

Additional Information - Fertility Benefits PMI 06 10

Applicable to new registrations or renewals on/or after 1st May, 2025.

This list of benefits must be read in conjunction with your Company Plan Terms and Conditions and the Directory of Approved Medical Facilities

Fertility Programme

We will pay the benefit set out in Your Table of Benefits towards the following treatments in a Vhi Approved Fertility Treatment centre, as outlined in the Directory of Approved Medical Facilities.

- a) Initial Consultation: The benefit listed in Your Table of Benefits is payable towards Your initial consultant consultation with the approved Fertility centre.
- b) Fertility tests: The benefit listed in Your Table of Benefits is payable towards Fertility tests for the insured customer in an approved Fertility centre. Available Fertility tests may vary between centres.
- c) Egg freezing: the benefit listed in Your Table of Benefits is payable towards egg freezing for the insured female customer in an approved Fertility centre. No benefit is payable towards storage costs.
- d) IUI: The benefit listed in Your Table of Benefits is payable towards IUI (intrauterine implantation) for the insured female customer in an approved Fertility centre.
- e) IVF or ICSI: The benefit listed in Your Table of Benefits is payable towards IVF (In-vitro fertilisation) or ICSI (Intracytoplasmic sperm injection) for the insured female customer in an approved Fertility centre.
- f) Frozen Embryo Transfer: The benefit listed in Your Table of Benefits is payable towards Frozen Embryo Transfer for the insured female customer in an approved Fertility centre.

Fertility Benefits – Contd. PMI 06 10

g) **Sperm Freezing:** The benefit listed in Your Table of Benefits is payable towards Sperm freezing for the insured male customer in an approved Fertility centre. No benefit is payable towards storage costs.

h) **Preimplantation Genetic Testing (PGT):** The benefit listed in Your Table of Benefits is payable towards Preimplantation Genetic Testing in an approved Fertility centre, subject to certain clinical criteria as specified by Us to the approved Fertility centres.

i) **Fertility Programme Counselling**

If included in Your Plan, We will pay the benefit set out in Your Table of Benefits for either individual or group counselling sessions as part of the Fertility Programme, provided it is carried out by a Fertility Programme Counsellor