



Employee Benefits



SISC HMO Fertility Benefits

Effective October 1, 2026, the SISC HMO medical plans will include SB 729 Fertility Treatment which will add fertility evaluation and treatment coverage to the Anthem and Kaiser Permanente HMO plans. This means the plans must cover up to three completed oocyte retrieval procedures and an unlimited number of embryo transfers if the services follow clinical guidelines from the American Society for Reproductive Medicine.

For questions about specific infertility benefits, please contact Anthem (800-825-5541) or Kaiser Permanente (800-464-4000) directly.

COVERED SERVICES: What's Included Under the New Law

Treatment & Reproductive Technology

- Artificial insemination (IUI) and/or in vitro fertilization (IVF)
- Egg retrieval and embryo transfer
- Advanced reproductive technologies when medically necessary

Fertility Medications

- Oral and injectable fertility medications
- Medications used during fertility treatment cycles

Fertility Evaluations

- Physician consultation and medical history review
- Laboratory testing, imaging, and genetic screening
- Hormone and ovarian reserve testing and male fertility testing (including semen analysis)

Fertility Preservation

- Cryopreservation of eggs, sperm, embryos, or reproductive tissue
- Storage of preserved reproductive material

Please note: SB 729 does not apply to SISC self-funded PPO plans.

**For additional support, contact the Baldwin Advocate Helpline at
(800) 391-6812 or ousd.advocate@baldwin.com**