



Some useful information on costs and how to apply

Fertility Cover™ gives you up to three chances to have a baby. It also gives you the comfort of knowing in advance what the cost of your treatment will be. As extra reassurance, if, after three cycles, the treatment should prove to be unsuccessful we will refund 70% of the cost of the programme, reducing the financial stress of private treatment.

That's our **Fertility Cover™** guarantee. From 2009 when **Fertility Cover™** began until September 2021, 464 babies were born through the programme. Like you, we understand that having a baby is what it's all about.

What is the cost for Fertility Cover™?

Patients accepted into **Fertility Cover™** pay a fixed upfront fee for three IVF treatments. Prices start from \$30,600 and include GST, drugs, ICSI, initial embryo storage and all thawed embryo replacements for up to 18 months from the date of your final egg collection. With the use of frozen embryos included in the cost, some people may even be able to have more than one child through this programme. The cost of **Fertility Cover™** varies to reflect the impact of age on your fertility. The cost for each age group is set out in the table below.

You need to be aware that should you be successful on your first cycle of treatment (and in most cases, depending on your age, your second cycle of treatment), you will have paid more than the standard 'pay-as-you-go' fee for IVF treatment at Fertility Associates. However, you will have gained the reassurance of a fixed cost, lower treatment costs if you need a third cycle of IVF and also a refund if treatment is ultimately unsuccessful for you. The cost per age bracket (based on egg collection) is outlined below:

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	67%	85%	90%	\$30,600	\$21,420	\$16,745
34-35	53%	70%	76%	\$32,955	\$23,068	\$17,215
36-37	58%	79%	84%	\$35,260	\$24,682	\$17,215
38-39	52%	65%	74%	\$37,450	\$26,215	\$17,405

*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.

You are free to withdraw from the **Fertility Cover™** programme under certain circumstances and on such withdrawal, will be entitled to be refunded an amount equivalent to the upfront Fertility Cover programme fee less accumulated treatment costs calculated at under the standard 'pay-as-you-go' programme. Refer to the table above for indications of these costs.

Once you conceive and carry a pregnancy to seven weeks, Fertility Associates services are completed and you will need to find a lead maternity carer (LMC). If, after three cycles of IVF treatment, you do not become pregnant, a pregnancy is miscarried or does not otherwise result in a live birth, we will refund 70% of the cost of the programme.

How to apply:

To qualify for the programme, you and your partner must meet certain criteria, including medical criteria.

In addition, you will need to complete a number of screening tests. These tests will be at your own cost:

- Women: FSH, AMH, Oestradiol (E2), BMI
- Men: Sperm analysis

Once you have had an initial consultation with a Fertility Associates' doctor, you will be provided with an overview of the treatment options for you and your partner.

If IVF is the recommended treatment, your doctor, nurse or **Fertility Cover™** coordinator may suggest **Fertility Cover™** as an option for you and provide you with some information to take away. There are 3 simple steps to join the programme:

1. Your application;
2. Decision on your application;
3. Completion of a services agreement between you and us.

Once you have had time to consider this programme, you may contact the **Fertility Cover™** coordinator at your local clinic for an application to join this programme. A time will then be organised for you to come in for a free consult with the **Fertility Cover™** coordinator. At this appointment, we complete an application form for the programme and in some cases, you may need to do some further tests. You will also be given a copy of the services agreement to review. The application covers key areas such as medical history, fertility history including any previous fertility treatment/s etc.

The information will then be considered by a Medical Director to check eligibility. Fertility Associates reserves the right to approve or deny entry to the **Fertility Cover™** programme at its absolute discretion.

Once you have been accepted into the programme, the services agreement between you and Fertility Associates will need to be signed. The agreement outlines the terms and conditions, cost of the programme and refund amount due if treatment does not result in a pregnancy.

On the application form you will be asked to sign an acknowledgement indicating that you have read and understood this costs information sheet, the **Fertility Cover™** general information brochure and a copy of the services agreement.

If you have any questions regarding the **Fertility Cover™** programme or IVF treatment in general, we recommend you speak with the Fertility Cover coordinator before signing the services agreement. We also suggest you may wish to seek independent advice before joining the programme and signing the services agreement.

Payment:

Upon signing the services agreement, you will need to pay the full amount within 10 days or before starting treatment, whichever comes first.

Contact details:

For more information or to make an appointment to discuss **Fertility Cover™**, please call us on **0800 10 28 28**, or

- **Auckland** Claudia Sidhu at Fertility Associates Auckland on (09) 925 5930.
- **Hamilton** Helen Mudgway at Fertility Associates Hamilton on (07) 839 2603.
- **Wellington** Renee Ramakers at Fertility Associates Wellington on (04) 384 8405.
- **Christchurch** Anna Osborn at Fertility Associates Christchurch on (03) 375 4000.
- **Dunedin** Anna Osborn at Fertility Associates Dunedin on (03) 955 4546.