

Federal Plan 87 & Postal Service Plan

Contraceptive Drugs and Contraceptive Drug-led Devices



All contraceptive drugs and contraceptive drug-led devices are 100% covered at no cost share to our Federal Plan 87 and & Postal Service members. Additional information can be found at:

hmsa.com/employer/federalplan_healthplan/, hmsa.com/employer/postal/health-plans/, and hmsa.com/employer/postal/health-plans-medicare/.

Find more information on contraceptive coverage on the U.S. Office of Personnel Management (OPM) website: opm.gov/healthcare-insurance/healthcare/contraception-coverage/.

General Information on Types of Contraceptives

Covered under Medical Benefits:

BIRTH CONTROL METHODS	USE	SOME RISKS OR SIDE EFFECTS This chart does not list all of the possible risks and side effects. Discuss with your provider if you have questions or concerns.
Implantable rod	<ul style="list-style-type: none"> Inserted and removed by a health care provider. Lasts up to three years. 	<ul style="list-style-type: none"> Acne. Headache. Menstrual changes. Pain.
IUD (intrauterine device)/ IUS (intrauterine system) with hormone (progestin)	<ul style="list-style-type: none"> Inserted and removed by a health care provider. Lasts up to eight years, depending on the type. 	<ul style="list-style-type: none"> Abdominal/ pelvic pain. Irregular bleeding. No periods (amenorrhea).
IUD (intrauterine device)/ IUS (intrauterine system) without hormone (copper)	<ul style="list-style-type: none"> Inserted and removed by a health care provider. Lasts up to 10 years. 	<ul style="list-style-type: none"> Cramps. Heavier, longer periods. Spotting/bleeding between periods.
Medroxyprogesterone acetate injection/shot	<ul style="list-style-type: none"> A health care provider gives a shot every three months. 	<ul style="list-style-type: none"> Abdominal discomfort. Delay in fertility return. Headache. Loss of bone density. No periods (amenorrhea). Weight gain.
Software application for contraception	<ul style="list-style-type: none"> Enter the requested information into the app (e.g., daily basal body temperature, menstrual cycle information). 	<ul style="list-style-type: none"> May provide inaccurate information (ovulation prediction) if used when currently or recently on hormonal birth control or hormonal treatments that prevent ovulation (release of egg).
Sterile surgery for men (vasectomy)	<ul style="list-style-type: none"> One-time procedure. Permanent. 	<ul style="list-style-type: none"> Bleeding. Infection. Pain.
Sterile surgery for women	<ul style="list-style-type: none"> One-time procedure. Permanent. 	<ul style="list-style-type: none"> Bleeding. Infection or other complications after surgery. Mood swings or depressed mood. Weight gain.

Covered under Drug Benefits:

BIRTH CONTROL METHODS	USE	SOME RISKS OR SIDE EFFECTS This chart does not list all of the possible risks and side effects. Discuss with your provider if you have questions or concerns.	
Anti-sperm vaginal contraceptives (includes spermicides and other anti-sperm agents)	<ul style="list-style-type: none"> • Must use every time you have vaginal sex. 	<ul style="list-style-type: none"> • Allergic reactions. • Irritation. 	<ul style="list-style-type: none"> • Urinary tract infection.
Cervical cap with spermicide	<ul style="list-style-type: none"> • Must use every time you have vaginal sex. 	<ul style="list-style-type: none"> • Allergic reactions. • Irritation. 	<ul style="list-style-type: none"> • Urinary tract infection.
Diaphragm with spermicide	<ul style="list-style-type: none"> • Must use every time you have vaginal sex. 	<ul style="list-style-type: none"> • Allergic reactions. • Irritation. 	<ul style="list-style-type: none"> • Urinary tract infection.
Internal (female) condom	<ul style="list-style-type: none"> • Must use every time you have vaginal sex. • Provides protection against some sexually transmitted infections (STIs). 	<ul style="list-style-type: none"> • Burning sensation, rash, or itching. 	<ul style="list-style-type: none"> • Discomfort or pain during insertion or sex.
Male condom	<ul style="list-style-type: none"> • Must use every time you have vaginal sex. • Certain types may provide protection against some STIs. 	<ul style="list-style-type: none"> • Allergic reactions. • Irritation. 	
Oral contraceptives “the mini pill” (progestin only)	<ul style="list-style-type: none"> • Must swallow a pill at the same time every day. • Generally, get a monthly period. 	<ul style="list-style-type: none"> • Acne. • Breast tenderness. • Headache. • Nausea. 	<ul style="list-style-type: none"> • Spotting/bleeding between periods. • Weight gain.
Oral contraceptives “the pill” (combined pill)	<ul style="list-style-type: none"> • Must swallow a pill every day. • Generally, get a monthly period. 	<ul style="list-style-type: none"> • Breast tenderness. • Headache. • Nausea. 	<ul style="list-style-type: none"> • Spotting/bleeding between periods.
Oral contraceptives “the pill” (extended/continuous use combined pill)	<ul style="list-style-type: none"> • Must swallow a pill every day. • Generally, get period less often than monthly. 	<ul style="list-style-type: none"> • Breast tenderness. • Headache. • Nausea. 	<ul style="list-style-type: none"> • Spotting/bleeding between periods.
Patch (transdermal system)	<ul style="list-style-type: none"> • Put on a new patch once a week for three weeks (wear a patch for 21 consecutive days). • Don’t put on a patch during the fourth week. 	<ul style="list-style-type: none"> • Breast tenderness. • Headache. • Nausea. • Skin irritation. 	<ul style="list-style-type: none"> • Spotting/bleeding between periods. • Stomach pain.
Sponge with spermicide	<ul style="list-style-type: none"> • Must use every time you have sex. 	<ul style="list-style-type: none"> • Irritation. 	
Vaginal contraceptive ring/vaginal contraceptive system	<ul style="list-style-type: none"> • Put the ring into the vagina yourself. • Keep the ring in your vagina for three weeks and then take it out for one week. • Certain types of rings can be reused for multiple cycles. 	<ul style="list-style-type: none"> • Breast tenderness. • Headache. • Nausea. • Mood changes. 	<ul style="list-style-type: none"> • Vaginal discharge, discomfort in the vagina and mild irritation.

Emergency Contraceptives: May be used if you did not use birth control or if your regular birth control fails (such as a condom breaks). It should not be used as a regular form of birth control.

Levonorgestrel 1.5mg (one pill)	<ul style="list-style-type: none"> • Swallow the pill as soon as possible within three days after having unprotected sex. 	<ul style="list-style-type: none"> • Breast pain. • Dizziness. • Headache. • Lowers stomach (abdominal) pain. 	<ul style="list-style-type: none"> • Menstrual changes. • Nausea. • Tiredness. • Vomiting.
Ulipristal acetate	<ul style="list-style-type: none"> • Swallow the pill(s) as soon as possible within five days after having unprotected sex. 	<ul style="list-style-type: none"> • Tiredness. • Dizziness. • Headache. 	<ul style="list-style-type: none"> • Menstrual pain. • Nausea.