

# ASSISTED REPRODUCTION INSURANCE PROGRAM

FERTILITY INSURANCE SOLUTIONS



NEW LIFE AGENCY, INC.  
Insurance Agency

Lloyd's Coverholder



**14 YEARS  
OF SERVICE,  
OVER 1,700 BIRTHS  
TO PARENTS  
WORLDWIDE!**

**Proud Providers of the  
Assisted Reproduction Insurance Program**

California Fertility Partners

*Walgreens*



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## New Life's Assisted Reproduction Insurance Program®

*Personalized fertility insurance solutions providing access to the best fertility specialists, the best fertility pharmacy discounts and the best customer care for patients.*

- Who We Are:** New Life is the only company specializing exclusively in Assisted Reproduction Insurance® as a Lloyd's of London Coverholder and underwriter for over a decade. We bring experience, commitment and service that meets the needs of the assisted reproduction community.
- What We Do:** New Life provides insurance for fertility patients, intended parents, surrogates, egg donors and the professionals of the assisted reproduction medical industry.
- How We Do It:** New Life provides impeccable service to you through our application team, our underwriting team, our claims processing team and our Lloyd's of London team. Key to our success is that our insurance products are secured and "A" rated superior security by A.M. Best, financial size XV (excess of two billion dollars).

*New Life Agency understands all your fertility needs*

**CHOICE** of programs providing insurance or supplemental insurance that fills the gap in your personal coverage.

**CONTROL** with one set out-of-pocket price providing peace of mind while moving through your infertility to achieve a successful pregnancy.

**CUSTOMER CARE** by our world class team providing superb service with ARI insurance consults, policy enrollment and program fulfillment.

**Reduce:** Expensive exposure to fertility treatments, testing and services which will contain the total out of pocket costs with a program plan prescribed by the doctor.

**Manage:** One time payment covers entire fertility program and includes insurance, consults, fertility treatment, testing and service within your chosen ARI Program Plan.

**Enhance:** Patients financial ability to continue treatment until success, patients insurance benefits and pharmacy discounts.

**Fertility Pharmacy Discounts by *Walgreens***

\$100 Discount for each \$1,000 purchase of stimulation medications AND a \$25 Gift Card to any Walgreens location store.

\*Gonal-f medication excluded.

**OVER 10 YEARS OF EXPERIENCE IN ASSISTED REPRODUCTION INSURANCE®**

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## ■ Assisted Reproduction Insurance Program® Benefits

<b>In-Clinic Treatment and Consultation</b>	100% coverage per Plan Option on In Vitro Fertilization, Frozen Embryo Transfer, and In-Clinic consults. *Patient must be 38 years or younger with no history of two or more failed IVF cycles and decreased ovarian reserve, must have normal uterus and no medical complications to pregnancy to apply for insurance program benefits.
<b>In-Clinic Testing</b>	100% of In-Clinic testing for female and male partner. Surrogate and egg donor medical screening included. **Only one surrogate and egg donor medical screening included.
<b>Program Fund Refund</b>	100% refund at any time less full price patient fees incurred and enrollment fee.
<b>Program Fund Credit</b>	50% credit if egg donor plan option or any other plan option is chosen when transferring from initial plan prior to a second cycle.
<b>Enrollment Term</b>	18 months.
<b>IVF Cycle Insurance Maximum</b>	\$250,000 combined single limit complication benefit. (Applies to Plans A-H below.)
<b>Maternity Insurance Maximum</b>	\$500,000 in negotiated rates for maternity and delivery benefits. In the event of miscarriages occurring prior to 26 weeks policy shall remain in full force and effect until maternity and delivery is achieved. \$16,000, less cycle premium, refund if pregnancy is not confirmed. (Applies to Plans E-H below.)

*New Life Agency Is Proud To Announce  
Over 1550 Births Through Our Insurance Policies*

## ■ Assisted Reproduction Insurance Program® Costs

*Maternity insurance deductible is not included in Plans E-H.*

MEDICAL PLAN OPTIONS	ARI PLATINUM	ARI GOLD	ARI SILVER
	Three IVF and all related FET's	Two IVF and all related FET's	One IVF and all related FET's
<b>PLAN A</b> Patient	\$23,170	\$20,520	\$14,670
<b>PLAN B</b> Patient and Egg Donor	\$29,170	\$26,320	\$19,420
<b>PLAN C</b> Patient and Surrogate	\$36,170	\$29,170	\$19,170
<b>PLAN D</b> Surrogate and Egg Donor	\$26,470	\$24,770	\$19,295
<b>PLAN E</b> Comprehensive Surrogate IVF and Maternity Insurance Plan	\$50,750	\$43,750	\$33,750
<b>PLAN F</b> Comprehensive Surrogate & Egg Donor IVF & Maternity Insurance Plan	\$41,050	\$39,350	\$33,875
<b>PLAN G</b> Comprehensive Patient IVF and Maternity Insurance Plan	\$37,750	\$35,100	\$29,250
<b>PLAN H</b> Comprehensive Patient and Egg Donor IVF and Maternity Insurance Plan	\$43,750	\$40,900	\$34,000

*This is not intended to be a complete outline of coverage. Actual wording and medical plan options may change without notice.  
Underwriters reserve the right to modify terms and benefits at the time of underwriting.*



### ■ Why Do You Need The Assisted Reproduction Insurance Program®?

IVF costs in the United States are higher than any other country in the world. Assisted Reproduction Technology (ART) procedures are mostly specialized and not a covered benefit within your major medical insurance policy after the infertility diagnosis. Therefore your insurance cover may not apply to IVF treatments, medical or ancillary claims.

#### 1. IVF Procedures and complications.

One in 100 U.S. babies are conceived every year by assisted reproductive procedures. One in 10 U.S. women of reproductive age has consulted a doctor for infertility issues. IVF is dramatically increasing. In fact, 7% of women trying to have a baby fail to conceive after 12 months of unprotected intercourse. These staggering numbers inevitably increase the cost of IVF pregnancies, preterm labor and neonatal intensive care unit insurance claims.

#### 2. Why do people buy the Assisted Reproduction Insurance Program®?

The thought of dealing with medical expenses arising out of in-clinic services and surgical procedures and the IVF treatment is daunting to the fertility patient. This program helps by contracting directly with the IVF Clinic to guarantee out of pocket costs and provide insurance when there is none and allows our clients the ability to concentrate on what matters most, creating their family.

#### 3. Paying claims during your fertility treatment can be difficult and frustrating to manage.

All claims will be managed through your Assisted Reproduction Insurance Program® Fund. You must stay within the IVF clinic participating program provider network. You should never pay claims directly.

Find support and infertility information at



[www.resolve.org](http://www.resolve.org)

\*\*RESOLVE does not endorse specific products or brands.



NEW WORLD ADMINISTRATORS, INC.

*A New World of Administration*

*Serving Future Families Health Claims Today  
New World Administrators is a third party administrator  
providing customer care and claims handling service  
exclusively to New Life Agency, Inc.*

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