



Family Planning and Fertility Benefit

Family groups take many different forms, but what can often bind this diversity is the desire to have children and often additional medical support is required. For some accessing this can be a huge challenge. Your policy includes support for many of the different routes for assisted reproductive journeys. You can receive up to £20,000 reimbursement on eligible fertility treatment.

This benefit is only available if you satisfy one of the following criteria:

- you have received a confirmed diagnosis of specific reproductive pathology,
- in the absence of known reproductive pathology, you are unable to conceive naturally through regular sexual intercourse for a period of two years,
- in the absence of known reproductive pathology, where attempting to conceive by regular sexual intercourse is not possible (for example for same sex couples, single women, people with a physical disability or people with psychosexual disorders).

What does the fertility cover provide?

What's covered

- ✓ We'll pay up to £20,000 per member for the lifetime of the scheme for fertility treatment.
- ✓ We'll provide fertility preservation if undergoing treatment or surgery that will detrimentally impact your future fertility. This will be taken from the overall benefit limit.
- ✓ Access to support services aligned to fertility treatment and family building through Fertifa.

What's not covered

- ✗ We won't pay the costs for freezing eggs, sperm or embryos unless it is part of your eligible IVF cycle or as defined by the fertility preservation benefit.
- ✗ We won't pay any costs for surrogacy or associated costs.
- ✗ We won't pay for complementary therapies.
- ✗ We won't pay for reversal of voluntary sterilisation or treatment required in connection with voluntary sterilisation.

We'll only pay the benefit if you use a clinic licensed by the Human Fertilisation and Embryology Authority in the UK.

You will need to pay for your treatment up-front and provide receipts for any treatment you claim for, we will then reimburse costs covered by this benefit.

The cover is for evidence-based fertility treatment.



Call the customer service helpline on 0800 056 4458 if you have any questions or need to make a claim.

Calls may be recorded and monitored.

How to make a claim

If you are considering fertility treatment or wish to access the Fertifa service, and want to claim on this benefit, just follow these easy steps.



Step 1 – Call our customer service helpline on 0800 056 4458

Calls may be monitored and/or recorded. Please call us before going ahead with any treatment. We'll check your treatment plan and your chosen provider to confirm eligibility.



Step 2 – We'll assess your treatment plan

We'll review your proposed treatment plan and will let you know what is covered under this benefit, before you have your treatment.



Step 3 – Receive your agreed treatment plan

Attend a HFEA licensed clinic and undergo your agreed treatment plan and settle the bills directly with the provider. Please keep your itemised receipts detailing what treatments have taken place along with proof of payment.



Step 4 – We'll then reimburse you for eligible treatment we authorised

Send in your itemised receipts and proof of payment. We'll reimburse you for any costs you have incurred for eligible treatment.

Support services aligned to fertility treatment and family building through Fertifa

Fertifa⁺

You'll also have access to Fertifa, a healthcare service with an expert in-house clinical team. You will receive:

- A video call with a fertility patient care adviser
- Access to a remote consultation with a fertility nurse or doctor (as recommended by the fertility patient care adviser).
- Unlimited in-app messaging support (8am-8pm, Monday to Friday).
- Family forming support offering guidance on topics such as adoption and the legal considerations for surrogacy.
- Guides, videos and monthly webinars including Q&A sessions with Fertifa's clinical in-house team.

Our claims team will provide you with all the information you need to download and register with the app. The Fertifa terms and conditions and the privacy policy should be viewed via a link in the app before you sign up. Mobile data charges may apply.

The Fertifa service is settled directly by Aviva and will not impact your excess.

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