**Section 2015.30 Definitions**

For purposes of this Part and Section 356m of the Code:

"Artificial insemination" or "AI" means the introduction of sperm into an individual's vagina or uterus by noncoital methods, for the purpose of conception.

"Assisted reproductive technologies" or "ART" means treatments and/or procedures in which the human oocytes and/or sperm are retrieved and the human oocytes and/or embryos are manipulated in the laboratory. ART shall include prescription drug therapy used during the cycle where an oocyte retrieval is performed.

"Code" means the Illinois Insurance Code [215 ILCS 5].

"Donor" means an oocyte donor or a sperm donor.

"Embryo" means a fertilized egg that has begun cell division and has completed the pre-embryonic stage.

"Embryo transfer" means the placement of the pre-embryo into the uterus or, in the case of zygote intrafallopian tube transfer, into the fallopian tube.

"Gamete" means a reproductive cell, which is either a sperm or an egg (ovum).

"Gamete intrafallopian tube transfer" or "GIFT" means the direct transfer of a sperm/egg mixture into the fallopian tube. Fertilization takes place inside the tube.

*"Gestational surrogacy" mean the process by which a woman attempts to carry and give birth to a child created through in vitro fertilization using the gamete or gametes of at least one of the intended parents.* [750 ILCS 47/10] For purposes of this Part, the term applies whether or not the surrogate has made a genetic contribution to the child.

"Infertility" has the meaning ascribed in Section 356m(c) of the Code.

"Infertility coverage" means insurance or health maintenance organization coverage required by Section 356m of the Code for the diagnosis and treatment, including prescription drug therapy, of infertility.

"In vitro fertilization" or "IVF" means a process in which an egg and sperm are combined in a laboratory dish where fertilization occurs. The fertilized and dividing egg is transferred into the individual's uterus.

"Low tubal ovum transfer" means the procedure in which oocytes are transferred past a blocked or damaged section of the fallopian tube to an area closer to the uterus.

"Oocyte" means the egg or ovum, formed in an ovary.

"Oocyte donor" means an individual determined by a physician to be capable of donating eggs in accordance with the standards recommended by the American Society for Reproductive Medicine.

"Oocyte retrieval" means the procedure by which eggs are obtained by inserting a needle into the ovarian follicle and removing the fluid and the egg by suction. This is also called ova aspiration. Oocyte retrieval is included, for example, in the procedures for GIFT, IVF, and ZIFT.

"Pregnancy Related Benefit" means benefits that cover any related medical condition that may be associated with pregnancy, including complications of pregnancy.

"Surrogate" or *"gestational surrogate" means a woman who agrees to engage in a gestational surrogacy*. [750 ILCS 47/10]

"Unprotected sexual intercourse" should include appropriate measures to ensure the health and safety of sexual partners and means, with respect to infertility benefits, sexual union involving the insertion of a penis into a partner's vagina without the use of any process, device or method that prevents conception, including but not limited to oral contraceptives, chemicals, physical or barrier contraceptives, natural abstinence or voluntary permanent surgical procedures. Without limiting any person’s actual or perceived gender identity, the term “woman” in Section 356m(c)(1) of the Code refers to the sexual partner with the vagina for purposes of this definition.

"Uterine embryo lavage" means a procedure by which the uterus is flushed to recover a preimplantation embryo.

"Zygote" means a fertilized egg before cell division begins.

"Zygote intrafallopian tube transfer" or "ZIFT" means a procedure by which an egg is fertilized in vitro and the zygote is transferred to the fallopian tube at the pronuclear stage before cell division takes place. The eggs are harvested and fertilized on one day and the embryo is transferred at a later time.

(Source: Amended at 47 Ill. Reg. 143, effective December 20, 2022)