



Fertility Benefits

UHC Choice Plus Medical Plans

Frequently Asked Questions

Are there any family building support services available to Brown & Brown teammates?

Yes; in support of alternative family planning, Brown & Brown offers the **Adoption Assistance Program** (for all eligible U.S.-based teammates) and the **Fertility Solutions Program** (for teammates enrolled in one of our UnitedHealthcare (UHC) Choice Plus medical plans). Beginning January 1, 2024, both UHC Choice Plus plans include benefits for fertility-related care.

It is important to note that there is a \$20,000 annual benefit maximum and \$50,000 lifetime benefit maximum for family building support.

- For teammates enrolled in one of our UHC Choice Plus medical plans, the annual and lifetime maximum benefits are combined for both fertility-related care (medical and pharmacy) *and* adoption assistance. Although fertility-related care is now considered covered services of the UHC Choice Plus medical and prescription drug benefits, the annual and lifetime maximums as noted above apply to this medical benefit.
- For teammates not enrolled in our UHC Choice Plus medical plans, the annual and lifetime maximums for services are applied to only to the Adoption Assistance Program.

If I am a Brown & Brown UHC Choice Plus medical plan participant, can I opt to not be reimbursed for adoption expenses if I am pursuing both adoption and fertility concurrently?

Yes; however, if you are pursuing both fertility treatments and adoption assistance and would like the entirety of your annual and lifetime benefit maximums to be used only for the fertility-related care (specialist visits and prescription drugs, for example), it is important that you ensure any adoption assistance is not processed through the Adoption Assistance Program.

Can the Brown & Brown Health Concierge help me with fertility benefits?

The Brown & Brown Health Concierge is available to all teammates who are enrolled in one of the UHC Choice Plus medical plans. Your dedicated Brown & Brown Health Concierge can guide and support you and your family to get the most value from your medical plan—including fertility-related care. You can contact the Brown & Brown Health Concierge at the number conveniently listed on the back of your ID card. You can also reach them directly at 1-844-298-8929 or myuhc.com.

Please Note: The Brown & Brown Health Concierge is not able to assist with the Adoption Assistance Program, as that benefit is not part of our medical coverage.

Who is eligible for the Fertility Solutions Program?

Teammates and their lawfully married spouses are eligible for fertility benefits if they are enrolled and covered through one of our UHC Choice Plus medical plans and register with the Fertility Solutions Program. You must be covered through a Brown & Brown UHC Choice Plus medical plan to be eligible for fertility benefits coverage.

Please Note: Dependent children are not eligible for fertility benefits through the UHC Choice Plus medical plans, regardless of age or marital status.

What is the UnitedHealthcare Fertility Solutions Program?

The Fertility Solutions Program is available to help provide treatment decision support as teammates explore options for expanding their families.

The Fertility Solutions Program can help you:

- Create a care plan that will help maximize your chances for a successful pregnancy and minimize risks.
- Connect 1-on-1 with a dedicated team of experienced UHC fertility nurses who are specially trained, understand the challenges of fertility and provide compassionate support and guidance built on years of experience.
- Access UnitedHealthcare's high-quality network of providers that will help ensure you receive care based on proven techniques.

Please Note: You will need to enroll in the UHC Fertility Solutions Program and use a Center of Excellence (COE) in order to be eligible for benefits under your UHC Choice Plus medical plan.

What is the maximum benefit available for fertility services?

There is a \$20,000 annual benefit maximum and \$50,000 lifetime benefit maximum for family building support. Teammates enrolled in one of our UHC Choice Plus medical plans have the annual and lifetime maximum benefits combined for both fertility services (medical and pharmacy) and adoption assistance.

Is this a reimbursement program, like the Adoption Assistance Program?

No; the Fertility Solutions Program is an addition to our UHC Choice Plus medical plans. Any medical or prescription drug benefits you receive through the program will be covered like any other medical service or treatment you receive. As with all other medical services available through the plans, your benefits will be subject to the annual deductible, annual out-of-pocket maximum and coinsurance amounts. When you receive care, you will be responsible for paying your share of the cost, as applicable.

Are the Fertility Solutions Program services confidential?

Yes; the program is staffed by licensed clinicians who keep the information you share confidential within the limits of the law and the UHC Choice Plus medical plans' privacy policy.

Are all types of donor coverage considered eligible through the Fertility Solutions Program?

Donor coverage is considered an eligible service when eggs or sperm are obtained from "known donors." Purchasing donor eggs or sperm from cryobanks is not covered. Your Fertility Solutions nurse will be able to provide additional information.

Which fertility treatments are covered through the UHC Choice Plus plans?

There are a number of fertility treatments eligible for coverage through the UHC Choice Plus plans. Registration with the Fertility Solutions Program and a medical diagnosis of infertility is required for most treatments, including:

- InVitro Fertilization (IVF)
- Artificial insemination or Intrauterine insemination*
- Fertility Preservation for medical reasons*
- Known donor coverage (that is, not purchased from a cryobank)
- Ovulation induction and controlled ovarian stimulation
- Medication

For a complete list of covered treatments, please speak with a Fertility Solutions Program nurse, who can also help you determine your best treatment plan based on your benefits. Complete program details are also available in the UHC Choice Plus medical plan documents. **Remember, you will need to enroll in the UHC Fertility Solutions Program and use a Center of Excellence (COE) in order to be eligible for benefits under your UHC Choice Plus medical plan.**

** Certain treatments do not require an infertility medical diagnosis. Your Fertility Solutions nurse will be able to provide additional information.*

Are hormone injections considered an eligible service through the Fertility Solutions Program?

Yes, hormone injections are covered as a medical benefit through both UHC Choice Plus medical plans. The coverage allows for medically proven hormone injections (for example, chorionic gonadotropin injections). Beginning January 1, 2024, your Fertility Solutions nurse can assist in confirming all approved hormone injections under the Brown & Brown UHC Choice Plus medical plans and discuss the best options for you.

Are frozen embryos covered through the Fertility Solutions Program?

If you have a medical diagnosis of infertility, frozen embryo transfer coverage is covered as a medical benefit through both UHC Choice Plus medical plans. The benefit includes the associated cryopreservation and storage of embryos for 12 months. As an infertility diagnosis is required, elective preservation is not covered.

Please Note: The plan offers an exception to the infertility diagnosis requirement for plan participants with another diagnosis or planned medical treatment (e.g., cancer) that is likely to produce infertility.

Does the plan cover voluntary sterilization reversal?

No; sterilization reversal treatment is not covered as a medical benefit through the UHC Choice Plus medical plans or through the UnitedHealthcare Fertility Solutions program.

Does the plan cover infertility treatment following unsuccessful reversal of voluntary sterilization?

No; this treatment is not covered as a medical benefit through the UHC Choice Plus medical plans or through the UnitedHealthcare Fertility Solutions program.

Does the plan cover long-term storage (greater than one year) of reproductive material?

No; this is not covered as a medical benefit through the UHC Choice Plus medical plans or through the UnitedHealthcare Fertility Solutions program.

Does the plan cover expenses associated with surrogacy?

No; surrogacy benefits are not covered as a medical benefit through the UHC Choice Plus medical plans or through the UnitedHealthcare Fertility Solutions Program.

How do I learn more and confirm what treatments are covered under the Brown & Brown UHC Choice Plus medical plans?

A Fertility Solutions Program nurse can help you understand your coverage. They can also help you determine your best treatment plan based on your benefits. Make sure to review the plan documents for specific benefit details.

If I received an infertility diagnosis prior to January 1, 2024, am I still eligible for benefits?

Yes; however, if you began treatment prior to January 1, 2024, please note that only covered medical services and related prescription drugs received on or after January 1, 2024 are eligible for coverage through the UHC Choice Plus medical plans. As with any other medical or prescription drug service, as the UHC Choice Plus medical plans will not reimburse expenses incurred prior to the date on which the service became a covered benefit under the plans.

Is in-progress fertility treatment that began prior to 2024 eligible for coverage?

While fertility treatments can extend over multiple calendar years, the UnitedHealthcare Fertility Solutions Program in our UHC Choice Plus medical plans is effective January 1, 2024. If you began treatment prior to January 1, 2024, please note that only covered medical services—and related prescription drugs—received on or after January 1, 2024 are eligible for coverage. As with any other service, the UHC Choice Plus medical plans will not reimburse expenses incurred prior to the date on which the service became a covered benefit under the plans. (Coverage for eligible fertility prescription drugs is provided through Express Scripts and delivered through the Fertility Solutions Program. Contact Express Scripts directly if you have any questions related to prescription drug coverage.)

Please Note: If you have fertility treatments in progress prior to December 31, 2023, you will need to enroll in the UHC Fertility Solutions Program, have your doctor submit a Prior Authorization Request and use a Center of Excellence in order to be eligible for benefits for those treatments under your UHC Choice Plus medical plan.

How do I access fertility benefits through my UHC Choice Plus medical plan?

You (or your eligible, covered spouse) must first enroll in the UnitedHealthcare Fertility Solutions Program for any fertility services to be covered. When you register for the program, you will be connected with a nurse who will help you get started and locate a fertility Center of Excellence provider.

How can the Fertility Solutions Program help me?

This program will connect you with an experienced fertility nurse who understands the challenges of fertility. Your nurse will:

- Guide you on your path to treatment and talk with you about what to expect
- Give you suggested questions to ask your reproductive endocrinologist, who is a board-certified fertility specialist
- Assist you in finding Centers of Excellence clinics
- Review benefits coverage
- Provide emotional support throughout your journey
- Coordinate with Express Scripts (ESI) for medications

What digital resources and support are available through the Fertility Solutions Program?

Once you register for the program, you will have access to a member portal with 24/7 digital learning and benefit management. You can self-schedule calls with a fertility nurse, search the Center of Excellence directory to find a provider near you, tap into 1:1 digital support with a nurse and access easy-to-use online courses.

What is the Fertility Solutions Program Center of Excellence network?

The Center of Excellence network includes fertility specialists and treatment facilities that meet or exceed best-practices criteria—chosen for their expertise, high quality care and experience diagnosing and treating various health issues. Other criteria include:

- High pregnancy rates
- Reduced risk of multiple births
- Superior physician credentials
- Highly regarded industry accreditations

UHC reviews providers on an annual basis to ensure quality.

For fertility medical and prescription drug services to be covered under a Brown & Brown UHC Choice Plus medical plan, you must use a Center of Excellence (unless one is not available within 30 miles of your home address).

Are there any exceptions to the requirement that I use a Center of Excellence network?

For fertility medical and prescription drug services to be covered under a Brown & Brown UHC Choice Plus medical plan, you must use a Center of Excellence. The only exception to this requirement is if you do not have a Center of Excellence within 30 miles of your home address.

What if I have started treatment with a fertility specialist who is not in a Center of Excellence?

We know it is crucial for you to have access to doctors and other health care professionals who are not just experienced but recognized as experts in their field. However, for fertility medical services to be covered through Brown & Brown UnitedHealthcare medical coverage, you must use a Center of Excellence (unless one is not available within 30 miles of your home address).

To verify whether your current provider or clinic is part of the Center of Excellence—or for assistance in finding a Center of Excellence provider near you—please contact Fertility Solutions at 1-866-774-4626, Monday through Friday; 7 a.m. to 6 p.m. CST. You can also find more information at myuhc.phs.com/fertility.

Is a maternity program part of the fertility benefits?

While maternity care services are generally not part of the Fertility Solutions Program, UnitedHealthcare does offer maternity support through both of our UHC Choice Plus medical plan options to support you throughout your pregnancy and after you give birth. You have access to several tools and resources that help guide your pregnancy journey, including:

- What to expect during your pregnancy
- How to stay healthy before, during and after your pregnancy
- Ways to manage your health through pregnancy and postpartum

Maternity support is designed to work for all mothers, no matter what the pregnancy journey looks like. To learn more and be connected with maternity resources, contact the Brown & Brown Health

Concierge at the number conveniently listed on the back of your ID card. You can also reach them directly at 1-844-298-8929 or myuhc.com.

What happens if I exhaust my infertility benefits?

If you exhaust your benefits, any cost of further treatment is your responsibility. However, a Fertility Solutions nurse is still available to assist you throughout your treatment process.

Where can I learn more about the fertility journey?

Engaging and interactive digital learning is available at any stage of your journey. Content includes videos, articles, quizzes, flash cards and inspiring quotes. Courses include:

- Fertility 101
- How can Fertility Solutions help me?
- Is fertility treatment right for me?
- Coping with the ups and downs of fertility

How can I contact UHC Fertility Solutions?

Call Fertility Solutions at 1-866-774-4626, Monday through Friday; 7 a.m. to 6 p.m. CST. You can also find more information at myuhc.phs.com/fertility.

Remember: You can also contact the Brown & Brown Health Concierge at the number conveniently listed on the back of your ID card or reach them directly at 1-844-298-8929 or myuhc.com.

This Frequently Asked Questions (FAQ) document is designed to provide basic information regarding fertility benefits included in the UnitedHealthcare (UHC) Choice Plus Copay and Choice Plus HDHP plans for teammates who have enrolled in one of those plans. This benefit was added to the UHC Choice Plus medical plans effective January 1, 2024. This FAQ is not intended to be used as a modification to the Summary Plan Description (SPD) and does not detail all of the terms, conditions, restrictions, and exclusions contained in the Plan Document or the SPD. This FAQ merely summarizes some of the questions you may have regarding this benefit. This document does not create any contractual rights for any current or former employee of Brown & Brown, Inc. and its subsidiaries, or for any other individual. The benefit provisions of the applicable plan document or SPD will govern the determination of any individual's rights under any employee benefit plan or program. This document does not constitute a plan document as defined by the Employment Retirement Income Security Act of 1974, as amended (ERISA). Brown & Brown, Inc. and its subsidiaries reserve the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.