ASSISTED REPRODUCTION INSURANCE PROGRAM®
Fertility Insurance Solutions

Proud Providers of the 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.)

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**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.

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**FERTILITY PHARMACY DISCOUNTS by PHARMA CARE CARD**

$100 Discount for each $1,000 purchase of fertility medications

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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 perifluid, D&C and anesthesia).

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

50%-100% refund less initial consult, testing and exam fees per plan, options, terms and conditions.

Up to a $10,000 credit if egg donor plan option is chosen when moving from initial plan option.

18 months.

$250,000 combined single limit complication benefit. (Applies to Plans A-E below.)

$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 Plan E below.)

**ASSISTED REPRODUCTION INSURANCE PROGRAM® COSTS**

<table>
<thead>
<tr>
<th>MEDICAL PLAN OPTIONS</th>
<th>PROGRAM FUND</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLAN A-1 All IUI cycles with no IVF</td>
<td>$11,170</td>
</tr>
<tr>
<td>PLAN B 2 IVF &amp; all related FET cycles</td>
<td>$24,170</td>
</tr>
<tr>
<td>PLAN C 3 IVF and all related FET cycles</td>
<td>$29,170</td>
</tr>
<tr>
<td>PLAN D One Egg donor cycle &amp; all related FET cycles</td>
<td>$20,280</td>
</tr>
<tr>
<td>PLAN E Comprehensive Surrogate &amp; Egg Donor IVF &amp; Maternity Insurance Plan (deductible not included)</td>
<td>$35,750</td>
</tr>
<tr>
<td>PLAN E Comprehensive Patient &amp; Egg Donor IVF &amp; Maternity Insurance Plan (deductible not included)</td>
<td>$37,750</td>
</tr>
<tr>
<td>PLAN E Comprehensive Patient or Surrogate 3 IVF &amp; all related FETs &amp; Maternity Insurance Plan (deductible not included)</td>
<td>$39,750</td>
</tr>
<tr>
<td>PLAN F-1 All IUI cycles with no IVF</td>
<td>$8,000</td>
</tr>
<tr>
<td>PLAN F-2 2 IVF &amp; all related FET cycles</td>
<td>$15,000</td>
</tr>
<tr>
<td>PLAN G 3 IVF &amp; all related FET cycles</td>
<td>$26,000</td>
</tr>
<tr>
<td>PLAN H 2 IVF &amp; all related FET cycles</td>
<td>$19,000</td>
</tr>
<tr>
<td>PLAN I 1 egg donor &amp; related FET cycles</td>
<td>$16,750</td>
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</tbody>
</table>

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. © New Life Agency, Insurance Agency 2012 - 2017

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