



IFI Insurance and Management Services

When to Order

(Please click product categories for product guides. Please click the link to see our [full insurance guide](#), [IFI Insurance and Management Services guide](#))

[Surrogate Life Insurance and Related Coverages](#)

Accidental Death Insurance

Best to buy before the start of medication – can purchase as early as 60 days ahead of medication start date. If purchasing after start of medications, a confirmation of no known complications will be required.

[IVF Cycle Complications Insurance and Local Monitoring Management Services](#)

IVF Complications Insurance

Best to buy before the start of medication – can purchase as early as 60 days before start of medication. International cases should allow approximately 1 month for clinic approval if planned clinic has not already approved.

[Local Monitoring Services](#) (Sign up Form)

Services should be purchased upon selection of an IVF doctor.

[Surrogate Maternity Insurance and Related Services](#)

[Health Insurance Review](#) (Sign up Form)

Health Insurance Review and Coordination of Benefits review should be done as early as possible.

[ACA Search and Placement](#)

During the annual Open Enrollment period, commonly November and December for January 1 start. Some states allow January selection for February 1 start. ACA can be done year-round with qualifying “Special Enrollment” life events. IFI begins taking requests for Open Enrollment mid-October.

[Medical Billing Management](#) (Sign up form)

Must be purchased by or upon heartbeat confirmation of pregnancy.

IFI Surrogacy Maternity Plan

Most apply upon medical clearance to ensure that coverage is approved by Lloyd’s of London’s Underwriters prior to pregnancy.

Back-Up Maternity (also known as Secondary or Contingency Maternity)

Most apply upon medical clearance to ensure that coverage is approved by Lloyd’s of London’s Underwriters prior to pregnancy.



Surrogate Disability Insurance

Surrogate Bedrest

Most apply upon medical clearance to ensure that coverage is approved by Lloyd's of London's Underwriters prior to pregnancy.

Hospital Indemnity (Request Form)

Must be purchased before the start of medications to avoid a 6-month waiting period for claims and cannot apply once pregnant. Must be in place prior to embryo transfer.

Newborn Insurance

Timing varies by product. IFI suggests discussing Newborn Insurance as early as possible.

Newborn Negotiation and Billing Management (Sign up Form)

Please request services no later than the 30th week of pregnancy. NICU negotiation services should be requested as soon as the need is identified.

Disclaimer:

This is a miniature version of a larger guide. Some products subject to underwriting/meeting certain criteria and not all products are available in all states. Please see IFI for full details or a consultation. Subject to change.