

Coverage for fertility services, fertility drugs, and surrogacy medical expenses

Many rely on fertility treatments or consider surrogacy to start or expand their family. Sun Life's Fertility Services benefit provides coverage for eligible fertility services and surrogacy-related medical expenses. It repays the plan member for:

- fertility expenses they or their eligible dependents incur; or
- medical expenses the plan member or their spouse/partner incur for their surrogate.

Fertility drugs for plan members and eligible dependents are covered separately under your drug plan. Adding Fertility and Surrogacy benefits is an excellent way for your organization to expand its diversity, equity, and inclusion (DE&I) initiatives. It can also help your organization attract and retain top talent.

Fertility Services is an optional benefit. You can add it to your current Extended Health Care (EHC) coverage, as an additional benefit.



Expenses eligible for coverage

Physician and lab services

- Physician block fees and monitoring fees
- Medical imaging (including ultrasound/nuchal translucency ultrasound, Spindleview, embryo-scope, Matris test, non-invasive analysis of embryo culture media, Sonohysterogram)
- Diagnostic lab tests and screening of the gestational carrier (including prenatal screening, Endometrial Receptivity Analysis, FSH, AMH)
- Fees for services related to donated reproductive materials from a Canadian fertility clinic or donor bank

Expenses related to the egg, embryo and sperm

- Screening tests
- Cryopreservation and thawing
- Transfer and storage fees
- Egg retrieval
- Sperm retrieval and function testing
- Sperm selection, wash and preparation

Genetic testing

- Includes PGT-A, PGT-SR, PGT-M, products of conception analysis, sperm chromatin assay

Insemination and fertilization

- In-vitro maturation
- Assisted hatching
- Intra-cytoplasmic sperm injection (ICSI)
- In-vitro fertilization (IVF) (including standard, natural, stimulated, antagonist, and reciprocal)
- Intrauterine insemination (IUI)
- Artificial insemination (AI)

Fertility drug coverage

- Fertility drugs are part of your EHC offering and may already be included on the list of eligible drugs.
- Surrogacy fertility drugs are paid through this benefit and not a separate fertility drug benefit.

Learn more

For more information about our Fertility Services benefit, please contact your Sun Life Group Benefits representative. You can also visit our [Family Building program website](#).

This flyer provides you with a summary of your coverage. You can find the maximums, limitations and exclusions that apply in your plan member booklet. If there are any discrepancies between the terms of this flyer and your benefits plan, the plan's terms take priority.



The high cost of treatment

One in-vitro fertilization cycle can range from \$7,750 to \$12,250 in Canada, and has a success rate of 50% (in women aged 35 or less).



Low public health coverage for treatments

Less than half of all provinces and territories provide funding for Canadians undergoing fertility treatments. In most cases, this is limited to testing and surgeries to correct problems.

Life's brighter under the sun

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