

# IVF Fact Sheet



Need help getting pregnant? Your doctor is the best person to help you. Normally, IVF is the last step after you have tried out other proven options. If you are reading this, there is a good chance this is your next step. Rest assured that the RBHS has great benefits to help you with IVF, using both your hospital cover and extras cover. This fact sheet helps you understand how your benefits work for in vitro fertilisation and how to understand your potential expenses.

## Waiting periods

Benefits are available to RBHS members with RBHS Gold Hospital and RBHS Premium Extras, both with a 2-month waiting period (12-months for pre-existing conditions) before you can use an IVF service and claim it.

## Informed Financial Consent

There could be out-of-pocket costs on any of these services that you will need to pay for yourself. Your specialist and other providers should tell you about any out-of-pocket costs that you will have in a quote called itemised Informed Financial Consent. You can find more information on how to use Informed Financial Consent at [myrbhs.com.au/going-to-hospital-guide](http://myrbhs.com.au/going-to-hospital-guide).

Please also keep in mind that there are limits on items claimable on your extras (more on that below).

## Who pays for IVF Services?

Service	Medicare	Gold Hospital	Premium Extras	You
Retrieval of eggs*	✓	✓ In a public or private hospital	✗	✓
Embryo transfer*	✓	✓ In a public or private hospital	✗	✓
Preparation of frozen embryos*	✓	✓ In a public or private hospital	✓ Benefits under IVF Treatment (when not claimable via Medicare. See limits below)	✓
Storage fees	✗	✗	✓ Benefits under IVF Treatment (see limits below)	✓ at least 10% out-of-pocket
Sperm and Semen freezing and storage fees	✗	✗	✓ Benefits under IVF Treatment (see limits below)	✓ at least 10% out-of-pocket
Nasal Sprays and Pessaries^	✗	✗	✓ Benefits under pharmacy for items above PBS amount up to \$160 per script. Pharmacy limit is \$1000 per calendar year.	✓ at least 10% out-of-pocket

\* Medicare will cover 75% of the Medicare Scheduled Fee for these inpatient services and RBHS will cover the remaining 25% when admitted as a private patient. Anything beyond the Medicare Scheduled Fee will be an out-of-pocket cost.

^These items are paid from pharmacy limits. There is a 2-month waiting period for pharmacy.

# RBHS Premium Extras Loyalty Bonus for IVF Treatment

The RBHS rewards you with higher extras benefits for holding continuous cover. You reach your highest benefit in your 5th year.

IVF Treatment	Benefit	Limit
1st year benefit	90% of the cost up to \$560	\$2800 lifetime limit
2nd year benefit	90% of the cost up to \$1120	
3rd year benefit	90% of the cost up to \$1680	
4th year benefit	90% of the cost up to \$2240	
5th year benefit	90% of the cost up to \$2800	



## Things to remember:

- To claim for IVF services in a hospital, you will need to have Gold Hospital cover and serve your 2-month waiting period (12-months for pre-existing conditions). It is best to get in touch with us before starting any treatment.
- We offer the Access Gap scheme, which aims at giving you low or no gap payments for hospital treatment. We have an Access Gap agreement with over 36,000 doctors, but it is up to the specialist on a case-by-case basis whether they take part. Ask your specialist if they participate in Access Gap.



**reserve bank health society**  
*simply better benefits*

**Reserve Bank Health Society Limited.**  
**A Registered Private Health Insurer.**

ABN 91 087 648 735.

Locked Bag 23, Wollongong NSW 2500

**Phone** 1800 027 299

**Fax** 1300 309 704

**Email** [info@myrbhs.com.au](mailto:info@myrbhs.com.au)

**Web** [www.myrbhs.com.au](http://www.myrbhs.com.au)