

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**





NEW LIFE AGENCY, INC.
Insurance Agency

Lloyd's Coverholder

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

In-Clinic Treatment, Surgery and Consultation	100% coverage per Plan Option on In Vitro Fertilization, Frozen Embryo Transfer, and in-clinic consults. Same day surgeries (to include hysteroscopy, laparoscopy, cyst aspiration and aspiration of perfluid, D&C and anesthesia).
In-Clinic Testing	100% of In-Clinic testing for female and male partner (to include hormonal testing, cbc, urine analysis, ESR, pelvic ultrasound, hysterosalpingogram, sonohysterogram, semen analysis, antisperm antibody). *Only one surrogate pretesting included
Program Fund Refund	50%-100% refund less initial consult, testing and exam fees per plan, options, terms and conditions.
Program Fund Credit	Up to a \$10,000 credit if egg donor plan option is chosen when moving from initial plan option.
Enrollment Term	18 months.
IVF Cycle Insurance Maximum	\$250,000 combined single limit complication benefit. (Applies to Plans A-H below.)
Maternity Insurance Maximum	\$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

MEDICAL PLAN OPTIONS Assisted Reproduction Insurance®	Program Fund	MEDICAL PLAN OPTIONS Assisted Reproduction Insurance®	Program Fund
Plan A-1 All IUI cycles with no IVF	\$10,170	Plan A-2 Two IVF and all related FET cycles *Plan A-1 must be purchased to access Plan A-2	\$18,000
Plan B Two IVF and all related FET cycles	\$22,170	Plan C Three IVF and all related FET Cycles	\$28,170
Plan D One Egg donor cycle and all related FET cycles	\$18,170	Plan E Silver Comprehensive Surrogate and Egg Donor IVF and Maternity Insurance Plan (deductible not included)	\$34,750
Plan E Gold Comprehensive Patient or Surrogate Two IVF & all related FET's & Maternity Insurance Plan (deductible not included) **Plan E Silver, Gold, Platinum include Egg Donor if needed	\$36,750	Plan E Platinum Comprehensive Patient or Surrogate Three IVF and all related FET's & Maternity Insurance Plan (deductible not included)	\$38,750
MEDICAL PLAN OPTIONS Your Reproduction Insurance		MEDICAL PLAN OPTIONS Your Reproduction Insurance	
Plan F-1 All IUI cycles with no IVF	\$7,000	Plan F-2 Two IVF and all related FET cycles *Plan F-1 must be purchased to access Plan F-2	\$14,000
Plan G Three IVF and all related FET cycles	\$23,000	Plan H Two IVF and all related FET cycles	\$16,000
Plan I One egg donor and related FET cycles	\$13,245		

*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

**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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