

# UNITEDHEALTHCARE FERTILITY BENEFITS GUIDE

Dedicated support to our AMC Networks family

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United Healthcare | AMC GLOBAL MEDIA

# CONTENTS


3 WELCOME

4 FAMILY IS IMPORTANT TO AMC GLOBAL MEDIA

5 MAVEN FAMILY BUILDING

6 GET EXPERT GUIDANCE WITH FERTILITY SOLUTIONS PLUS

7 WHAT TREATMENTS ARE COVERED?

8 OTHER PATHS TO PARENTING

9 BEHAVIORAL HEALTH RESOURCES

10 STARTING YOUR JOURNEY

# WELCOME

This guide is designed to help you get answers to your questions, understand which treatment options are available and help find expert support to help you make the best decisions for you and your family.

## YOU'RE NOT ALONE

Your AMC Global Media benefits, administered by UnitedHealthcare, include personalized access to experienced fertility nurses who work with you 1-on-1 throughout treatment, serving as an extra layer of support every step of the way.





# FAMILY IS IMPORTANT TO AMC GLOBAL MEDIA

The path to parenthood can be a challenging one, and the traditional journey to having children is just one available path. AMC Global Media has expanded our existing family planning benefits in keeping with our commitment to Diversity, Equity & Inclusion initiatives. We are committed to continuing our efforts to build on these programs in the future.

**1 in 6**

people of reproductive age are impacted by infertility globally[1]

**17%**

of U.S. couples are using fertility treatments[2]

**63%**

of LGBTQ+ millennials are considering having children[3]

Black women ages 35–44 are

**2 times**

as likely to have fertility problems compared to white women[4]

# MAVEN FAMILY BUILDING

**Meet Maven. Free virtual support for family building, pregnancy, parenting and menopause.**
Get personalized 24/7 virtual support and guidance for your path to parenthood and beyond — when you need it, how you need it (yep, even at 2 a.m.).

**With Maven, you and your partner get free access to:**

- **Video appointments and messaging** with providers spanning 35+ specialties, including fertility awareness educators, reproductive endocrinologists, adoption and surrogacy coaches, OB-GYNs, mental health providers, lactation consultants and pediatricians — with wait times of less than 2 hours
- **A dedicated Care Advocate** to help you find the right provider for your unique needs, refer you to the best in-person support in your area, and be a source of support throughout your journey
- **Trustworthy resources** like expert-vetted articles, provider-led classes — like Fertility 101 and Infant CPR — drop-in groups and access to our Maven community to connect with others going through similar experiences or journeys



**Maven is there with you every step of the way with our personalized programs:**

- Starting a family
- Clinical guidance from fertility nurses
- Navigating IUI, IVF and egg freezing
- Choosing adoption and surrogacy agencies
- Mental health support while trying to conceive
- Reviewing your fertility benefits

**To having a child**

- Creating your birth plan
- Navigating infant sleep
- Breastfeeding and bottle feeding support

**To navigating parenthood**

- Pediatrics
- Choosing the right child care
- Parent coaching

**And managing menopause**

- Symptom management
- Treatment guidance
- Pelvic floor specialists

The best part? AMC Global Media fully covers Maven for employees and their partners enrolled in the UnitedHealthcare medical plan. This means no co-pays and no out-of-pocket costs, so you can start focusing on getting the support you need for free.

**Join today here,** or download the Maven Clinic app.

# GET EXPERT GUIDANCE WITH FERTILITY SOLUTIONS PLUS

As part of your AMC Global Media benefits, you have access to Fertility Solutions Plus. If you're considering planning or building your family, you now have a program that offers virtual preconception resources from Maven and support from experienced fertility nurses. Access support for all pathways to parenthood, including preconception and fertility treatment, adoption and surrogacy. All are available to you as part of your health benefits at no additional cost.

The program features:

**Specialized fertility nurses:** To serve as your main contact, offering support, guidance and referrals, if needed. Our nurses understand the challenges infertility can bring, so you'll get the help and compassion you need when you need it.

**Your nurse will assess your specific needs to help you:**

- Determine next steps
- Get answers to your questions
- Learn more about available treatment options
- Connect with fertility Centers of Excellence (COEs)
- Locate a quality fertility specialist
- Coordinate your care with the rest of your care team, which may include reproductive endocrinologists and licensed social workers who specialize in fertility



On average, our fertility registered nurses have **10+ years** of experience, including supporting the LGBTQ+ community.

**Centers of Excellence (COEs):** Fertility Solutions Plus nurses help you avoid unnecessary appointments and treatments by suggesting COEs. These COEs include quality fertility providers and facilities that undergo stringent qualification reviews annually and follow evidence-based care to help you achieve:[5]

- Better outcomes
- Lower medical costs
- A faster time to pregnancy

Get started by calling **866-774-4626**
Monday–Friday, 7 a.m.–10 p.m. CT

This service is available at no additional cost as part of your benefit plan. Visit **myuhc.phs.com/fertility.**



# WHAT TREATMENTS ARE COVERED?

Whether you know exactly which treatment you'd like to pursue or you're interested in learning more about all of your options, here is a general overview of your fertility coverage administered by UnitedHealthcare.

## YOUR BENEFITS ARE DESIGNED TO HELP MAKE FERTILITY TREATMENTS MORE AFFORDABLE

**Covered fertility services include:**

- In vitro fertilization (IVF)
- Frozen embryo transfer (FET) cycle
- Intrauterine insemination (IUI)
- Artificial insemination (AI)
- Ovulation induction and controlled ovarian stimulation
- Fertility surgical procedures
- Fertility preservation, including social preservation
- Embryo biopsy, genetic testing and IVF for PGT-M or PGT-SR

Fertility benefits are limited to $35,000 per lifetime maximum, combined medical and pharmacy.

**Refer to your Summary Plan Description for more detailed benefit information.**



# OTHER PATHS TO PARENTING

### Family Reimbursement Program

If you are thinking about adoption or surrogacy, AMC Global Media is here to help. With the Adoption Assistance Program, you have support to help cover the costs of bringing a new child into your family. Employees who are adopting children are eligible for reimbursements up to $10,000 per adoption and a $30,000 per employee/family lifetime maximum.

To learn more about the Family Reimbursement Program and explore a list of eligible expenses, contact **Benefits@amcnetworks.com.**

### Surrogacy options

- **Surrogacy:** A surrogate child is carried via gestational/traditional surrogacy. Surrogacy and gestational carrier options are important because there are individuals who are unable to carry a pregnancy to term. It's also an important option for same-sex couples.
- **Traditional surrogacy:** When a person donates their own eggs and becomes pregnant, usually by AI or transfer of a fertilized egg into their uterus, for the purpose of carrying a baby for another person. A traditional surrogate has a genetic link to the baby.
- **Gestational carriers:** A gestational carrier, or gestational surrogate, is a person who becomes pregnant, usually by transfer of a fertilized egg to their uterus for the purpose of carrying a baby for another person. The gestational carrier is not the source of the egg and has no genetic link to the baby.

# BEHAVIORAL HEALTH RESOURCES

**What is postpartum depression?[6]**

Postpartum depression (PPD) is a treatable medical condition that many women get after having a baby. Symptoms include strong feelings of sadness, anxiety (worry) and tiredness that can last up to a year after giving birth, often starting within 1 to 3 weeks of having a baby.

**How to identify and manage postpartum depression and anxiety**

Through Maven Maternity, you have access to mental health coaches who can walk you through the basics of PPD and anxiety, common symptoms to watch out for, and what you can do to prioritize your mental health during postpartum period.

Get started at **mavenclinic.com/join/getsupport** or scan the code with your smartphone.

**If you think you have PPD, tell your health care provider.**

## HEALTH ADVOCATE — YOUR EMPLOYEE ASSISTANCE PROGRAM (EAP)

Health Advocate provides confidential, proven care to support you through the stresses and challenges you manage in your daily life. Through Health Advocate, you also have access to services including:

- 24/7 access to clinicians by phone
- Access to short-term counseling and crisis services
- Help with emotional well-being related to grief, loss, anxiety, depression and other concerns
- Assistance with everyday challenges, including home repairs and other referrals

To get started, call **866-799-2728** or visit **healthadvocate.com/amcnetworks.**

This service is available at no additional cost to full-time and part-time regular AMC Global Media employees and household members.

**The EAP gives you access to:**

- Child care and elder care assistance
- Concierge services
- Legal resources
- Financial services assistance
- Unlimited phone sessions

**Reaching out for connection**

If you or your loved one needs help, know that you have access to a large network of behavioral health providers, programs and self-help tools that may be available at no additional cost to you through your health plan. Call your UnitedHealthcare Advocates at **877-702-6348** to learn more. Or contact Health Advocate EAP directly at **866-799-2728** or visit **healthadvocate.com/amcnetworks.**

Affecting up to **1 in 7 women** (about 15 percent), PPD is the most common complication for women who have just had a baby.[6]

## CALM HEALTH

The Calm Health app provides programs and tools to help support your mental health and well-being — all at your own pace. As a UnitedHealthcare member, Calm Health is included in your health plan and available at no additional cost.

Visit **uhc.app/calm** to get started.

## VIRTUAL BEHAVIORAL COACHING

Get the support you need to help improve your mental health with Virtual Behavioral Coaching.

- Connect by phone or video for 30 minutes a week*
- Use cognitive behavioral techniques to grow your coping skills step by step
- Practice between calls with self-paced digital activities and breathing, mindfulness and meditation exercises

Get started. Call **1-866-287-1802.**

**IMPORTANT NOTE:**
**Behavioral health resources are available to all members enrolled in UnitedHealthcare.**

# STARTING YOUR JOURNEY

The UnitedHealthcare team is ready to provide personalized support to help you start your fertility journey today.

Call **877-702-6348**
Monday–Friday, 7 a.m.–10 p.m. CT



The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

[1] https://resolve.org/learn/infertility-101/facts-diagnosis-and-risk-factors/. Accessed March 25, 2025..

[2] Chandra A, Copen CE, Stephen EH. Infertility service used in the United States: Data from the National Survey of Family Growth, 1982–2010. *Natl Health Stat Report.* 2014;22(73):1-21. Accessed January 2020.

[3] Family Equality: 2019 LGBTQ Family Building Survey. familyequality.org/resources/lgbtq-family-building-survey/. Accessed Oct. 21, 2020.

[4] The National Center for Biotechnology Information. Infertility knowledge and treatment beliefs among African American women in an urban community. ncbi.nlm.nih.gov/pmc/articles/PMC6757383/. Accessed Oct. 21, 2020.

[5] Commercial book-of-business case study. Fertility Case Management 2018. Research objective was to test the hypothesis that members who have access to the Fertility Solutions Nurse Case Management program experience higher likelihood of pregnancy and delivery, better outcomes and lower costs, and to quantify differences between members who had access to the Fertility Solutions program (treatment group) and those who did not have access (control group). Savings are not guaranteed. Individual plan results will vary.

[6] March of Dimes. Postpartum Depression. marchofdimes.org/find-support/topics/postpartum/postpartum-depression. Accessed Dec. 7, 2023.

Registration is required to access the UnitedHealthcare Healthy Pregnancy app.

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product, and is not intended to make any mental health recommendations or give clinical advice. Calm Health is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Virginia, and West Virginia due to regulatory filings. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings. Images provided for illustrative purposes only. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent or legal guardian of a user under the age of 16 is subject to the "Terms" and responsible for their child's activity on the services.

**This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.** The information provided through this service is for your information only. It is provided as part of your health plan. Program nurses and other representatives cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. This is not an insurance program and may be discontinued at any time.

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