

New Life Agency[®] inc.

THE SURROGACY INSURANCE EXPERTS[™]

ASSISTED REPRODUCTION INSURANCE PROGRAM[®]

Fertility Insurance Solutions



Proud Providers of the Assisted Reproduction Insurance Program[®]



PHARMACARE **CARD**

NEW LIFE'S ASSISTED REPRODUCTION INSURANCE PROGRAM®

WHO WE ARE:

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

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 PHARMACARE

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

ASSISTED REPRODUCTION INSURANCE PROGRAM® BENEFITS

**IN-CLINIC
TREATMENT, SURGERY &
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). Exclusions may apply depending on the plan you have purchased.

**IN-CLINIC
TESTING**

100% of In-Clinic testing for female and male partner (to include hormonal testing, cbc, pelvic ultrasound, hysterosalpingogram, sonohysterogram, semen analysis).

PROGRAM FUND REFUND

If the Program Participant requests Program be cancelled after the Program has been issued, but prior to any services covered by the program and/or prior to an IVF treatment start date with Oocyte retrieval, the Program Administrator will refund all but \$2,500 (\$1,200 Enrollment Fee and \$1,300 Program Fund).

PROGRAM FUND CREDIT

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

ENROLLMENT TERM

12 months.

**IVF CYCLE
INSURANCE MAXIMUM**

\$250,000 combined single limit complication benefit. (Applies to A-D). Plan I includes coverage to \$150,000 for donor only.

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	\$11,170	PLAN A-2	2 IVF to include two embryo transfers (fresh or frozen cycles) per IVF Cycle *Plan A-1 must be purchased to access Plan A-2	\$20,000
PLAN B	2 IVF to include two embryo transfers (fresh or frozen cycles) per IVF Cycle	\$30,170	PLAN C	3 IVF to include two embryo transfers (fresh or frozen cycles) per IVF Cycle	\$34,170
PLAN D	One Egg donor cycle to include two embryo transfers (fresh or frozen cycles)	\$30,280			
MEDICAL PLAN OPTIONS YOUR REPRODUCTION INSURANCE			MEDICAL PLAN OPTIONS YOUR REPRODUCTION INSURANCE		
PLAN F-1	All IUI cycles with no IVF	\$8,000	PLAN F-2	2 IVF to include two embryo transfers (fresh or frozen cycles) per IVF Cycle *Plan F-1 must be purchased to access Plan F-2	\$20,000
PLAN G	3 IVF to include two embryo transfers (fresh or frozen cycles) per IVF Cycle	\$31,000	PLAN H	2 IVF to include two embryo transfers (fresh or frozen cycles) per IVF Cycle	\$25,000
PLAN I	One Egg donor cycle to include two embryo transfers (fresh or frozen cycles)	\$22,750			

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

877.952.LIFE(5433)

f:760.478.5900

www.NewLifeAgency.com

New Life Agency[®] inc.

THE SURROGACY INSURANCE EXPERTS™



New Life Fertility Finance



We've teamed up with LightStream, the nation's premier online consumer lender and a division of SunTrust Bank, to offer easy financing with your good credit for all assisted reproduction needs, including surrogacy and fertility medications.

Simple and Stress Free Loan. Learn More or Apply Now at
NewLifeFertilityFinance.com

The Advantages Of A LightStream Loan:

Low Rates (guaranteed)

Good-credit customers deserve a low-interest, fixed-rate loan, backed by LightStream's **Rate Beat Program**.¹

Straightforward and private

LightStream's loan is designed to be a transparent process with no surprises, **no fees** and no prepayment penalties.

Funds for the entire process

Flexible terms and loan amounts from **\$5,000 to \$100,000** allow you to personalize your loan experience.

So easy that it's a welcome relief

Their **simple online application** takes minutes and you decide when you'd like to receive your funds. It's that easy!

All loans are subject to credit approval by LightStream.

¹LightStream will offer a rate .10 percentage points lower than the rate offered on any competing lender's unsecured loan provided that you were approved for that lower rate (with the same loan terms offered by LightStream) no later than 2 p.m. Eastern time two business days prior to loan funding. The Rate Beat Program excludes secured or collateralized loan offers from any lender, and the competitive offer must be available to any customer with a similar credit profile. Terms are subject to change at any time.

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Call Us **TODAY** to learn more about **New Life Fertility Finance**. We are available Monday thru Friday, 8am-5pm Pacific Time.
PO Box 800609, Santa Clarita, CA 91380

Email: info@NewLifeAgency.com **Phone:** 877.952.5433(LIFE) **Fax:** 760.478.5900

www.NewLifeAgency.com

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