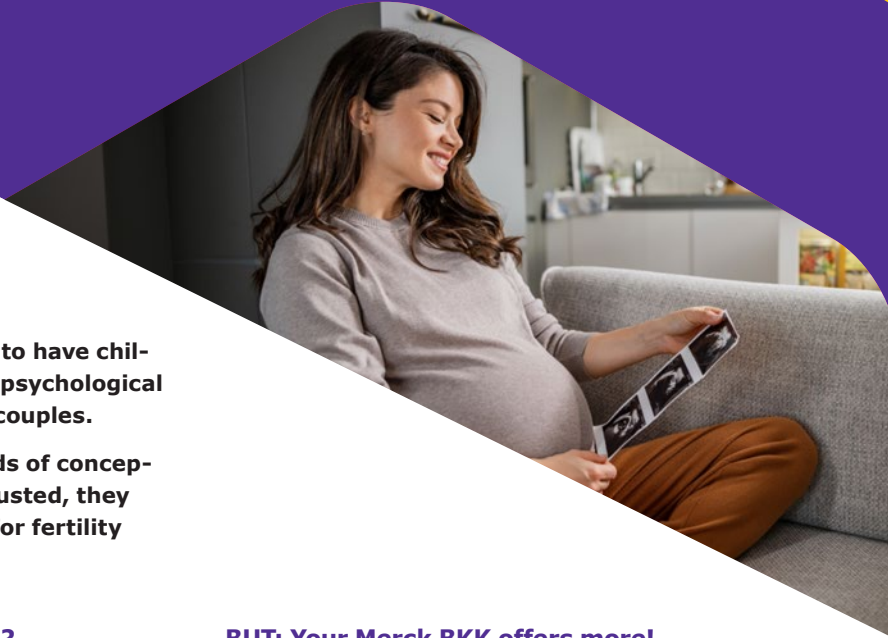


Fertility Treatment

Merck BKK



An unfulfilled desire to have children can be a heavy psychological burden for affected couples.

After natural methods of conception have been exhausted, they therefore often opt for fertility treatment.

How to get started?

Please contact your gynecologist. If a medical need is suspected, you will receive a referral to a medical fertility center. If the specialists there confirm this need, you will receive a form called a "Behandlungsplan" (treatment plan), which must then be approved by your Merck BKK.

What are the prerequisites?

According to the current guidelines on artificial insemination ("Richtlinien über künstliche Befruchtung"), certain requirements must be met for statutory health insurance funds to contribute to the costs of fertility treatment:

- Approval of the treatment plan by the health insurance before the start of treatment
- Only married couples are eligible for subsidization
- Only the couple's egg and sperm cells may be used
- Both partners must be at least 25 years old. The woman must not be older than 40 and the man must not be older than 50.

BUT: Your Merck BKK offers more!

- Subsidy also for unmarried couples and
- If both partners are insured with Merck BKK, the age limit is extended to up to 41 years for women and up to 51 years for men

What are the methods of treatment?

If your practitioner comes to the decision that the medical conditions for artificial insemination are met and the other conditions described are also fulfilled, we can approve the following treatment methods:

- Insemination in a spontaneous cycle: up to 8 attempts
- Insemination after hormonal stimulation: up to 3 attempts
- Intratubal gamete transfer: up to 2 attempts
- In vitro fertilization (IVF): up to 3 attempts
- Intracytoplasmic sperm injection (ICSI): up to 3 attempts



Which costs are covered by your Merck BKK?

We cover 50 % of the therapy and medication costs of your fertility treatment. The cost subsidy is charged directly to your health insurance card.

Extra allowance! If both partners are insured with Merck BKK, we will pay an additional subsidy of 250 € for each IVF and ICSI treatment carried out within the first three attempts. Simply send us your private invoice for each cycle.

Any Questions?
Feel free to contact us.



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