



Emergent Holdings Health Plan Coverage for Family Building Benefits

Fertility services and procedures are benefits under all Emergent Holdings health plans. Coverage includes diagnostic work-up procedures to correct underlying cause of infertility, including prescription drugs.

Effective January 1, 2023, NBU health care plans will also provide coverage for fertility treatments known as assisted reproductive technology (ART) procedures with no diagnostic criteria requirement. Services include a medical exam, diagnostic services such as laboratory studies and ultrasounds, oral and injectable medications, artificial insemination, and ART procedures including in vitro fertilization (IVF).

Coverage is limited to a lifetime maximum of **\$25,000** applied at the contract level. This lifetime maximum is for professional medical services only and does not apply to facility services, pharmacy services or services related to the treatment of underlying causes of infertility.

Diagnostic Evaluation, Assessment and Counseling

Coverage for infertility includes diagnostic evaluation, assessment, and counseling when medically necessary and provided according to BCBSM and Blue Care Network (BCN) plan and network rules. Out-of-pocket costs and network requirements for these services are dependent on the member's health care plan, and there are no plan maximums for these services.

Coverage is included for artificial insemination, ART procedures, and oral and injectable fertility medications regardless of an infertility diagnosis after preauthorization.

Available ART procedures include, but are not limited to:

- In-vitro fertilization (IVF)
- Gamete intrafallopian transfer (GIFT)
- Transuterine fallopian transfer (TUFT)
- Natural oocyte retrieval with intravaginal fertilization (NORIF)
- Pronuclear state tubal transfer (PROST)
- Tubal embryo transfer (TET)
- Zygote intrafallopian transfer (ZIFT)
- Embryo(s) and sperm cryopreservation
- Embryo and blastocyst transfer
- Procedures associated with intracytoplasmic sperm injection (ICSI) for male infertility

Family Building, Maternity and Parenting & Pediatrics Programs

Through our partnership with Maven, effective January 1, 2023, Emergent Holdings will be offering comprehensive and inclusive support to guide NBU employees and their families through the entire family planning journey including family building, fertility, pregnancy, postpartum, return to work and parenting.

Our goal is to support all paths to parenthood. This includes support for expectant moms, dads, same-sex partners, transgender people, and single parents. Maven offers comprehensive, personalized digital care navigation that provides multichannel clinical support and education through an app.

Employees have access to three programs through the Maven app:

- *Family Building* (including fertility)
 - Support for:
 - Preconception care
 - Egg freezing
 - Intrauterine insemination and in-vitro fertilization (IUI/IVF)
 - Adoption and surrogacy
- *Maternity* (pregnancy + 3 months postpartum)
 - Support for:
 - Prenatal and postpartum
 - High-risk pregnancy
 - Loss
 - NICU
- *Parenting and Pediatrics* (support for parents of children age 1-10)
 - Support for
 - Pediatric care
 - Parent coaching
 - Special needs
 - Childcare navigation

Each of the three programs include the following features:

- **A dedicated care advocate** who is matched to the member, will provide personalized, one-on-one care navigation and support 24/7, including answering questions about their pregnancy and postpartum journey, recommend virtual coaches that meet their needs and help them find high-quality, in-network providers.
- **Video appointments with top-rated coaches**, available 24/7, from 30+ clinical specialties that provide personalized and culturally competent care; coach specialties include OB-GYNs, mental health specialists, midwives, nutritionists, doulas, lactation consultants, and sleep and career coaches.
- **Personalized content** including clinical-based articles on a wide variety of topics, such as prenatal health, postpartum depression and returning to work. Inclusive community forums, support groups and live classes are also available.

NBU employees can take advantage of this benefit beginning January 1, 2023. To get started, download the Maven app, or visit their website at mavenclinc.com to register for an account.

Travel Concierge

The travel concierge is a benefit available to NBU employees effective January 1, 2023. This benefit allows options for services when care is not available close to members' homes and has an annual maximum of **\$4,000** per member per year.

The travel concierge is available for any of the following procedure categories:

- Gender-affirmation care
- Behavioral health services
- Human organ transplant for BCN (covered under base medical benefit for Blue Cross members)
- Maternity/reproductive health services
- Pregnancy termination
- Rare condition treatment

For a service to be a benefit under your health plan, it must meet these requirements:

- The service must be performed by an in-network participating provider
- All required procedure prior authorizations must be secured for travel to be approve
- Members must not be able to receive the treatment within the 100-mile travel radius from their home

How does the benefit work for the member?

Members call the customer service number on the back of their ID card and request approval to travel for treatment. Once eligibility is confirmed and travel is approved, the member receives a call from their travel concierge at their desired time or within one business day of an approved request. The travel concierge helps the member understand the expenses their benefits will cover as well as any other obligations. The travel concierge also arranges air travel and hotels for the member. The member will be responsible to pay for lodging costs above the IRS limit. The member submits receipts for any incremental travel expenses (mileage, parking and tolls) and receives reimbursement for approved expenses within 30 calendar days.

Reimbursable expenses

Travel and lodging

- Roundtrip travel (air, train, bus taxi/ride sharing services or economy class car rental) is reimbursed for travel between the member's home and the location where they receive services.
- Mileage reimbursement is based on then current IRS mileage reimbursement standards for medical travel. Tolls and parking are also reimbursable expenses.
- Airfare is limited to commercially scheduled coach class tickets and does apply to the benefit maximum.
- Lodging is limited to \$50 per person per night (up to \$100 if a companion travels or up to \$150 if two adult companions travel with members under 18).

Companion travel

- Benefits are provided if a companion's presence is needed for the member to receive health care services (limited to one companion).
- If the member is younger than 18 years of age, two companions are allowed.

What about high deductible health plans?

Travel for medical purposes is treated as a covered medical benefit. A member with a high-deductible health plan must meet their deductible before the plan pays. Travel expenses incurred before the deductible is met will accumulate to the member's deductible and out-of-pocket maximum subject to IRS limits. Travel that occurs after the member has met their deductible will not be applied to OOPM and will be covered up to IRS limits. Coinsurance will not be applied to travel benefits after the deductible is met.