



MY *fertility* STORY

IN THE KNOW



Family-Building Options
for Military Members



BECOMING A PARENT WHEN YOU'RE IN THE MILITARY

Starting a family can be overwhelming when you or your loved one is in the military. Because of frequent moves, limited treatment centers, and deployment, military couples may face obstacles to fertility treatment that civilians may not.

While these challenges may be unique, know that you are not alone in your struggle. In fact, infertility and its causes are reported at similar rates among Veterans and non-Veterans.

As you move forward, you'll need knowledge of what to expect during your journey. The following pages will give you an understanding of the fertility options and financial assistance specifically available to help you achieve parenthood.

DID YOU KNOW

Among Veterans surveyed,
15.8% of women
and
13.8% of men
reported experiencing
infertility*

*According to a 2014 study of 20,370 Veterans who served in Operation Enduring Freedom (OEF), Operation Iraqi Freedom (OIF), or elsewhere during the same time period.

PREPARING FOR DEPLOYMENT

If you and your partner choose to attempt conception during or after deployment, you might need to prepare by freezing sperm, eggs, or embryos before deployment.

THERE ARE A VARIETY OF REASONS THAT MANY MILITARY COUPLES CHOOSE TO DO THIS, INCLUDING THE RISKS OF:

- + Urogenital or spinal cord trauma
- + Exposure to chemicals, burn pit toxins, or extreme heat
- + Death
- + Post-traumatic stress disorder

Prior to deployment, talk with your doctor about what forms may be required for your partner to access your sperm, eggs, or embryos.

PRESERVING YOUR FERTILITY

Cryopreservation, also known as “freezing,” involves storing sperm, eggs, or embryos at very low temperatures. They will be mixed with a special anti-freeze solution, cooled, and stored in liquid nitrogen. When you are ready to use them, whether it's during or after deployment, they will be warmed and prepared for the next phase of the journey.



Visit [Fertility.com](https://www.fertility.com) or scan the QR code for more information on cryopreservation

KNOW WHAT'S COVERED: TESTING

TRICARE is a free healthcare program for active duty military, reservists, and their families. There are different plans with different coverage for beneficiaries; however, you should know that fertility coverage might be limited. Be sure to review your specific plan for details.

IN ADDITION TO BLOOD DRAWS, ULTRASOUNDS, AND X-RAYS, THE FOLLOWING ARE TYPICALLY COVERED:

- 🔍 Semen analysis
- 🔍 Hormone evaluation
- 🔍 Chromosomal studies
- 🔍 Immunologic studies
- 🔍 Sperm function tests

If you are experiencing infertility, this type of testing can help you and your doctor determine the cause or causes.

COMMON DIAGNOSES INCLUDE:

- ✅ Advanced age
- ✅ Ovulation problems
- ✅ Blocked or damaged fallopian tubes
- ✅ Endometriosis
- ✅ Fibroids
- ✅ Polycystic ovary syndrome (PCOS)
- ✅ Varicocele
- ✅ Unexplained infertility



*Want guidance on what to ask your doctor?
Visit [Fertility.com](https://www.fertility.com) or scan the QR code*

KNOW WHAT'S COVERED: TREATMENT

After a diagnosis is made, there are some infertility treatment options available to you that TRICARE covers, such as:

- **Hormonal therapies** for both men and women
- Some **infertility medications**, including HCG (human chorionic gonadotropin), and **oral medications**, also known as selective estrogen receptor modulators
- **Corrective treatment and surgery** of a reproductive system illness or injury
- **Erectile dysfunction**, if it has a physical cause



TRICARE does not cover vasectomy or tubal ligation reversals for either men or women. It also does not cover:



- **Intrauterine insemination (IUI)**: a procedure in which laboratory-processed sperm are placed in the uterus to attempt a pregnancy
- **In vitro fertilization (IVF)**: a sequence of procedures that involves extracorporeal fertilization of gametes, including conventional in vitro insemination and ICSI
- **Sperm or egg donation**
- **Surrogacy**

Keep in mind that certain exceptions may be made for service members injured on active duty. You should also consider exploring a military treatment facility (MTF) or asking a civilian clinic if they offer discounts to military families.




KNOW WHERE TO GO

As a military couple, you or your partner can receive fertility treatments like IUI or IVF at one of the 6 major military treatment facilities (MTFs) in the US:

 **WALTER REED NATIONAL MILITARY MEDICAL CENTER,**
Bethesda, MD

 **MADIGAN ARMY MEDICAL CENTER,**
Tacoma, WA

 **SAN ANTONIO MILITARY MEDICAL CENTER,**
San Antonio, TX

 **TRIPLER ARMY MEDICAL CENTER,**
Honolulu, HI

 **NAVAL MEDICAL CENTER,**
San Diego, CA

 **WOMACK ARMY MEDICAL CENTER,**
Fayetteville, NC

In addition to IUI and IVF, all of these MTFs offer a complete array of infertility services such as medications, reproductive counseling, sperm retrieval, egg retrieval, egg cryopreservation, sperm cryopreservation, and embryo cryopreservation.

You will still be responsible for out-of-pocket expenses, but your cost may be less than services conducted at a civilian clinic. This affordable option is popular, so be prepared to get on a waiting list. Smaller MTFs are also available throughout the country and may be able to assist with less advanced fertility treatments.

DID YOU KNOW

The estimated MTF cost per IVF cycle was

\$5,000

—considerably less than the typical civilian costs

PAYING FOR FERTILITY TREATMENT

The cost of fertility services can vary widely, depending on if you choose an MTF or a civilian clinic. The good news is that there are many ways to help make treatment more financially accessible.



SAVINGS PROGRAMS

Many clinics, medication manufacturers, and fertility professionals offer discount coverage, like the Compassionate Care Program, for active military personnel. These savings typically range from 10% to 25%, but can be as high as 75%.

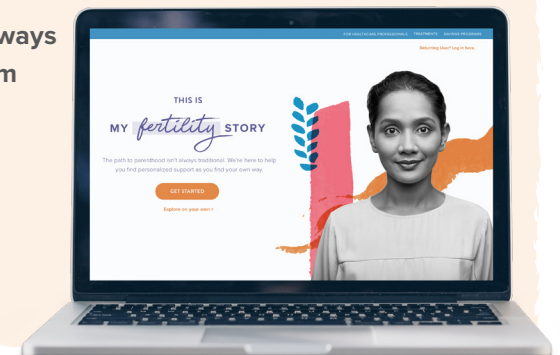
SERVICE-RELATED INJURY PROGRAMS

There are expanded benefits available for military personnel and veterans who are infertile as a result of a service-related injury. EMD Serono's Compassionate Corps Program provides free fertility medication to those who are eligible, and the Wounded Warrior Project can help you file for benefits.

MY FERTILITY STORY IS AVAILABLE 24/7

Helpful information is always accessible at **Fertility.com**

Find family-building resources, guides to prepare for appointments, and stories from others like you.





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Visit [Fertility.com](https://www.fertility.com) or scan the QR code for more support on your path to parenthood

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