INTERNATIONAL FERTILITY INSURANCE

Insurance Overview for NYSC Intended Parents (cases NOT following NY law)

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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 3,500 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.

International Fertility Insurance

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

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

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

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

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

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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 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.

Hospital Indemnity Policy Only:
Surrogate may not reside in NY or FL.

Prices and policy and/or service conditions/criteria subject to change

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

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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 Surrogate must be between the ages of 21 and 40 at time of application)

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NYSC Insurance Policy Suggestions

Required by NYSC

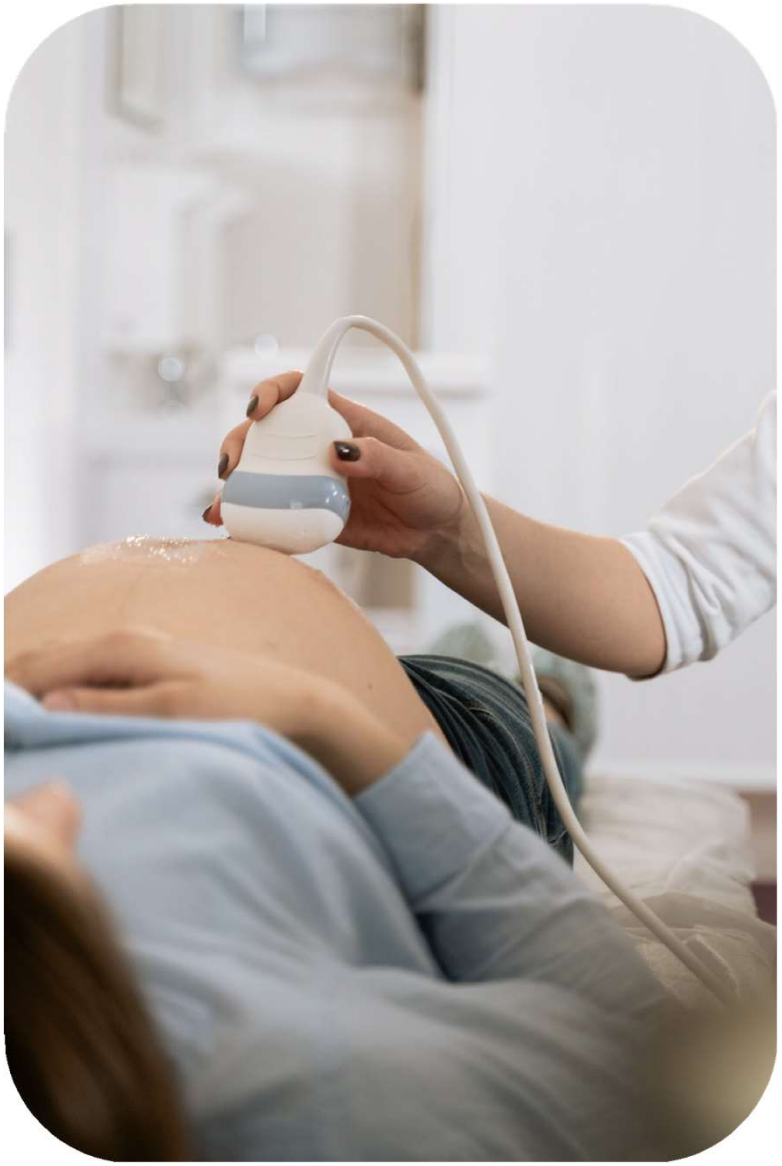
- Surrogate Maternity Coverage
  - Options to cover pregnancy and delivery expenses include one of the following
    - Surrogate has surrogacy friendly insurance, IFI/Lloyd's Surrogate Maternity Plan or ACA Plan (when available)
- $750,000 Surrogate Accidental Death Policy (18-month policy)
  - Pays death benefit to Surrogate's family if covered Surrogate death

Strongly Recommended By NYSC

- Surrogate IVF Complications Insurance
  - Covering complications of IVF for Surrogate
- 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
- Back-Up Maternity Policy
  - Back up to ACA or Employer health insurance plan in case it changes mid-pregnancy
- 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

Suggested by NYSC

- Permanent Disability
  - Pays Surrogate upon a permanent injury. This coverage is added to the Surrogate Accidental Death policy
- Intended Parent Coverage under Accidental Death Policy
  - Provides coverage to recover expenses of Surrogacy and Egg Donation to Intended Parents in case of Surrogate death without baby to Intended Parents
- Miscarriage - Recovery of Financial Loss
  - Provides coverage to recover expenses of Surrogacy and Egg Donation to Intended Parents in case of loss of baby between weeks 13 and 20 of pregnancy. 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 & Hospital Indemnity Policies
  - Covering lost wages, childcare and housekeeping upon complications leading to hospitalization or bedrest pre-delivery and up to 2 weeks after delivery



Maternity Options

- Surrogate's Insurance (not shown)
- ACA
- IFI Surrogacy Maternity Plan

- Additional Options to Add On:
  - Back-Up Maternity Insurance
  - Surrogate IVF Complications Insurance
  - Medical Billing Management

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ACA / Affordable Care Act
When Surrogate's Insurance Won't Cover Surrogate Pregnancy

2027 Service Levels – Independent Clients

Timing Note: Due to expected limited open enrollment window, fees listed are for October requests only. Requests November 1-15 will have a late fee of $300. Requests November 16-23 will have a late fee of $600. Additionally, network check call attempts will only occur for October requests.

Service Item	Comprehensive $2,950 *Most Complete Service Level*	Standard $1,100 *Suggested Minimum Service Level; Requires Access to Separate Medical Billing Management*
Open Enrollment Consultation	Includes unlimited consultations during open enrollment	Includes up to 3 consultations during open enrollment
Complete Application with Surrogate and Request Premium Payment	✓	✓
Provide Policy Documents and IFI Health Review	✓	✓
Access to Intended Parent Educational Content	✓	✓
Monthly Premium Payment Verification / Monitoring	✓	✓
Ongoing Support for Network Coverage Questions	✓	✓
Policy Cancellation Guidance (not actual cancellation)	✓	✓
Maternity Medical Billing Management	✓	Not included

Basic – For Agency Use ONLY ($650): Limited to one consultation during Open Enrollment and pregnancy. Does not include payment monitoring, Medical Billing Management, ongoing support, network verification call attempts or policy cancellation support.

These rates may increase and service items for each level may change for open enrollment at the end of 2027.

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IFI/Lloyd's Surrogacy Maternity Plan

- When Surrogate's health insurance has exclusions and no ACA/health insurance options available
- Generally, $20-30k 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
- Surrogates meeting expanded preferred criteria are eligible
  - 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

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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 $800 to buy, plus $26,750 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
    - Surrogates meeting expanded preferred criteria are eligible

- 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

To Learn More ***Click Here***

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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.

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Expanded Preferred Surrogate Criteria For IFI/Lloyd's Surrogacy Maternity Plan & Back-Up Maternity Insurance

- Older than 21 or younger than 45 (unless otherwise agreed).
- No more than Three (3) previous C - Sections or Seven (7) pregnancies.
- No prior history of diabetes or gestational diabetes requiring hospitalization in most recent pregnancy.
- No prior history of hypertension or pregnancy induced hypertension requiring hospitalization in most recent pregnancy.
- No prior history of pre-eclampsia requiring hospitalization in most recent pregnancy.
- No prior childbirth delivery, earlier than 6 months prior to conception.
- No prior history of pre-term labor in most recent pregnancy (labor before 37th week of singleton pregnancy, 36th week of twin pregnancy).
- BMI no less than 18.0 or no greater than 35.0

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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 $100,000 to Surrogate's beneficiary for accidental death related to IVF treatment
      - Covers unlimited cycles within an 18-month period

Cost for $250,000 level:
Surrogates Ages 21-40: $470
Surrogates Ages 41-45: $535

- **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**

To Learn More *Click Here*

INTERNATIONAL FERTILITY INSURANCE

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 does it start/end?

- Starts at first OB appointment after confirmation of pregnancy, ends after delivery or other end of pregnancy 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 $2,100

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.

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Surrogate Accidental Death Insurance

- **NYSC will obtain $750,000 of Surrogate Accidental Death Coverage ($1,030 for surrogates ages 21-40 & $1,235 for ages 41-45 + tax)**

Potential Additions:

- Intended Parent Coverage
- Loss of Reproductive Organs Coverage
- Permanent Total Disablement Coverage
- IVF Failure and Early Miscarriage Coverage
- Miscarriage 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**

To Learn More *Click Here*

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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 (if adding to $750,000 Surrogate Accidental Death policy)

Coverage Options for Surrogates ages 21-40

- $95 for up to $50,000 of coverage
- $145 for up to $75,000 of coverage
- $170 for up to $100,000 of coverage
- $245 for up to $150,000 of coverage

- Higher limits available

Coverage Options for Surrogates ages 41-45

- $115 for up to $50,000 of coverage
- $175 for up to $75,000 of coverage
- $215 for up to $100,000 of coverage
- $675 for up to $150,000 of coverage

- Higher limits available

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Loss Of Reproductive Organs

Pays Surrogate

$5,000 for

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

$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:
Surrogates Ages 21-40: $250 plus tax
Surrogates Ages 41-45: $500 plus tax

IVF Failure – Recovery of Financial Loss

- Optional addition to Surrogate Accidental Death policy
- Pays the benefit selected to Intended Parents upon 3 successive embryo transfer procedures using genetically tested blastocysts that do not result in a live birth.

Coverage Options (Surrogate age 21-30):	If Early Miscarriage coverage added:
$25,000 = $3,170	$4,410 total
$50,000 = $6,340	$8,825 total
$75,000 = $9,510	$13,240 total
$100,000= $12,680	$17,650 total
$125,000 = $15,850	$22,060 total
$150,000= $19,020	$26,475 total

Coverage Options (Surrogate age 31-35):	If Early Miscarriage coverage added:
$25,000 = $4,200	$6,190 total
$50,000 = $8,405	$12,385 total
$75,000 = $12,610	$18,575 total
$100,000 = $16,810	$24,770 total
$125,000 = $21,015	$30,960 total
$150,000 = $25,215	$37,150 total

Higher limits or coverage for surrogates age 36-40 may be requested, subject to Underwriter review.

Surrogate must fit preferred criteria (see earlier slide).

Additional criteria applies – ask IFI for additional details.

Early Miscarriage refers to a loss between ultrasound confirmation of fetal heartbeat, and the end of the 12th completed week of gestation.

Can be combined with Miscarriage and Stillbirth Coverage – ask IFI for pricing.

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Miscarriage – Recovery of Financial Loss

- Optional addition to Surrogate Accidental Death policy
- Pays the benefit selected to Intended Parents upon loss of baby between weeks 13 and 20 of pregnancy.

Coverage Options (Surrogate age 21-30):	If same amount of Stillbirth coverage added:
$25,000 = $420	$575 total
$50,000 = $840	$1,150 total
$75,000 = $1,260	$1,725 total
$100,000= $1,680	$2,300 total
$125,000 = $2,100	$2,875 total
$150,000= $2,520	$3,450 total

Coverage Options (Surrogate age 31-35):	If same amount of Stillbirth coverage added:
$25,000 = $865	$937 total
$50,000 = $1,730	$1,875 total
$75,000 = $2,600	$2,815 total
$100,000 = $3,465	$3,755 total
$125,000 = $4,330	$4,690 total
$150,000 = $5,200	$5,630 total

Higher limits or coverage for surrogates age 36-40 may be requested, subject to Underwriter review.

Surrogate must fit preferred criteria (see earlier slide).

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 miscarriage coverage, but not both.

Can be combined with IVF Failure & Early Miscarriage Coverage – ask IFI for pricing.

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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 until 48 hours after delivery.

Coverage Options (Surrogate age 21-30):	If same amount of Miscarriage coverage purchased:
$25,000 = $345	$575 total
$50,000 = $695	$1,150 total
$75,000 = $1,040	$1,725 total
$100,000 = $1,385	$2,300 total
$125,000 = $1,735	$2,875 total
$150,000 = $2,080	$3,450 total

Coverage Options (Surrogate age 31-35):	If same amount of Miscarriage coverage purchased:
$25,000 = $385	$937 total
$50,000 = $770	$1,875 total
$75,000 = $1,155	$2,815 total
$100,000 = $1,540	$3,755 total
$125,000 = $1,925	$4,690 total
$150,000 = $2,310	$5,630 total

Higher limits or coverage for surrogates age 36-40 may be requested, subject to Underwriter review.

Surrogate must fit preferred criteria (see earlier slide).

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 miscarriage coverage, but not both.

Can be combined with IVF Failure & Early Miscarriage Coverage – ask IFI for pricing.

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Permanent Disability Insurance

Pays Surrogate

$50,000 to $250,000 for

- Permanent Injury (injury relating to pregnancy/delivery that prevents the GC from working for at least 12 months after which there is no hope of improvement)

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:

Coverage Options (Surrogate age 21-40):

- $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

Coverage Options (Surrogate age 41-45)

- $175 for $50,000 of coverage
- $275 for $100,000 of coverage
- $465 for $150,000 of coverage
- $620 for $200,000 of coverage
- $775 for $250,000 of coverage

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

Coverage for Pre-Childbirth Pregnancy Complications Leading to Physician Ordered Bedrest Pre-Delivery & up to 2 Weeks Post-Delivery Due to Delivery Complications

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 over 40 or 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 (waived for post-delivery bed rest)
- Surrogate must be working at least 20 hours per week & 12 consecutive months 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

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Surrogate Disability Insurance/Income Replacement Options

- **Coverage for Lost Wages, Child Care Expenses and Housekeeping Expenses when Surrogate hospitalized or on bedrest due to pregnancy complications pre-delivery & up to 2 weeks after delivery**

To Learn More *Click Here*

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Surrogacy Bedrest Disability Policy - Longer Term Coverage (Stand alone policy with variable rates)

Coverage for Pre-Childbirth Pregnancy Complications Leading to Physician Ordered Bedrest Pre-Delivery & Up to 2 Weeks Post-Delivery Due to Delivery Complications

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 (waived for post-delivery bed rest)
- 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 & 12 consecutive months 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.

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Hospital Indemnity – Shorter Term Coverage

Financial support when Surrogate is hospitalized with complications pre-delivery

Coverage for Lost Wages, Childcare, and Housekeeping
Daily Benefit when Surrogate is hospitalized with complications

- Pays a Daily Benefit (up to 21 days per year)
- + Once a year Emergency Room benefit ($300)
  + Once a year Ambulance Benefit ($150)
  + One time $1,000 payment (except VA Surrogates)

- $300/Day (Benefit Paid to Surrogate) = ~$225/year
- $600/Day = ~$325/year
- $900/Day = ~$425/year
- Varies based on age and state (above are approximate costs for a 28-year-old – will vary slightly up or down based on age) (not available for Surrogate's from NY or FL)

Purchase ahead of TREATMENT (In Place Before Start of Medication)

Covered pregnancy claim reasons include the following and more: Non-elective Cesarean section(1 night of coverage only), Acute nephritis, nephrosis, cardiac decompensation, placentia 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)

Covers many non-pregnancy reasons for hospitalization as well, including Covid-19 when admitted overnight

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

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