

# IVF and other Assisted Reproductive Services

## What's covered?

Police Health's Top Hospital, Platinum Health and Platinum Plus includes cover for in-hospital services relating to In vitro fertilisation (IVF) and other assisted reproductive services that treat infertility. Normal waiting periods apply including the 12 month waiting period for pre-existing conditions.

It's important to be aware that IVF treatment has several stages and only the components that involve an admission to hospital as an 'in-patient' as well as those services that have a valid medicare item number are eligible for benefits.

Usually, the harvesting of eggs is the main surgical procedure in an IVF cycle and as this procedure is carried out in an operating theatre you'll be admitted as an in-patient to hospital.

In this instance, Police Health's hospital cover will provide a benefit toward the theatre fees, hospital accommodation, anaesthetist and treating doctors' fees. It is important to be aware that you may need to pay a gap if medical fees are more than the Medicare Benefits Schedule fee.

Some patients are also admitted as an in-patient for the embryo transfer procedure, if so, the same benefit as described above applies.

IVF Services which occur outside of a hospital admission (as an 'out-patient') can not be covered by private hospital cover but may be claimable on Medicare or paid out of your own pocket.

There may also be additional costs associated with egg transportation, testing and freezing that will need to be covered at your own expense.

Some pharmaceutical items such as IVF Nasal Sprays and Pessaries may also be partly covered under an Extras cover with Police Health.

## Ask for an IVF quote.

To help determine what you will be covered for, we strongly recommend you ask your IVF clinic for a detailed quote of your expected treatment plan, *including all medical item numbers*.

Providing this quote to Police Health before undertaking treatment will assist us in being able to provide advice that is as accurate as possible based on the information provided in regard to what you are covered for and what costs you are likely to incur.

This help guide provides a very brief summary and for more information, contact Police Health or you can view additional resources on IVF on the [Ombudsman's website](#).

**This factsheet is intended as a brief outline of benefits paid towards IVF. If you still have questions, please call us on 1800 603 603.**

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