maximum benefit for cryopreservation of eggs is \$7,000. Prior authorization for these services is required and medical policy criteria apply.



Surrogacy and Adoption Reimbursement

Surrogacy allows employees to have a biological child with assistance from an egg donor and gestational carrier or surrogate.

Ocean Spray Benefits provide employees with reimbursement of up to \$20,000 for services and counseling throughout the surrogacy and adoption process including information about what to expect, average costs, state specific laws, donor services, and legal services. The Ocean Spray medical plan doesn't cover services for the gestational carrier in a surrogacy arrangement, however, Ocean Spray does provide employees with a separate reimbursement benefit of up to \$20,000 to cover the costs of surrogacy and adoption.



Support Services

Becoming a parent can be stressful but you are not alone. For support through from preconception through new parenthood, Maven is here to support you – at no cost to you. Visit <https://mavenclinic.com/join/oceanspray2020> for more information.

Intrauterine Insemination (IUI) with Donor Sperm

IUI, also called artificial insemination, is a process in which, after monitoring, donor sperm is inserted directly into the uterus using a catheter. IUI can be utilized with or without medication.

Fresh IVF (In Vitro Fertilization)

A fresh IVF cycle starts by stimulating the ovaries with a course of medications. Eggs are retrieved, fertilized with donor sperm, and developed into embryos. The embryo is then transferred into uterus of the same person that underwent the egg retrieval with the hopes of achieving pregnancy. Any remaining embryos may undergo genetic testing and may be frozen for future use.

Freeze All IVF

Freeze all IVF is similar to fresh IVF however, after the embryos develop, they undergo cryopreservation (freezing).

Frozen Embryo Transfer (FET)

An embryo that has been frozen (after fresh IVF or freeze all IVF) can be thawed and transferred into a woman's uterus.

Reciprocal IVF/Co-Maternity IVF

This allows both partners to participate in the family building process.

Eggs are retrieved from partner A, fertilized with donor sperm, and after the embryos develop, they are cryopreserved (freeze all IVF). Cryopreserved embryos may then undergo genetic testing.



Fertility Preservation

Egg/sperm/embryo freezing, and can allow an individual or couple to preserve their fertility for future use.

Transgender individuals and their covered partners may also choose to pursue fertility treatments including IUI, IVF, FET, etc.

Embryo Biopsy/Pre-Implantation Genetic Testing for Aneuploidy

Pre-implantation genetic testing for aneuploidy (PGT-A) (formerly known as PGS) provides information about the chromosomal makeup of embryos.



For More Information:

Surrogacy and Adoption benefits:
contact the Benefits Team

Eligibility and information on all other benefits:
contact BlueCross BlueShield of Massachusetts at
1-800-872-5298 or www.bluecrossma.org