

IVF Cycle Complications Insurance and Local Monitoring Management Services



INTERNATIONAL
FERTILITY INSURANCE



International Fertility Insurance

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International Fertility Insurance provides insurance and management services to perform for the entire contracted surrogacy relationship, treating every client in a professional and caring manner.

We have experience supporting roughly 2,500 Intended Parents each year around the world and 275+ Surrogacy Agencies, Attorneys and Fertility Clinics across the United States, Canada, Mexico, South America, Europe/UK, Israel, Asia, Australia, New Zealand and South Africa. We evaluate over 100 insurance companies to find the options to meet your needs.

We are known to be the market leader in responsiveness, education, innovation and always approach clients with low-pressure.



Kind Words about International Fertility Insurance

International Fertility Insurance strives to be the market leader in serving our valued Intended Parents, Agencies, Attorneys and Fertility Clinics. Here is a sample of kind words shared about the experience of working with IFI.

Thank you! That was **WAY more thorough and informative than I could have hoped for!** What a pleasure it's been working with you.
– J.R., Case Manager

Thank you so much for this clear explanation. **We appreciate your dependably quick response time.**
– T.B., Agency Surrogate Case Manager

You guys are **the best I have ever met and experienced.** You do this a thousand times faster than me. Thank you so much for your help.
– C.W., Agency Owner

I can honestly say I have nothing but such incredible things to say about IFI. Jason and his team are **extremely knowledgeable** on all things insurance and provide the most incredible customer service. **Their responsiveness and attention to detail makes it such a wonderful experience to work with them.** I would recommend IFI to anyone who is navigating through the crazy world of surrogacy insurance!
– C.B., Agency Infertility Consultant

Thank you! You are the best!!! So glad I have the privilege to work with you! You're the best and you're **always so easy to work with!** Thank you.
– S.K., Agency Insurance Specialist

Thanks! **You're so fast. I love the communication and all the details you provide. Stellar service.**
– B. F., Intended Parent

I just wanted to give you a quick note and let you know that **your team is awesome! They are all so responsive and always willing to help with anything I ask.** I very much appreciate all of you!
– K.B., Agency Office Manager

Thanks for doing all the webinars... **incredibly helpful to us!** We think you guys are great!
– L.L. Surrogacy Attorney

Comprehensive Surrogacy and Egg Donation Insurance and Services



Life Insurance Surrogate Accidental Death Insurance	<ul style="list-style-type: none"> • Surrogate Accidental Death Policy – No underwriting, no interview, no exam. Optional Add-on coverages <ul style="list-style-type: none"> - Intended Parent - Recovery of Financial Loss - Loss of Reproductive Organs - Permanent Total Disability - Stillbirth - Recovery of Financial Loss 		<ul style="list-style-type: none"> • Term Life Insurance – Not recommended, except where contractually needed as process is far more challenging. 	
Surrogate Disability Insurance	<ul style="list-style-type: none"> • Hospital Indemnity • Surrogate Bed Rest Disability 		<ul style="list-style-type: none"> • Disability Insurance Reviews 	
Egg Donor / Surrogate/Recipient IVF Complications Insurance Local Monitoring Management Services	<ul style="list-style-type: none"> • 4-month, 1 Cycle • 18-month, Multiple Cycles 	<ul style="list-style-type: none"> • Optional coverages available for: <ul style="list-style-type: none"> - Loss of Reproductive Organs 'LRO' - Accidental Paralysis 	Local Monitoring Management <ul style="list-style-type: none"> • Provider Experience and Service Pricing List • Coordination and Billing Management 	<ul style="list-style-type: none"> • Travel Insurance for International Donors or Surrogates
Surrogate Maternity Insurance Health Insurance Policy Reviews Financial Case Management	<ul style="list-style-type: none"> • Health Insurance Policy Reviews • Coordination of Benefits Review 	<ul style="list-style-type: none"> • "IFI Surrogacy Maternity Plan" (Backed by Lloyds of London) • Bridge The Gap 	<ul style="list-style-type: none"> • Back-Up Maternity Plan (Previously known as Secondary or Contingency Maternity Insurance) 	<ul style="list-style-type: none"> • ACA Search and Policy Placement • ACA Payment Monitoring and Continued Support • ACA Maternity Medical Billing Management
Maternity & IVF Management	<ul style="list-style-type: none"> • Local Monitoring Management / Support 		<ul style="list-style-type: none"> • Medical Billing Management 	
Newborn Insurance and IFI Newborn Billing Management (International and Domestic)	<ul style="list-style-type: none"> • Coverage for medical expenses including newborn intensive care unit (NICU) and potentially well-baby care. IFI Newborn Billing Management may be added. 		<ul style="list-style-type: none"> • Travel Insurance for International Intended Parents 	
Business Insurance Needs (For Agencies, Attorneys, Clinics)	<ul style="list-style-type: none"> • Professional Liability • General Liability 	<ul style="list-style-type: none"> • Cyber Insurance 	<ul style="list-style-type: none"> • Directors & Offices Insurance 	<ul style="list-style-type: none"> • Employee and Executive Benefits
Insurance Resources	<ul style="list-style-type: none"> • Educational Video Library, Insurance Guides and Ordering Forms Library easily accessible as resources for Intended Parents, Agencies, Attorneys and Clinics 			



**Important
Information**

Important Policy Underwriting Information



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Hold Harmless

We have done extensive research on these plans and put many in place each year. Even so, we advise Intended Parents to ask questions in pursuit of making their own informed decisions.

Contracts will generally be between Surrogate, Intended Parent(s) or their agencies or otherwise responsible parties and the insurance company, not with International Fertility Insurance (“IFI”). International Fertility Insurance (“IFI”) is to be held harmless.

We encourage Intended Parents to choose carefully and read the policy documents. We are more than happy to help have any questions answered. We will run through any scenarios on your request. It is especially important to be careful before cancelling any policies.

Policies and use thereof can change between video and slide deck updates. The policy language is the final determinant of coverage. Please be sure to ask questions until you are fully confident!

We are here to help!

The Following is a Basic Overview

Please ask for more detail or policy specimens for full clarity.

Terms and pricing subject to change.

Coverage by State and Pricing Basics

Costs listed in the slides that follow generally refer to:

- Surrogates ages 21-40 that meet “preferred criteria”
- Donors ages 18-40, domestic US cases, no complications in previous cycle
- Higher rates exist for Surrogates or Donors outside this range/criteria or without adequate screening.

Coverage May Not be Available in All States

Write info@goifi.com if involved parties reside in CO, IN, LA, MD, MI, NE, NY, SD, & WA.

Hospital Indemnity Policy Only:

Surrogate may not reside in FL or NY. For NJ, please inquire about process.

Please ask for a helpful guide to ordering.

Special ordering processes may need to be applied.

Please contact IFI for additional information, detailed/complete explanations of the applicable coverage terms and conditions.

Preferred Criteria

Lloyds Maternity, Bedrest, Stillbirth and Newborn policies

In order to qualify for preferred pricing and potentially to qualify for the plans, candidate medical profile and maternity history cannot contain any of the following:

(coverage may still be available at higher terms for those with these factors)

- Surrogates younger than 21 or older than 40 (unless otherwise agreed)
- More than 3 previous C-sections or more than 5 pregnancies
- Prior history of diabetes or gestational diabetes **requiring hospitalization**
- Prior history of hypertension or pregnancy induced hypertension **requiring hospitalization**
- Prior history of pre-eclampsia
- Documented blood pressure reading within the 30 days prior to the effective date that was higher than 135/85
- Prior delivery earlier than 6 months prior to conception
- Prior history of pre-term labor (labor before 37th week of singleton pregnancy, 36th week of twin pregnancy)
- Prior obstetrical complications that risk recurrence during a future pregnancy and present as an adverse finding significant for a healthy pregnancy outcome
- BMI (body mass index) less than 18.5 or greater than 32.0
- History of physician ordered bedrest (bedrest policy) (situational bedrest may be considered)
- History of stillbirth (stillbirth policy) (and Surrogate needs to be 40 and under)

Lloyd's Exclusions

What is excluded from Lloyd's surrogacy insurance plans?

Like most surrogacy insurance policies, these plans do not include:

- Charges incurred by the surrogate for treatment of any medical condition other than for medically necessary medical expenses directly related to pregnancy
- Pre-Existing Conditions
- Genetic Testing and or Counseling
- Chiropractic Care
- Any gestation greater than twins; for example, triplets (singleton only for newborn coverage)
- Any expenses which exceed policy definition of reasonable and customary

For a complete explanation of the applicable coverage terms and conditions, please refer to the Lloyd's of London policy certificate wording(s) on file with International Fertility Insurance 'IFI'; Terms and Conditions are subject to change, please contact 'IFI' for information.



IVF Cycle Complications Insurance and Management Services



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Basics of IVF Complications Insurance (Donor/Surrogate)

What is it?

- For **Donor/Surrogate** to cover **complications of IVF that lead to emergency room visit/hospitalization. Most personal insurance will not cover complications of fertility treatments when acting for another party.** IFI is happy to review insurance for a fee.

What does it cover?

- **Egg Donor Complications Insurance**
 - Common claims include ovarian hyper stimulation syndrome (OHSS), ovarian torsion, allergic reaction to medication, bleeding, cramping, nausea and more.
- **Surrogate IVF Complications Insurance**
 - Common claims include allergic reaction to medication, ectopic pregnancy/rupture, abdominal pain, cramping, bleeding and more.

When do I order it, and when does it start and end?

- Most buy it once a medication schedule has been established. **Assuming it is purchased and paid for by then it starts at start of medication and lasts for 4 months, or until confirmation of pregnancy in case of Surrogate.**

Basics of IVF Complications Insurance (Donor/Surrogate) (continued)

What else should I know about it?

- IFI is happy to offer **worldwide coverage options**. Donors or Surrogates may cycle in one country and extend coverage upon their departure to include their home country. Ask for special pricing, details and terms.
- IFI policy has **no network restrictions**.
- Options for **Accidental Paralysis** (injury related to IVF complications) and **Loss of Reproductive Organs** (coverage for payment to Donor or Surrogate if complications lead to partial or full hysterectomy, or loss of single ovary or fallopian tube) (For Surrogate, coverage may be redundant if ordering similar coverages on Accidental Death policy).
- **Easy to order, takes minutes, ordered online.**

What is commonly requested?

- Commonly \$250k, which is \$395* for Donors, and \$300* for Surrogates at standard rates. Higher limits available.
 - *Better rates available for clinics/agencies based on large volume and superior claims history.
 - In the case of Donor coverage, Loss of Reproductive Organs and Accidental Paralysis are commonly added (in the case of Surrogate, similar coverages found in Surrogate Accidental Death policy):
 - \$5,000 partial/\$10,000 full hysterectomy = \$200 commonly requested for donors
 - \$100,000 of Accidental Paralysis = \$160 at standard rates commonly requested for donors

***See policy specimen for full details. Subject to change.**



Local/Outside Monitoring Billing Management Services



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Local/Outside Monitoring Management

What is it?

Is IVF happening away from your Donor or Surrogate's local market?

Finding local/outside monitoring clinics taking on new patients can be a cumbersome process. Managing the process and billing can be even more time consuming. IFI has an experienced local monitoring support team happy to take on this important need for our agency or clinic partners, or for Intended Parents, reducing stress and saving valuable time. Without support, Intended Parents could potentially be paying excessive clinic charges and/or choosing clinics with inefficient services and/or processes.

What does it include?

- Level 1 (Unmanaged) provides a list of clinic(s) available based on proven clinic experience in the requested market area, including service cost estimates.
- Level 2 (Managed) includes additional support of patient registration, billing management in relation to the process and for IFI to act as a third-party liaison throughout location changes, faxing orders and more.

What are the advantages of this service?

- Stress reduction
- Time savings
- Proven clinic success
- Avoidance of excessive charges
- Experienced and professional management of services

When do I order it, and when does it start and end?

- Commonly ordered after a donor or surrogate is medically cleared
- Typically starts upon release of cycle schedule
- End of service dependent upon level chosen

What else should I know about it?

- Can be utilized for specific testing and/or procedures outside of cycle scheduling

Local/Outside Monitoring Management – Level 1 (Unmanaged)

Will your Donor or Surrogate need monitoring away from her IVF clinic?

(IVF clinic in state or city A, Surrogate/Donor lives in state or city B)

Service Level 1 (Unmanaged)

Pricing: \$300 per request

(volume discount \$250 available if outsourcing all cases; ~25 or more cases per year)

Included in Level 1:

- Receive a list of previously utilized Local/Outside Monitoring clinics in the patient's area and cost estimates for common services performed*

Not Included (if you are requiring the assistance below, please choose Level 2):

- Appointment scheduling, faxing orders, and facilitating payment.
- Following up on results (this is always the responsibility of the clinic staff)
- Any time-of-service assistance between the ordering physician and the agency support staff. This includes rescheduling of missed appointments, missing or incorrect orders, and subsequent appointments that require different testing locations.

Local/Outside Monitoring Management- Level 2 (Managed)

Service Level 2 (Managed) – 1 Cycle

Pricing: \$600 per request
(Volume discount \$500)

Service Level 2 (Managed) - Unlimited Cycles with Same Donor or Surrogate – 1 Pregnancy

Pricing: \$1,000 Per request
(Volume Discount \$900)

Included in Level 2:

- Receive a list of **previously utilized Local/Outside Monitoring clinics in the patient's area and cost estimates for common services performed.***
- Appointment registration (patient still needs to schedule her day/time), faxing orders, and providing payment instructions.
- Time-of-service assistance will be provided as a **3rd party liaison between the patient, IP clinic staff and agency staff** as needed. This includes **registration with new orders, missing or incorrect orders, subsequent appointments that require different testing locations.** Finding **workarounds to last minute calendar changes and visits upon request** of the ordering physician.

Not Included:

- Following up on results.
- Missed appointment/no-show changes when patient does not follow explicit instructions.
- Local/Outside Monitoring clinic mandatory patient registration forms (if applicable).

Local/Outside Monitoring Management (continued)

Disclaimer - please read

The ability to accommodate outside monitoring Egg Donors and Surrogates has changed often with COVID levels by region, so proper re-verification will be required by agency and Egg Donor/Surrogate at time of scheduling. IFI makes no guarantees on acceptance of specific patient services or appointment availability.

All cost estimates provided are subject to change. If there are no prior records on pricing within the calendar year at listed facility, agency is responsible for obtaining if they wish to provide this for IPs.

IFI makes no guarantees for customer service, staff friendliness or timeliness of appointments at the local monitoring clinics. Understanding that we do not have established relationships with every location and cannot make assurances of the patient overall experience, we will do our best to provide feedback when appropriate.

We are honored to help you during this special time. Please note policies and premiums can change over time.

For additional information, contact your IFI Service Team by phone at 949-446-6956 or by email at info@goifi.com.



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