

Fertility Cover® treatment costs

fertility
associates

From 15 July 2026

A consultation with one of our fertility specialists is the first step to help you form a pathway towards your future fertility plans.

We want you to feel confident that the cost won't unexpectedly exceed your budget, so we offer a package for three cycles of IVF that includes medication.

Fertility Cover® is a package that's unique to Fertility Associates. It gives you up to three chances to have a baby with the comfort of knowing in advance what the cost of your treatment will be. If you do not become pregnant within three cycles of IVF treatment we will refund 70% of the cost.

The cost of Fertility Cover® varies to reflect the impact of age on your fertility.

Age band	Cumulative birth rate (1)			Fertility Cover fee, incl. GST	Refund amount (70%)	Average cost* of single IVF cycle at Fertility Associates (2)
	1st	2nd	3rd			
≤ 33	50%	75%	87%	\$39,000	\$27,300	\$28,140
34-35	41%	65%	77%	\$41,600	\$29,120	\$26,090
36-37	39%	62%	76%	\$44,200	\$30,940	\$25,775
38-39	28%	48%	62%	\$46,500	\$32,760	\$24,490

* includes drugs, ICSI and thawed embryo replacement.

- (1) This is the cumulative chance of having a child based on Fertility Cover® statistics for these age groups between 2009 and 2021.
- (2) This figure is based on 100 women in each age group paying Fertility Associates 'Pay-as-you-go' rate. The figure falls slightly with age because, although more drugs are used as women become older, there are also fewer frozen embryos.

Since the start of the Fertility Cover® programme, 88% of people starting the programme have had a baby. Speak to your local clinic about Fertility Cover® today.

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cover®