

## The Assured IVF Program

Many couples do not have insurance benefits to cover the cost of In-vitro Fertilization (IVF). Our Assured IVF Program allows a couple to attempt IVF with the assurance that if you do not achieve a successful delivery, 100% of their fee is refunded. Our Assured IVF Program allows you to limit the amount of money 'at risk' when you choose IVF, helping to preserve financial resources for other family building options should IVF fail.

### How it works

Once a couple is deemed an appropriate candidate for IVF, they can begin to consider the options of the Assured IVF Program versus the traditional per cycle costs. Our financial advisors can assist you by comparing costs between these options. Under this program, the couples agree to do three fresh IVF retrievals and all cryopreserved embryo transfers associated with these IVF procedures as directed by TFC (The Fertility Center) physicians to achieve a successful delivery. If you are unsuccessful in achieving delivery of a live born child after three fresh IVF retrievals and associated cryopreserved embryo transfers, you will be refunded 100% of the program fee.

### Selection Criteria

Female	Male
<ul style="list-style-type: none"> <li>◆ Less than 35 years old</li> <li>◆ Normal ovaries and uterus</li> <li>◆ Normal ovarian reserve—ie., FSH&lt;10 and an ultrasound revealing &gt;10 antral follicles</li> <li>◆ No smoking 3 months prior to entry of program (Testing to confirm is required)</li> <li>◆ BMI of 29 or less</li> <li>◆ No medications unless approved by TFC physicians</li> <li>◆ No more than (1) prior IVF failure, including all frozen cycles resulting from a fresh IVF procedure.</li> <li>◆ No history of recurrent pregnancy loss <math>\geq 3</math></li> <li>◆ No chronic illness, eg. Lupus</li> <li>◆ Normal Mock embryo transfer</li> <li>◆ No stage III or IV endometriosis</li> <li>◆ Any prior ovarian or uterine surgery must be evaluated and approved by TFC physicians</li> <li>◆ No PGD (Preimplantation Genetic Diagnosis)</li> <li>◆ No history of chemotherapy or radiation</li> <li>◆ Alcohol consumption no greater than 4 drinks per week &amp; no more than 2 a day</li> </ul>	<ul style="list-style-type: none"> <li>◆ &lt;50 years old</li> <li>◆ No smoking 3 months prior to entry of program (Testing to confirm is required)</li> <li>◆ No severe male factor, eg. &lt;5 million total motile sperm</li> <li>◆ No chronic illness</li> <li>◆ No medications unless approved by TFC physicians</li> <li>◆ No history of chemotherapy or radiation</li> <li>◆ Alcohol consumption no greater than 7 drinks per week &amp; no more than a day</li> </ul> <p>** Both parties must demonstrate other standard ART requirements, eg. no active infectious disease or chronic carrier status for Hepatitis B, C, or HIV-AIDS.</p> <p>Patient's medical records and pre-IVF screening tests are reviewed by TFC physicians before acceptance in the Assured IVF Program.</p> <div style="text-align: center;">  <p style="font-size: 1.2em; font-weight: bold; color: #4F81BD;">The Fertility Center</p> </div>

## IVF Screening (similar to all IVF patients)

- Uterine cavity evaluation with sonohystogram
- Ovarian reserve testing - (FSH and ultrasound on menstrual cycle day 2 or 3)
- Mock embryo transfer
- Semen analysis
- Hepatitis B, C, HIV (both parties)
- Infertility lab panel
- If history of smoking blood testing will be required

If some of these tests have been done recently, they may not need repeating. After initial consult with a physician, a review with our billing specialists will provide you with a more accurate cost of screening. In some cases insurance may cover many or most of the screening costs. In rare cases, other tests may be needed to further assess if IVF is your best option.

<u>Treatment</u>	<u>Fee /Age &lt;35</u>	<u>Refund</u>
IVF	\$14,000	\$14,000 (100%)
IVF with ICSI	\$16,500	\$14,000

## Costs NOT included in the Assured IVF Program:

◆ Administrative Management Fee \$2500.00 Excluded in the fees are standard IVF pre-screening and screening laboratory or clinical tests, any medications used and costs of donor sperm (see below). Costs associated with complications from IVF or non-IVF surgery, procedures or care such as hospitalizations, D&C for miscarriage, fluid aspiration for ovarian hyperstimulation, urology services, all clinical services, ICSI, general anesthesia services, administrator fees or laboratory services not rendered at TFC and any obstetrical care, including any done at TFC, are also excluded. These may be sent to insurance when applicable.

- ◆ IVF prescreening tests
- ◆ \*Monitoring Fees (ultrasounds and estradiols)
- ◆ Medications
- ◆ Obstetrical services
- ◆ Non-IVF surgeries
- ◆ Any complications related to the IVF process and related expenses
- ◆ All care or services provided by non-TFC physicians
- ◆ Donor Sperm costs
- ◆ ICSI (Intracytoplasmic sperm injection)
- ◆ Blastocyst cultures and assisted hatching
- ◆ General Anesthesia Services
- ◆ Storage of cryoperserved embryos/ sperm
- ◆ Urology services
- ◆ Testicular Biopsy
- ◆ Freezing of sperm

\* Monitoring package: Patients without insurance coverage for monitoring fees (ultrasound & estradiols) can purchase this package at a discount rate of \$2500.00 to cover the monitoring fees for all cycles.

\*\* ICSI package: Patients can purchase a package that includes ICSI (intracytoplasmic sperm injection) for all fresh IVF cycles at a discounted rate of \$2500.00

\*If TFC is contracted with your insurance company and the ultrasounds and estradiols are a covered benefit, these charges will be billed to them, with any co-pays or deductibles the patients responsibility. If you are being monitored at another facility, you will only be charged for ultrasounds/estradiols you have done at TFC.

