

Assisted Reproductive Therapy Benefit

LA COMPREHENSIVE

Who we are

LA Health Medical Scheme ('the Scheme'), registration number 1145, is a non-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd ('the Administrator') is a separate company and an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for the Scheme.

Overview

Infertility is a disease of the reproductive system defined by the failure to achieve a clinical pregnancy after 12 months or more of regular unprotected sexual intercourse. Infertility affects around 15% of couples. Infection is the most common cause of infertility.

Both male and female factors can contribute to infertility. Female factors may involve problems with ovulation, the reproductive organs, or hormones. Male factors often involve problems with the amount or health of sperm. Available treatments depend on the cause of infertility. They include lifestyle changes, medicine, surgery or assisted reproductive technologies.

In addition to the PMB cover for infertility, members on the LA Comprehensive Option who meet the age criteria, also have access to the Assisted Reproductive Therapy (ART) Benefit.

This document explains how the benefit works, how we cover treatment from the ART Benefit and the process you need to follow to activate the benefit.

About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of some of the terms we use.

TERMINOLOGY	DESCRIPTION
Assisted Reproductive Therapy (ART)	This includes a range of medical procedures and infertility treatments to assist with conception. This includes in vitro fertilisation (IVF), frozen embryo transfer (FET), intracytoplasmic sperm injection (ICSI) and intrauterine insemination (IUI).
Co-payment	This is an amount that you need to pay towards a healthcare service. The amount can vary by the type of covered healthcare service, place of service, the age of the patient or the amount the service provider charges that is higher than the rate we cover. If the co-payment amount is higher than the amount charged for the healthcare service, you will have to pay for the cost of the healthcare service.
LA Health Rate	This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.

TERMINOLOGY	DESCRIPTION
Embryo	A fertilised egg that is in the early stages of foetal growth.
Cryopreservation	This is a process whereby very low temperatures are used to preserve cells and tissue. In assisted reproductive therapy, this involves preserving sperm or eggs, to save them for future use.
Frozen embryo transfer (FET)	A process whereby a frozen embryo from a previous fresh IVF cycle is thawed and transferred back into a woman's uterus. This means you won't have to undergo another cycle of hormone stimulation and an egg collection.
Egg donation	This is a process whereby a fertile person donates an egg to another person to help them to conceive. The procedure involves a doctor removing an egg or eggs from the donor, fertilising them in a laboratory, and then transferring the embryos (fertilised eggs) into the recipient's uterus.
Egg donor matching fee	A fee billed by a SASREG accredited facility related to the medical screening and assessment of a selected egg donor as part of an egg donated IVF cycle.
Intracytoplasmic sperm injection (ICSI)	A process whereby an individual sperm cell is introduced into an egg cell.
Infertility	Not being able to get pregnant after at least 12 months of regular unprotected sexual intercourse.
Intrauterine insemination (IUI)	The process of injecting sperm directly into a woman's cervix or uterus.
In vitro fertilisation (IVF)	The process of combining an egg and sperm outside of a woman's body. Once the egg is fertilised, the embryo is put back into the woman's uterus, to result in pregnancy.
What is considered a cycle?	A cycle is the complete process from egg stimulation (IVF1) to the implantation of fertilized embryos (IVF2 of FET) in the uterus. If frozen embryos from a previously completed cycle are available, the transfer of those embryos will be considered as one cycle (FET).
Prescribed Minimum Benefits (PMBs)	<p>In terms of the Medical Schemes Act of 1998 (Act No. 131 of 1998) and its Regulations, all medical schemes must cover the costs related to the diagnosis, treatment and care of:</p> <ul style="list-style-type: none"> • An emergency medical condition • A defined list of 271 diagnoses • A defined list of 27 chronic conditions <p>To access PMBs, there are rules defined by the Council for Medical Schemes (CMS) that apply:</p> <ul style="list-style-type: none"> • Your medical condition must qualify for cover and be part of the defined list of PMB conditions • The treatment needed must match the treatments in the defined benefits • You must use designated service providers (DSPs) in our network. This does not apply in emergencies. However, even in these cases, where appropriate and according to the rules of the Scheme, you may be transferred to a hospital or other service providers in our network, once your condition has stabilised. If you do not use a DSP, we will pay up to 80% of the LA Health Rate. You will be responsible for the difference between what we pay and the actual cost of your treatment. <p>If your treatment doesn't meet the above criteria, we will pay according to your Option's benefits.</p>

Treatment covered from the Assisted Reproductive Therapy (ART) Benefit

The treatment guidelines for the ART Benefit have been agreed in consultation with the Southern African Society of Reproductive Medicine and Gynaecological Endoscopy (SASREG) and are based on clinical best practice. Please refer to the [SASREG website](#) for more information.

The Assisted Reproductive Therapy Benefit gives members on the LA Comprehensive Option access to specific assisted reproductive therapy (ART) treatment.

The ART Benefit provides limited cover up to R140 265 for each person, each year, for a defined list of female infertility procedures and treatments, subject to specific rules. Cover is up to 75% of the LA Health Rate (LAHR) when you use an accredited facility that is part of our network.

Once activated, the benefit covers a comprehensive basket of care, which includes consultations, ultrasounds, a defined list of pathology, egg retrieval, embryo transfer and freezing, admission costs and lab fees, medicine, embryo and sperm storage relating to the approved ART procedures. Any costs incurred for procedures not currently listed under this benefit will not be covered by the Scheme.

Cover is up to 75% of the agreed LA Health Rate up to a limit of R140 265 per year. You will have to pay 25% of the costs for ART, any amount in excess of the LA Health Rate and any other costs not covered by the benefit.

- We pay up to two cycles of ART, including egg donated cycles, if you are 25 to 39 years old, per year.
- We pay for one cycle from the age of 40 up to and including 42 years of age, per year.
- If you are 43 years of age up to and including 50 years of age, we will cover one egg donated IVF cycle per year, including the egg donor matching fee. The cost associated with egg donor agencies is not covered under the benefit and may result in a higher copayment.

This benefit is available in the network of SASREG accredited facilities and is subject to clinical criteria, protocols and treatment guidelines.

If you are registered on the Oncology Programme, and meet the Scheme's clinical entry criteria, you have access to cryopreservation and egg and sperm storage of up to five years.

Cryopreservation is available to male and female beneficiaries after puberty until the age of 42, subject to registration on the Oncology Programme. If you are not registered on the Oncology Programme, or do not meet the criteria, you will be responsible for all costs related to egg or sperm cryopreservation (freezing) as these are not covered from the ART Benefit.

Any additional treatment needed before, during or after the therapy, or once the benefit limit has been reached, will be funded from your available day-to-day benefits or PMBs, where applicable and in accordance with your Benefit Option. You can use the Benefit and limit tracker to monitor your benefit usage. Go to www.lahealth.co.za under *My Option and Benefits > Benefits used* to view the usage of your limits to-date.

Cover for medicine from the Assisted Reproductive Therapy (ART) Benefit

The accredited network facility that you choose will typically dispense and bill for the medicine that you need as part of your treatment. Where the facility is unable to dispense medicine related to your treatment, your treating provider can give you a script. You will need to let us know if this happens, so we can authorise your medicine for delivery or collection from a pharmacy.

In instances wherein your treating provider gives you a script, and before you get your medicine, please email your script to ARTscripts@discovery.co.za. To ensure payment from the appropriate benefit, you or your provider need to include a script indicator to confirm that the medicine relates to your treatment for ART and details of the specific ART treatment you are undergoing. Please include this indicator on the script, confirming that it is ART related, and include the description of your treatment on the script for example IVF, FET or IUI. This can be handwritten on the script.

Once you have emailed your script to ARTscripts@discovery.co.za, we will review the medicine and give our authorisation decision within 24 hours. You can then collect your medicine from your chosen participating pharmacy.

Where approved as part of your treatment, we will pay for the medicine up to 75% of the LA Health Rate, subject to the overall LA Health Rate for medicine associated with your treatment and the annual ART Benefit limit.

The cover provided through Prescribed Minimum Benefits (PMBs)

Infertility treatment is classified as a PMB condition, which means that all schemes must provide funding for the minimum benefits to diagnose, treat and care for infertility, subject to a defined basket of care, regardless of a member's chosen benefit option.

Currently the defined basket of care under the PMBs include cover for the following:

- Blood tests (Day 3 FSH/LH, Oestradiol, Thyroid function, prolactin, rubella, HIV, VDRL, Chlamydia, D21 progesterone)
- Counselling and advice on sexual behaviour, temperature charts etc.
- Hysterosalpingogram
- Hysteroscopy
- Laparoscopy
- Ovulation defects and deficiencies
- Semen analysis
- Surgery (uterus and tubal)
- Treatment of local infections

ART is offered on the LA Comprehensive Option, in addition to the PMB or infertility treatment.

We will register your PMB basket of care for infertility once you activate your ART Benefit and continue to fund the above procedures from the PMBs, subject to registration and approval.

Semen analysis for male partners also qualifies for cover under the PMBs. You can email the detail of your male partner to PMB_APP_FORMS@lahealthms.co.za and we will activate the benefit on your behalf. Please provide your membership number, and that of your partner, if you are not registered on the same LA Health membership.

We will communicate the outcome of this application by email within 2 to 3 working days after we have received all the required information. For more information on your cover under PMBs please visit our website www.lahealth.co.za and click on Find a document.

Blood tests done as part of your assisted reproductive therapy

In preparation to undergo any ART, your healthcare provider may perform certain tests. The following pathology tests will be paid from the ART Benefit.

Your treating healthcare provider at a SASREG accredited facility must refer you for these tests. Certain limits may apply.

We will pay these claims up to a maximum of 75% of the LA Health Rate from the ART Benefit, subject to the overall annual limit of R140 265. You will be responsible for the balance and any claims where the frequency or annual benefit limit has been reached.

DESCRIPTION	PROCEDURE CODE	LIMIT
Hepatitis: Per antigen or antibody	4531 or 54531	2 per year
Grouping: A, B and O antigens	3764 or 53764	1 per year
Grouping: Rh antigen	3765 or 53765	1 per year
17-OH progesterone	4520 or 54520	1 per year
DHEA sulphate	4500 or 54500	1 per year
Testosterone	4501 or 54501	1 per year
Anti-mullerian hormone	4467 or 54467 or 4490 or 54490 or 4494 or 54494	1 per year (Only available to members 35 years and above)

Cover from the Assisted Reproductive Therapy Benefit is subject to entry criteria and treatment guidelines

To access this benefit, you must meet the following benefit entry requirements, which were developed in consultation with the SASREG:

- You are female, aged 25 to 50-years, depending on the treatment
- You are male, post puberty until the age of 42, and registration on the Oncology Programme, for cryopreservation of sperm
- If you no longer meet the age requirements, you will be able to finish any active cycle
- You will be undergoing treatment at one of the SASREG accredited facilities
- Cover will stop immediately should you move from the LA Comprehensive Option to any of the other Benefit Options offered by the Scheme.

How to activate the Assisted Reproductive Therapy Benefit

If you meet the benefit and clinical entry criteria, you can activate the ART Benefit on www.lahealth.co.za under **What we cover**. If you are not able to activate the benefit online, you can call us on 0860 103 933 and speak to one of our consultants.

We will prompt you to confirm the facility which you have chosen to send them confirmation of your benefit activation. If you have not chosen a facility yet, you can always contact us at a later stage to update this.

Choose a network provider

You need to make use of one of the following SASREG accredited network facilities for your treatment to be covered. Remember to activate your benefit before your first consultation.

CLINIC NAME	ADDRESS	CONTACT NUMBER
Aevitas Fertility Clinic	Life Vincent Palloti Hospital, Alexandra Road, Cape Town	021 531 6999
BioART Fertility Centre	99 Oxford Road, Saxonwold	011 484 5119 011 484 5168
Cape Fertility Clinic	209 Library Square, 1 Wilderness Road, Claremont	021 674 2088
C.A.R.E. Clinic	21 Jan Hofmeyer Road, Westville	031 267 7920
Durban Fertility Clinic	107 JB Marks Road, St Augustine's Hospital, Suite 203, Caritas Wing, Level 1, Durban	031 201 2790
FEMBRYO Fertility and Gynaecology Clinic	St Georges Medical Suites, 40 Park Drive, Central, Port Elizabeth	041 373 0771
Femicare Fertility Center	Netcare Femina Hospital, 460 Belvedere Street, Arcadia, Pretoria	012 326 8213 012 304 1726
Genesis Reproductive Centre	Suite G15, Kloof Mediclinic, 511 Jochemus Street, Erasmuskloof, Pretoria	012 367 4378
HART Fertility Clinic	Suite 1102, 11th floor, Netcare Christiaan Barnard Hospital, D.F. Malan Street, Cape Town	021 286 2294
Life Art Fertility Centre	Brenthurst Clinic, Upper level, West Wing, 4 Parklane Street, Parktown	011 642 0535 011 642 0593
Medfem Clinic	Cnr Peter place and Nursery Lane, Bryanston, Sandton	011 463 2244
Natal Fertility Clinic	2nd Floor, Ingenuity House, 325 Umhlanga Rocks Drive, Umhlanga	031 830 3030 031 830 2900
Panorama Fertility Centre	2nd Floor, Panorama Healthcare Centre, 60 Hennie Winterbach Street, Panorama, Cape Town	021 930 5045
Pretoria Fertility Clinic	Medical Suite M19, Pretoria East Hospital, Cnr Garsfontein and Netcare Drive, Moreleta Park	012 998 8854 012 998 8855
Reproductive Medicine Unit, Groote Schuur Hospital and University of Cape Town	Andrology laboratory, Groote Schuur Hospital, Maternity Centre building, Anzio Road, Observatory	021 404 6028
Ruach Fertility and Gynaecology	Suite 51 First Floor, Preller Square, Graaf Reinet St, Dan Pienaar, Bloemfontein, 9301	051 101 2606
Sandton Fertility Centre	Centre of Advanced Medicine, South Campus, 2nd floor, 13 Scott Street, Waverley	011 883 1776
Steve Biko Academic Hospital Reproductive & Endocrine Unit	Level 8, Steve Biko Road, Pretoria	012 354 2061
Tygerberg Fertility Clinic	Francie van Zijl Drive, Parow, Western Cape	021 938 5487

CLINIC NAME	ADDRESS	CONTACT NUMBER
Vitalab Centre for Assisted Conception – Gauteng	Inner Circle, 159 Rivonia Road, Morningside, Johannesburg	011 911 4700
Vitalab Centre for Assisted Conception – KwaZulu Natal	2 Torsvale Office Park, Torsvale crescent, Umhlanga Ridge, Umhlanga	031 880 1700
Wijnland Fertility	9 Oewerpark, Rokewood Avenue, Die Boord, Stellenbosch	021 882 9666
Wilgers Infertility Clinic	Wilgers Hospital, Denneboom Road, Die Wilgers, Pretoria	012 807 8398

Important things to remember

Remember to activate your benefit before your first consultation. You must meet the benefit and clinical entry criteria at the time of activation, to enjoy cover under this benefit. If you still meet the benefit and clinical entry criteria the following years, you do not need to activate the benefit again.

If you currently have an active general waiting period, or a waiting period associated with your treatment, your cover will only start once the waiting period has ended.

To find a provider in our Network visit www.lahealth.co.za under Hospital and Doctor visits > Find a healthcare professional or Find a healthcare provider on the Discovery App.

Contact us

You can contact us on 0860 103 933 or visit www.lahealth.co.za for more information.

Complaints process

You may lodge a complaint or query with LA Health Medical Scheme directly on **0860 103 933** or address a complaint in writing to the Principal Officer at the Scheme's registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the LA Health Medical Scheme internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 / 0861 123 267 / complaints@medicalschemes.co.za / www.medicalschemes.co.za