blue CALIFORNIA

Accessing fertility care

Your fertility coverage through
Blue Shield of California



Coverage begins with 2026 plan renewals and new enrollments

California Senate Bill 729 (SB 729) requires coverage for infertility diagnosis and treatment services for eligible members with an employer plan that starts or renews in 2026 and beyond. Coverage details may vary by employer group based on prior plan designs. Check your *Evidence of Coverage* (EOC) for specific benefit information.

What's included

- Coverage for fertility services, including up to three completed oocyte (egg) retrievals and unlimited embryo transfers (using single-embryo transfer when recommended and medically appropriate)
- Coverage for in vitro fertilization (IVF), intracytoplasmic sperm injection (ICSI) for male factor infertility, and intrauterine insemination (IUI)
- Services provided by in-network fertility specialists

Who is eligible?

Members covered under fully-insured employer health plans* subject to SB 729 will have access to fertility benefits starting with plan years that begin or renew in 2026 and beyond.

To learn more about what's included, review your EOC, Summary of Benefits (SOB), or log in to **blueshieldca.com** to view your plan details.

How to use your benefits

- Confirm your benefits by reviewing your plan documents or logging in to your account at **blueshieldca.com**.
- Use our *Find a doctor* tool at **blueshieldca.com/fad** to locate in-network fertility specialists.
- Ask your doctor for a referral if your plan requires one.
- Bring your Blue Shield member ID card to your appointment.

Costs

Your usual copayments, coinsurance, and deductibles apply based on your plan benefits. To learn more, sign in at **blueshieldca.com** or call the Customer Service number on your Blue Shield ID card.

Need help?

Visit **blueshieldca.com** or call Customer Service at the number on your ID card.

* **Exclusions:** Coverage for fertility services is subject to the terms, conditions, and limitations of your plan. Fertility coverage may not apply to members enrolled in plans offered by religious employers that qualify for an exemption under California law.

Note: This mandate does not apply to CalPERS plans until July 1, 2027. For complete details on covered and excluded services, refer to your Evidence of Coverage (EOC) or contact Shield Concierge.

Language Assistance Notice

For assistance in English at no cost, call (866) 346-7198. Para obtener asistencia en español sin cargo, llame al (866) 346-7198. 如果需要中文的免费帮助，请拨打这个号码 (866) 346-7198.

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