



COASTAL
FERTILITY SPECIALISTS

Benefit Verification

Guidelines

Coastal Fertility Specialists feels it is important for you to be an advocate for yourself when dealing with your insurance company. We want you to better understand your insurance coverage for infertility treatment so that you receive all the benefits to which you are entitled.

We recommend that you obtain written verification of your benefits. The following guidelines will help you obtain infertility benefit verification. If you have any questions, please call our insurance department, who will help walk you through the process.

- 1 Insurance policies come in two forms. The first is the actual contract, which is a legal document written in very specific language. The second is the summary plan description which provides a general explanation of your plan and benefits. You will want to obtain both from your employer or insurance company and read through the infertility section.
- 2 If you have questions regarding some of the information while reading through the contract, you may call the customer service phone number printed on your insurance card. We recommend that you do the following:
 - Specifically ask for benefits relating to infertility.
 - Obtain name of customer service representative giving you information.
 - Document date and time of phone call.
 - Request written confirmation of benefits.

ALWAYS REMEMBER MOST INSURANCE COMPANY CUSTOMER REPRESENTATIVES WILL ONLY ANSWER THE QUESTION ASKED. TRY TO BE VERY SPECIFIC WHEN ASKING QUESTIONS RELATING TO BENEFITS. SOMETIMES COMPONENTS OF A PROCEDURE MAY BE COVERED (SUCH AS BLOOD WORK, ULTRASOUNDS, ETC).