

Effective Date	<ul style="list-style-type: none">Coverage updates mandated by SB 729 will be effective for new and renewing groups starting January 1, 2026.On June 13, 2025, the California Legislature passed a budget bill that includes funding and placeholder language for a compliance date extension for SB 729, from July 1, 2025, to January 1, 2026.
Large Group (Fully Insured, 101+ Participants)	<ul style="list-style-type: none">Coverage is required for the diagnosis and treatment of infertility.Benefits include artificial insemination, GIFT, IVF, and ZIFT, with up to three (3) oocyte retrieval cycles per lifetime and unlimited embryo transfers.Includes all necessary covered services that prepare members for these procedures, including prescription drugs, professional services, inpatient and outpatient care and treatment by injections.No lifetime maximum limitation on covered infertility services.Cost-sharing for infertility services aligns with the applicable service type listed in the Schedule of Benefits. For example, if an infertility service requires an office visit, the office visit copayment will apply.Infertility prescription drugs are subject to the applicable Tier 1, 2, or 3 drug copayments as listed in the Schedule of Benefits.Large Group Renewal Letters have been updated to reflect SB 729 coverage changes.
California Large Custom Groups	<ul style="list-style-type: none">Coverage includes artificial insemination, GIFT, IVF, and ZIFT, with three (3) or more oocyte retrieval cycles per lifetime and unlimited embryo transfers.Includes all necessary covered services that prepare members for these procedures, including prescription drugs, professional services, inpatient and outpatient care and treatment by injections.No lifetime maximum limitation on covered infertility services.Cost-sharing for infertility services aligns with the applicable service type listed in the Schedule of Benefits. For example, if an infertility service requires an office visit, the office visit copayment will apply.Infertility prescription drugs are subject to the applicable Tier 1, 2, or 3 drug copayments as listed in the Schedule of Benefits.CalPERS plan implementation is delayed until July 1, 2027.
Small Business Group (SBG)	<ul style="list-style-type: none">Plans are available with or without infertility benefits, with the latter offered at a lower cost. The following outlines the options available to small groups.Benefits include artificial insemination, GIFT, IVF, and ZIFT, with up to three (3) oocyte retrieval cycles per lifetime and unlimited embryo transfers.Includes all necessary covered services that prepare members for these procedures, including prescription drugs, professional services, inpatient and outpatient care and treatment by injections.No lifetime maximum limitation on covered infertility services.Cost-sharing for infertility services aligns with the applicable service type listed in the Schedule of Benefits. For example, if an infertility service requires an office visit, the office visit copayment will apply.Infertility prescription drugs are subject to the applicable Tier 1, 2, or 3 drug copayments as listed in the Schedule of Benefits.