



INTERNATIONAL
FERTILITY INSURANCE



Insurance Overview for NYSC Intended Parents (cases following NY law)

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 3,000 Intended Parents each year around the world and 300+ 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 collaborate with 100+ insurance companies to find the best option 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

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 IFI 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 cases, no complications in previous cycle

Higher rates may exist for Surrogates or Donors outside this range/criteria

Coverage May Not be Available in All States

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

Prices subject to Change

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 premiums for those with these factors)

- Surrogates younger than 21 or older than 40
- 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
- No history of physician ordered bedrest (bedrest policy)
- No history of stillbirth (stillbirth policy) (and 35 and under – exceptions will be considered)

NYSC Insurance Policy Suggestions

Required by NYSC

- Surrogate Maternity Coverage
 - Options to cover pregnancy and delivery expenses include one of the following
 - Surrogate has surrogacy friendly insurance, IFI/Lloyd's Surrogate Maternity Plan or ACA Plan (when available)
- \$750,000 Term Life Insurance Policy (until 12 months after pregnancy ends)
 - Pays death benefit to Surrogate's family if Surrogate passes

Strongly Recommended By NYSC

- Surrogate IVF Complications Insurance
 - Covering complications of IVF for Surrogate
- Surrogate Accidental Death Policy Payable to Intended Parents
 - Provides coverage to recover expenses of Surrogacy and Egg Donation to Intended Parents in case of covered Surrogate death without baby to Intended Parents
- Loss of Reproductive Organs
 - Payment to Surrogate of \$5,000 for partial hysterectomy, loss of single fallopian tube, loss of single ovary or loss of uterus, or \$10,000 for full hysterectomy. This coverage is added to Surrogate Accidental Death policy

Suggested by NYSC

- Permanent Disability
 - Pays Surrogate upon a permanent injury. This coverage is added to the Surrogate Accidental Death policy.
- Stillbirth – Recovery of Financial Loss
 - Provides coverage to recover expenses of Surrogacy and Egg Donation to Intended Parents in case of loss of baby after 20 weeks of pregnancy. This coverage is added to the Surrogate Accidental Death policy
- Surrogate Bedrest Insurance
 - Covering lost wages, childcare and housekeeping upon complications leading to bedrest pre-delivery
- Maternity Medical Billing Management
 - Professional, experienced management of billing throughout surrogate pregnancy, delivery and post partum to avoid excessive billing and avoid collection activity with detailed billing and proactive support
- Back-Up Maternity Policy
 - Back up to ACA or Employer health Insurance plan in case it changes mid-pregnancy



Maternity Options

- Surrogate's Insurance (not shown)
 - ACA/Marketplace Plan
 - IFI Surrogacy Maternity Plan
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- Additional Options to Add On:
 - Back-Up Maternity Insurance
 - Complications Insurance
 - Medical Billing Management

ACA / Affordable Care Act

When Surrogate's Insurance Won't Cover Surrogate Pregnancy

Service Item	Comprehensive Package \$2,745 <i>Most Complete Service Level</i>	Standard Package \$945 <i>Suggested Minimum Service Level; Requires Access to Separate Medical Billing</i>
Open Enrollment Consultation & Support Review plan options, confirm providers in-network, clarify coverage, etc.	Includes unlimited consultations during open enrollment	Includes up to 3 consultations during open enrollment
Complete Application and Premium Payment Meet with the surrogate to complete the enrollment application and assist her with making the 1st month's premium payment.	✓	✓
Policy Documents and IFI Health Review Provide the policy document, summary of benefits document, and our review of the ACA plan noting the relevant language.	✓	✓
Access to Intended Parent Content Informational materials are available on ACA plans, all other plans & services, as well as invitations to all parent-focused webinars	✓	✓
Monthly Premium Payment Verification / Monitoring Confirmation each month, for the term on the policy, that the premium has been paid. Notification to the parents and agency on any issues.	✓	✓
Continued Support Ongoing support for coverage, network, and billing questions. <i>Note: Does not include support for medical billing issues</i>	✓	✓
Policy Cancellation	✓	✓
Maternity Medical Billing Management – includes: Management of the billing process throughout the surrogacy Review of medical bills for accuracy Ensure payments and adjustments are applied properly Provide agency or intended parents with estimates Manage escrow funds and payments to providers Mitigate issues through steady communication with providers Detailed Reporting	✓	Not included

Basic Package (\$575): Limited to one consultation during open enrollment and pregnancy. Does not include payment monitoring, Medical Billing Management, continued support, or policy cancellations.



IFI/Lloyd's Surrogacy Maternity Plan

- When Surrogate's health insurance has exclusions and no ACA/health insurance options available
- Generally, \$20-27.5k for uncomplicated Singleton Pregnancy or \$32k for complicated
- Higher for twins, high-cost providers or based on underwriting
- Please request video/slides for greater detail

- Not available if NY GC and IP(s) in NY, MD, MI, IN, LA or NE
- Not available if NY IP(s) and GC in NY, MD, MI, IN, LA or NE



Lloyd's Back-Up Maternity Plan

(Also Known As Secondary or
Contingency Plan)

- Contingency Plan Behind Surrogate Employer Plan or ACA Plan
- Provides Maternity Coverage for Surrogate Pregnancy if ACA or Employer Plan changes
- Cost \$2,000 to buy, plus \$26,000 to use
- Higher for twins, high-cost providers and based on underwriter review of maternity records
- Would only be used if
 - Original plan failed/changed
 - No other option to switch to
 - Catastrophic pregnancy
- Reduces risk to Intended Parents of paying for catastrophic claims themselves

- Not available if NY GC and IP(s) in NY, MD, MI, IN, LA or NE
- Not available if NY IP(s) and GC in NY, MD, MI, IN, LA or NE

Why is Back-Up Maternity Insurance Needed?

Reasons for Back-Up Maternity Insurance

- Change in Location – Current policy may not cover in new location or be subject to new exclusions or network restrictions
- Loss of Employer Coverage – Self/Spouse/Partner - Quit job/move to new company, terminated, company goes out of business
- Change in Employer Coverage - Change in surrogacy coverage across a company run plan
- Change in Leadership Running an Employer Plan - Change of view on interpretation of policy coverage leading to surrogacy exclusion
- Change in Policy at Renewal - Affordable Care Act (ACA) plans typically change 1/1, employer plans renew various times throughout the year – surrogacy coverage may change at renewal
- Change in Plan Restrictions – County, state or national level
- Change in Marital Status - Loss of coverage or move to a new spouse's plan
- Review of insurance could be incorrect
- Vetted in-network providers not taking new patients/surrogacy patients or leave network
- Insurance companies leaving your surrogate's market
- ACA payment failure or failure due to fraud

Some of the above reasons may lead to an opportunity for special enrollment for an affordable care act plan, however there is no guarantee a surrogacy-friendly plan will exist. It's important to have a Back-Up Maternity policy to be sure a coverage option exists. Some are offered "Cobra" insurance – this is only valid until a new plan is selected at new employer. New plan may have surrogacy exclusions.

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 IVF Complications Insurance

Medical Insurance Generally Won't Cover Complications of IVF for the Surrogate

- Surrogate IVF Complications Coverage (also known as Egg Recipient coverage)
 - Coverage for complications from the IVF cycle
 - Helps cover expensive emergency room and hospital bills
 - Potential claims include allergic reaction to medication, ectopic pregnancy/rupture, abdominal pain, cramping, bleeding and more
 - Generally, \$250,000 Coverage, options available to \$1,000,000
 - Includes up to \$100,000 to intended parents for accidental death related to IVF treatment

Cost \$300 (for \$250,000 level)

- Not available if NY GC and IP(s) in NY or MD
- Not available if NY IP(s) and GC in NY, CO, MD, SD or WA

Maternity Insurance Solutions – Medical Billing Management

What is it?

- Our experience shows approximately 80% of all medical bills contain errors – these errors cost Intended Parents money (excessive charges, double billing overpayment). Delayed bill payments can also result in surrogates ending up in collections.
- IFI is pleased to provide professional, experienced management of the billing throughout the surrogate pregnancy, delivery and post-partum with detailed reporting.

What does it cover?

Surrogate's maternity medical billing account management including:

- Review of medical bills for accuracy to avoid excessive charges and double billing
- Ensure payments and adjustments are applied properly toward appropriate areas of the insurance contract (deductibles, co-pays, co-insurance, maximum out of pocket)
- OBGYN global fee pre-payments
- Specialist/Maternal Fetal Medicine
- Hospital facility charges
- Labs, ultrasounds and diagnostic testing
- Bills related to complications of pregnancy
- Provide agency with estimates
- Manage escrow funds and payments to providers
- Mitigate issues through steady communication with providers

When do I order it? When does it start/end?

- Typically paired with ACA, or at medical clearance if pairing with employer plan. Starts at confirmation of pregnancy (ultrasound confirmation of heartbeat), ends upon zero balance with all providers (this involves reaching out to all providers, and surrogate to confirm zero balances).

What else should I know?

- Cost is \$2,000.

What is commonly ordered?

- ACA + Medical Billing Management ("Comprehensive" service level) or Employer Plan + Medical Billing Management.

*Subject to change. Variations may apply based on provider requirements.

Surrogate Accidental Death Insurance

- **Intended Parents can choose coverage payable to themselves for financial loss due to Surrogate's death without baby to Intended Parents**
- **Potential Additions:**
 - Loss of Reproductive Organs Coverage
 - Permanent Total Disablement Coverage
 - Stillbirth Coverage
 - Bedrest Disability Coverage
- Not available if NY GC and IP(s) in NY or MD
- Not available if NY IP(s) and GC in NY, CO, MD, SD or WA

Intended Parent Surrogate Accidental Death Coverage

- Helps recover non-recoverable expenses of surrogacy and egg donation paid by the Intended Parents in case of Surrogate death for covered claims that do not result in baby for Intended Parents

Cost (for Surrogates age 40 and under)

- \$125 for \$50,000 of coverage
- \$190 for \$75,000 of coverage
- \$250 for \$100,000 of coverage
- \$280 for \$150,000 of coverage
- Higher limits available

Loss Of Reproductive Organs

Pays Surrogate

\$5,000 for

- Partial Hysterectomy
- Loss of a Single Ovary
- Loss of Uterus
- Loss of a Single Fallopian Tube

\$10,000 for

- Full Hysterectomy

This level of compensation is in NYSC's standard compensation schedule, so this will be included in the Surrogacy Agreement as Intended Parent's responsibility to pay as compensation above and beyond any uncovered medical expenses associated with the procedure(s). This policy reduces Intended Parent risk, paying out this compensation instead of them paying Surrogate from their own funds.

Higher limits available.

Cost \$250 plus tax (for GC's age 40 and under)

Stillbirth – Recovery of Financial Loss

- Optional addition to Surrogate Accidental Death policy
- Pays the benefit selected to Intended Parents upon loss of baby after 20 weeks of pregnancy through delivery.

Coverage Options:

\$50,000 = \$625

\$75,000 = \$940

\$100,000= \$1,250

\$150,000= \$1,875

Higher limits may be requested, subject to Underwriter review.

Surrogate must fit preferred criteria (see earlier slide), be 40 or under and no history of stillbirth.

If there is a loss of Surrogate and baby, Intended Parents can only recover under the portion of the Surrogate Accidental Death policy payable to them or the stillbirth coverage, but not both.

Permanent Disability Insurance

Pays Surrogate

\$50,000 to \$250,000 for

- Permanent Injury related to pregnancy complications

Intended Parents are commonly required to cover a Surrogate for a period of time following birth for injuries that were related to pregnancy. This policy reduces Intended Parent risk, paying out instead of them paying Surrogate.

Cost

- \$100 for \$50,000 of coverage
- \$200 for \$100,000 of coverage
- \$300 for \$150,000 of coverage
- \$400 for \$200,000 of coverage
- \$500 for \$250,000 of coverage

Surrogacy Bedrest Disability Policy (Add on to Surrogate Accidental Death)

Coverage for Pre-Childbirth Pregnancy Complications Leading to Physician Ordered Bedrest Pre-Delivery

Coverage Features:

- Policy Weekly Limit to cover the following:
 - 90% of Net Lost Wages
 - 100% of Child Care
 - 100% of Housekeeping
- Singleton or Twins coverage available
- Full refund if no pregnancy
- Pro-Rated refund if miscarriage or stillbirth (if no claim made)

Important Notes

- Surrogates with a previous physician ordered bedrest excluded
- Subject to surrogate meeting preferred criteria, subject to underwriting for preferred criteria at time claim made
- 7-day deductible means Intended Parents cover first 7 days of bedrest due to covered complications before policy starts to pay
- Surrogate must be working at least 20 hours per week to qualify for this policy

Cost Varies by coverage amount (singleton pregnancy):

- \$400/week for up to 16 weeks = \$640 premium
- \$600/week for up to 16 weeks = \$955 premium
- \$800/week for up to 16 weeks = \$1,275 premium
- \$1,000/week for up to 16 weeks = \$1,595 premium
- \$1,200/week for up to 16 weeks = \$1,910 premium
- \$1,400/week for up to 16 weeks = \$2,230 premium
- \$1,600/week for up to 16 weeks = \$2,550 premium
- \$1,800/week for up to 16 weeks = \$2,865 premium

Surrogate Disability Insurance/Income Replacement Options

- Coverage for Lost Wages, Child Care Expenses and Housekeeping Expenses when Surrogate on bedrest due to pregnancy complications pre-delivery



Surrogacy Bedrest Disability Policy (Stand alone policy with variable rates)

Coverage for Pre-Childbirth Pregnancy Complications Leading to Physician Ordered Bedrest Pre-Delivery

Coverage Features:

- Policy Weekly Limit to cover the following:
 - 90% of Net Lost Wages
 - 100% of Child Care
 - 100% of Housekeeping
- Singleton or Twins coverage available (rates below for singleton)
- Full refund if no pregnancy
- Pro-Rated refund if miscarriage or stillbirth (if no claim made)

Important Notes

- Surrogates with a previous physician ordered bedrest excluded
- Subject to surrogate meeting preferred criteria, subject to underwriting before policy approved
- 7-day deductible means Intended Parents cover 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
- Subject to higher rates or decline if preferred criteria not met
- Surrogate must be working at least 20 hours per week to qualify for this policy

Cost Varies by coverage amount – will generally be provided to you in pre-consultation email communication.

- Ex. \$750/week for max of 16 weeks = \$1,194 premium
- Ex. \$1,000/week for max of 16 weeks = \$1,592.50 premium
- Ex. \$1,500/week for max of 16 weeks = \$2,389 premium
- Not available if NY GC and IP(s) in NY or MD
- If NY IP(s), only available if GC in AZ, CA, CT, DC, GA, HI, ID, IL, IN, IA, KS, MI, MN, MS, NE, NV, NH, NM, OH, PA, TN, TX, UT or VA
- If NY IP(s) purchasing Back-Up Maternity, available if GC in any state other than NY, MD, MI, IN, LA or NE

See policy specimen for full details. Subject to change.

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

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