

fertility   
associates



fertility  
cover<sup>o</sup>

Up to three chances  
to have a baby, with  
a 70% refund...

## 70% refund that's our Fertility Cover® guarantee

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.



Just like in nature, fertility treatment may take some time to achieve success. The chance of having a child after one, two or three or more cycles is called the cumulative pregnancy rate.

Because pregnancy doesn't always happen on the first IVF cycle, we offer Fertility Cover.

Our Fertility Cover programme gives you three chances to have a baby with a 70% refund if you are unsuccessful. Since the inception of the programme in 2015, 88% of people starting Fertility Cover have had a baby.

Knowing that you have paid for three cycles of IVF in advance gives you one less thing to worry about so that you can concentrate on your treatment. The cost of three cycles under the programme is significantly less than you would pay if you paid for three individual cycles. Plus, you get a 70% refund if you are not pregnant after three cycles.

The first step is usually an initial consultation with a Fertility Associates' doctor where you will be provided with an overview of the treatment options for you and your partner. If IVF is the recommended treatment, your doctor or nurse may suggest Fertility Cover® as an option for you.

There are some conditions to joining the Fertility Cover® programme, so read on for more information.

## How does Fertility Cover® work?

The cost of Fertility Cover® varies to reflect the impact of age on your fertility. Patients accepted into Fertility Cover® pay a fixed up-front fee for three IVF treatments which are expected to be completed within an 18 month period.

### What's included:

- Drugs
- ICSI
- Initial embryo storage and
- all thawed embryo replacements for up to three years 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.

Obviously if do you get pregnant on the first cycle the programme works out more expensive. However, it more than pays for itself if you need more than one cycle to get pregnant – and most people do! Fertility Cover gives you the reassurance of a fixed cost, inclusive package if you need a second or third cycle of IVF, and also a refund if treatment is ultimately unsuccessful for you.

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.

See the Fertility Cover fees on our web page to compare.





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, you suffer a pregnancy loss or do not otherwise have 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
- Oestradiol (E2)
- AMH
- BMI

### Men:

- Sperm analysis

## There are 3 simple steps to joining 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 the Fertility Cover package, you may contact the Fertility Cover® coordinator at your local clinic for an application. 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 outlining the terms and conditions, costs and the refund amount due if treatment does not result in a live birth.

The application covers key areas such as medical history, fertility history including any previous fertility treatment.

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.

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 understand that you may want to seek independent advice before joining the programme and signing the services agreement.

### Payment

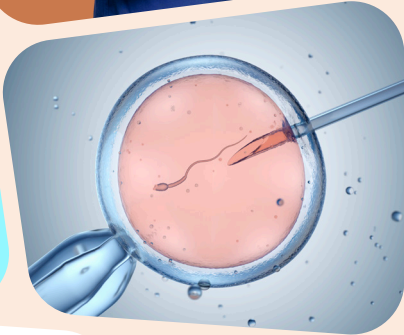
Upon signing the services agreement, you will need to pay the full amount within 10 days or before starting treatment, whichever comes first.

### Contact details

For more information or to make an appointment to discuss Fertility Cover® please call us on **0800 10 28 28** or speak to your local clinic.



Find more information about Fertility Cover



where life begins  
kei konei ka timata ai te oranga

