

Surrogate Disability Insurance



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.



Surrogate Disability Insurance / Income Replacement Options

**(Assistance with Lost Wages, Childcare Expenses and
Housekeeping Expenses)**



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Surrogate Disability / Income Replacement

Coverage of Lost Wages, Childcare and Housekeeping

- **Does Your Surrogate Work?**
 - We can help cover lost wages, childcare expenses and housekeeping expenses due to pregnancy complications
- **Is Your Surrogate a Stay-at-Home Mom?**
 - Even stay-at-home mothers will potentially need assistance for childcare and housekeeping, and perhaps spousal lost wages

Fortunately, we have 2 ways to cover these concerns!

The Basics of Surrogate Disability Insurance

What Is Surrogate Disability Insurance?

- Insurance to cover lost wages, childcare and housekeeping if Surrogate is hospitalized or on physician ordered bedrest, potentially saving Intended Parents thousands of dollars.

Why do I need this?

- Typical surrogacy contracts include Intended Parents covering lost wages, childcare and housekeeping if Surrogate is on bedrest or hospitalized with pregnancy complications. Medical insurance may cover medical bills, but not wages, childcare or housekeeping. Without this coverage Intended Parents would pay these amounts out of pocket for perhaps 10-20 or more weeks.

What does it cost?

- Costs vary by plan and level of benefits needed to cover lost wages, childcare and housekeeping. We also offer various weeks of coverage duration on the bedrest policy. The higher the amount of benefits and the longer the coverage duration, the higher the premium will be.

When do I buy it?

- Most purchase both Surrogate Bedrest Disability and Hospital Indemnity at medical clearance as the Hospital Indemnity plan must be before start of medication to avoid a 6-month waiting period (and cannot purchase after embryo transfer) and the Bedrest policy gives a full refund if no pregnancy, so no benefit to waiting (must apply prior to complications).

Anything else I should know?

- Both policies would have ability to end early upon miscarriage or stillbirth for a partial refund. The Hospital Indemnity policy refund would go to the Surrogate so you would need to arrange to have it returned to you.
- For Hospital Indemnity - Surrogate may not reside in NY or FL. For NJ please inquire about process.
- For Bedrest Policy - Surrogate must fit preferred criteria with no history of physician ordered bedrest.

Surrogacy Bedrest Disability Policy- Longer Term Coverage

- * Easy to order coverage for pre-childbirth pregnancy complications leading to physician ordered bedrest
- * No Underwriting – Singleton Only - Warranted Surrogate fits preferred criteria (See “Important Policy Underwriting Slides)
- * For Twins or if you prefer underwriting – please inquire about process

Coverage Features

- Policy Weekly Limit to cover the following:
 - 90% of Net Lost Wages
 - 100% of Childcare
 - 100% of Housekeeping
- Singleton or Twins coverage available
- Full refund if no pregnancy is achieved
- Pro-Rated refund if miscarriage or stillbirth (if no claim made)
- Up to \$1,800/week of coverage (higher limits on request)
- Coverage ends upon childbirth

Important Notes

- Surrogates with a previous physician ordered bedrest excluded
- Subject to surrogate meeting preferred criteria, subject to underwriter discretion
- 7-day deductible means Intended Parents pay the Surrogate for the first 7 days of bedrest due to covered complications before policy starts to pay
- IFI now offers options custom fit to the dollar of need and higher weekly limits!
- Independent cases (no agency / meeting preferred criteria) subject to higher rates

Sample Pricing (Singleton) (After 7-Day Deductible)

- \$400/week = \$640
- \$800/Week = \$1,275
- \$1,200/Week = \$1,910
- \$1,600/Week = \$2,550
- * Coverage available up to \$1,800 (higher with proof of income and underwriting)
- * Coverage length includes 16, 20 and 32 weeks

See policy specimen for full details. Subject to change.

Surrogate Bedrest Disability - Frequently Asked Questions

Q. When does coverage begin?

A: Coverage starts at confirmation of pregnancy.

Q. When does coverage end?

A: Coverage ends at normal childbirth. If pregnancy terminates without a normal childbirth, coverage period may be extended for up to two (2) weeks post termination if needed due to miscarriage or other pregnancy related complication (must be detailed in writing by Surrogate's treating physician).

Q: Will there be a refund if pregnancy is not achieved? What about a miscarriage or still birth?

A: Yes, there will be a full refund if no pregnancy. A pro-rated refund is offered upon miscarriage or still birth assuming no claim. If a twin pregnancy results in loss of one child, partial refund to the singleton rate will occur, assuming no claim.

Q: How is net lost wages defined?

A: Net Lost Wages means the Surrogate's average weekly earnings from her usual employment, excluding bonuses, overtime, commissions and sick pay, and net of all tax related deductions.

Q: What is considered an acceptable reason for a claim?

A: Coverage is provided for physician ordered bedrest resulting from severe complications of childbirth.

Q: What is considered severe complications?

A: Definition of "Severe Complications" and "Severe Complications" includes physical conditions that result from or are aggravated by pregnancy and have an adverse effect on a woman's health. The consequences of "Severe Complications" are wide-ranging and include higher health service use, higher direct medical costs, extended hospitalization stays, and long-term rehabilitation. Named severe complications including but not limited to severe preeclampsia, pregnancy induced hypertension, gestational diabetes, uterine rupture, disseminated intravascular coagulation (DIC), chorioamnionitis, wound dehiscence, stroke, pulmonary embolism, amniotic fluid embolism.

See policy specimen for full details. Subject to change.

Hospital Indemnity – Shorter Term Coverage

V4.0 - Improved Options in Many States (+ \$1,000 Lump Sum Benefit)

Financial support when Surrogate is hospitalized with covered complications

- Surrogate may not reside in NY, FL. For NJ, please inquire about process.
- Coverage for Lost Wages, Childcare and Housekeeping
- Daily Benefit when Surrogate is hospitalized with complications
 - Pays a Daily Benefit (21 days per year (admitted), up to 6 days observation)
 - + Twice a year Emergency Room benefit
 - + Once a year Ambulance Benefit
- New lump sum benefit of \$1,000 (added to daily benefit when admitted with covered complication)

Sample Pricing (varies by age/state) (approximate costs for 28-year-old – will vary slightly up or down based on age/state)

- \$300/Day (Benefit Paid to Surrogate) + \$1,000 lump sum benefit = ~\$280/year
- \$600/Day + \$1,000 lump sum benefit = ~\$370/year
- \$900/Day + \$1,000 lump sum benefit = ~\$470/year
- **Purchase ahead of TREATMENT (In Place Before Start of Medication)**
 - Coverage after start of medication but before pregnancy subject to 6 month waiting period.
- Coverage for pregnancy related complications **ends upon childbirth.**

*Covered pregnancy claim reasons include the following and more: Non-elective Cesarean section (1 night of coverage only), Acute nephritis, nephrosis, cardiac decompensation, placenta previa, puerperal infection, miscarriage, missed abortion and similar medical and surgical conditions of comparable severity, ectopic pregnancy which is surgically terminated and spontaneous termination of pregnancy occurring during a time that a viable birth is not possible, pernicious vomiting (hyperemesis gravidarum), pre-eclampsia and toxemia with convulsions (eclampsia of pregnancy) (Subject to change- see policy specimen for confirmation) *Covers many non-pregnancy reasons for hospitalization as well, including Covid-19 when admitted overnight

See policy specimen for full details. Subject to change.

Important all parties understand intended use of claims benefit.

Hospital Indemnity – Shorter Term Coverage

Product Availability - Updated States List

Unavailable Completely

- Florida and New York

Unavailable to Purchase From:

- New Jersey

3.0 *lump sum benefit not available

-NM, PA, & VA

See policy specimen for full details.

Important all parties understand intended use of claims benefit.

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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