

What is included?

The Fertility CoverTM payment programme includes all the items associated with a normal IVF cycle and more. These are as follows:

- Up to three cycles of IVF
- Medication up to 300 iu Gonal F or Puregon per day during treatment
- Other standard medications used in treatment
- Ultrasound scans
- · ICSI or IMSI (if required) and TiMI if available.
- Replacement of all frozen embryos resulting from your cycle for up to three years from the date of the final egg collection
- Storage of embryos up to 24 months from signing the services agreement with us. After this, you would pay for any further storage.
- Early pregnancy monitoring to 7 weeks gestation, including ultrasound scanning
- Counselling, covering up to four consultations.



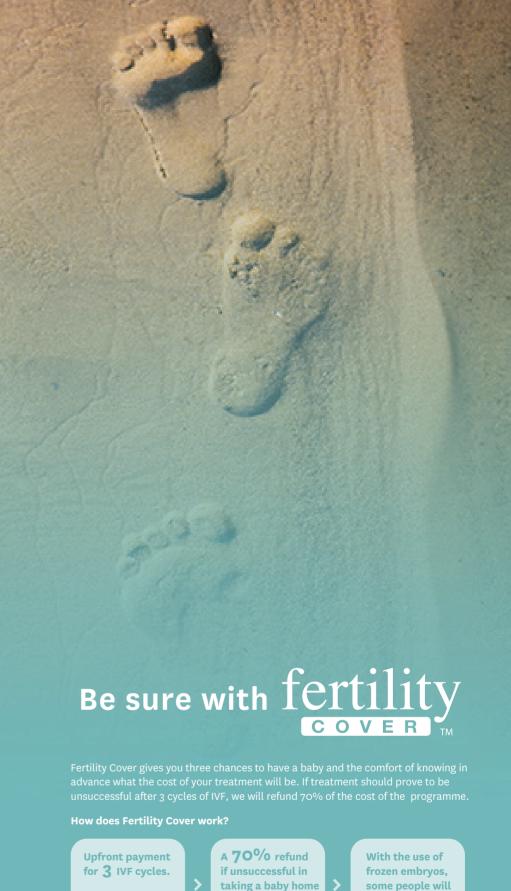
What is excluded?

There are a number of exclusions associated with the programme. These include:

- · Diagnostic and screening tests, such as AMH, FSH, Egg Check, semen analysis
- Surgical sperm retrieval from the testes, if needed
- The use of donated eggs
- Assisted hatching
- Cost of donor sperm, including recruitment and storage fees, if needed
- Cost of pregnancy care after 7 weeks gestation, any hospitalisation from treatment, prenatal diagnosis and any subsequent follow-up
- Not all IVF treatment types will be covered. We can advise you at the time of your application.



If you have any questions please ask our team - we will be happy to talk through the option of Fertility Cover.



after three cycles.

some people will have more than 1 child.

At Fertility Associates, we understand that having a baby is what it's all about.



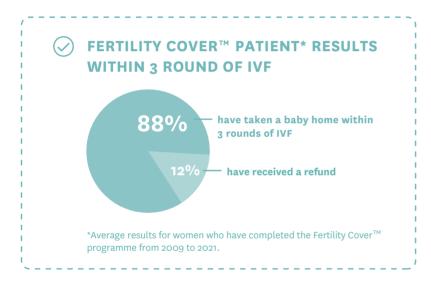


About Fertility Cover™

Many clinics make promises, but we put ourselves on the line with Fertility Cover $^{\text{TM}}$ We are the only clinic in Australia and New Zealand that provides this type of programme.

HOW DOES IT WORK?

Our three-cycle IVF payment programme provides you with reassurance that you will know exactly what the cost of treatment will be. The upfront cost will cover the cost of treatment for up to three cycles of IVF, and if you are unsuccessful in taking a baby home after three cycles, we will refund you 70% of the cost of the programme. With the use of frozen embryos included in the cost, some people could have more than one child through this programme.



WHAT IS THE COST?

Depending on the age of the woman, prices start from \$30,600 (as at April 2022).

PLEASE NOTE: While Fertility Associates will provide the best possible care, no medical treatment can ever guarantee the outcome, but what we can guarantee is that if unsuccessful we will refund you 70% of the cost of the programme*. You need to be aware that should you be successful on your first cycle of treatment, you will have paid more than the standard cycle fee. As you will pay the total fee for Fertility Cover TM upfront and you will not receive a refund.

 * Terms and conditions apply. For entry into the programme, you must meet certain criteria.



For more information or to make an appointment to discuss Fertility CoverTM:

- · Call your local Clinic Manager or 0800 10 28 28
- · Or visit www.fertilityassociates.co.nz/fertilitycover



Applying

HOW DO I APPLY?

- You may either be a new patient to Fertility Associates or an existing patient. You
 may be waiting for publicly funded treatment, or have finished your funded cycles.
 You will need to have an initial consultation with a Fertility Associates doctor.
- Your Doctor will help determine the right course of treatment for you. If it is decided
 that IVF is the right course of treatment for you, you may be eligible to apply for the
 Fertility Cover™ programme.

To apply for Fertility Cover TM please contact your medical team or local Clinic Manager at your local Fertility Associates clinic. Once you have been accepted, we will then ask you (both) to sign a Fertility Cover TM contract.

WHAT IS THE ELIGIBILITY CRITERIA?

There are a number of criteria you will have to meet in order to be eligible for the programme and the final determination as to acceptance will be made by Fertility Associates. The criteria include:

- The women must be **under 40 years** old on the day of joining the programme.
- You should complete the programme, which may involve up to three complete IVF cycles, within 18 months of signing the services agreement with us. We expect you will start your first IVF cycle within two months of this date.
- You have not had more than two IVF cycles previously at any fertility clinic. However, even if you have previously had a baby from IVF, you may be eligible.
- Review of the medical history of both you and your partner. Some medical factors may exclude applicants from this programme.
- You and your partner must be non-smokers, for at least three months before starting and for the duration of treatment under the programme.

Other factors taken into account for eligibility include:







Medical history



- Sperm quality from a semen analysis
- Medical history

To apply for the programme you and your partner will need to complete certain screening tests at your cost,

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GOOD TO KNOW: PUBLIC FUNDING

If you have a child from private treatment within a Fertility Cover programme, it may change your eligibility for publicly funded treatment. If you have any questions regarding public funding, please check with our funding coordinator.