

Newborn Insurance and Other Coverages for International Intended Parents



INTERNATIONAL
FERTILITY INSURANCE

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For Life's Biggest Moments,
We've Got You Covered

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International Fertility Insurance provides insurance and management services to perform for the entire contracted surrogacy relationship, treating every client in a professional and caring manner.

We have experience supporting roughly 2,500 Intended Parents each year around the world and 275+ Surrogacy Agencies, Attorneys and Fertility Clinics across the United States, Canada, Mexico, South America, Europe/UK, Israel, Asia, Australia, New Zealand and South Africa. We evaluate over 100 insurance companies to find the options to meet your needs.

We are known to be the market leader in responsiveness, education, innovation and always approach clients with low-pressure.



Kind Words about International Fertility Insurance

International Fertility Insurance strives to be the market leader in serving our valued Intended Parents, Agencies, Attorneys and Fertility Clinics. Here is a sample of kind words shared about the experience of working with IFI.

Thank you! That was **WAY more thorough and informative than I could have hoped for!** What a pleasure it's been working with you.
– J.R., Case Manager

Thank you so much for this clear explanation. **We appreciate your dependably quick response time.**

– T.B., Agency Surrogate Case Manager

You guys are **the best I have ever met and experienced.** You do this a thousand times faster than me. Thank you so much for your help.

– C.W., Agency Owner

I can honestly say I have nothing but such incredible things to say about IFI. Jason and his team are **extremely knowledgeable** on all things insurance and provide the most incredible customer service. **Their responsiveness and attention to detail makes it such a wonderful experience to work with them.** I would recommend IFI to anyone who is navigating through the crazy world of surrogacy insurance!

– C.B., Agency Infertility Consultant

Thank you! You are the best!!! So glad I have the privilege to work with you! You're the best and you're **always so easy to work with!** Thank you.

– S.K., Agency Insurance Specialist

Thanks! **You're so fast. I love the communication and all the details you provide. Stellar service.**

– B. F., Intended Parent

I just wanted to give you a quick note and let you know that **your team is awesome! They are all so responsive and always willing to help with anything I ask.** I very much appreciate all of you!

– K.B., Agency Office Manager

Thanks for doing all the webinars... **incredibly helpful to us!** We think you guys are great!

- L.L. Surrogacy Attorney

Comprehensive Surrogacy and Egg Donation Insurance and Services



<p>Life Insurance</p> <p>Surrogate Accidental Death Insurance</p>	<ul style="list-style-type: none"> • Surrogate Accidental Death Policy – No underwriting, no interview, no exam. Optional Add-on coverages <ul style="list-style-type: none"> - Intended Parent - Recovery of Financial Loss - Loss of Reproductive Organs - Permanent Total Disability - Stillbirth - Recovery of Financial Loss 		<ul style="list-style-type: none"> • Term Life Insurance – Not recommended, except where contractually needed as process is far more challenging. 	
<p>Surrogate Disability Insurance</p>	<ul style="list-style-type: none"> • Hospital Indemnity • Surrogate Bed Rest Disability 		<ul style="list-style-type: none"> • Disability Insurance Reviews 	
<p>Egg Donor / Surrogate/Recipient IVF Complications Insurance</p> <p>Local Monitoring Management Services</p>	<ul style="list-style-type: none"> • 4-month, 1 Cycle • 18-month, Multiple Cycles 	<ul style="list-style-type: none"> • Optional coverages available for: <ul style="list-style-type: none"> - Loss of Reproductive Organs ‘LRO’ - Accidental Paralysis 	<p>Local Monitoring Management</p> <ul style="list-style-type: none"> • Provider Experience and Service Pricing List • Coordination and Billing Management 	<ul style="list-style-type: none"> • Travel Insurance for International Donors or Surrogates
<p>Surrogate Maternity Insurance</p> <p>Health Insurance Policy Reviews</p> <p>Financial Case Management</p>	<ul style="list-style-type: none"> • Health Insurance Policy Reviews • Coordination of Benefits Review 	<ul style="list-style-type: none"> • “IFI Surrogacy Maternity Plan” (Backed by Lloyds of London) • Bridge The Gap 	<ul style="list-style-type: none"> • Back-Up Maternity Plan (Previously known as Secondary or Contingency Maternity Insurance) 	<ul style="list-style-type: none"> • ACA Search and Policy Placement • ACA Payment Monitoring and Continued Support • ACA Maternity Medical Billing Management
<p>Maternity & IVF Management</p>	<ul style="list-style-type: none"> • Local Monitoring Management / Support 		<ul style="list-style-type: none"> • Medical Billing Management 	
<p>Newborn Insurance and IFI Newborn Billing Management (International and Domestic)</p>	<ul style="list-style-type: none"> • Coverage for medical expenses including newborn intensive care unit (NICU) and potentially well-baby care. IFI Newborn Billing Management may be added. 		<ul style="list-style-type: none"> • Travel Insurance for International Intended Parents 	
<p>Business Insurance Needs (For Agencies, Attorneys, Clinics)</p>	<ul style="list-style-type: none"> • Professional Liability • General Liability 	<ul style="list-style-type: none"> • Cyber Insurance 	<ul style="list-style-type: none"> • Directors & Offices Insurance 	<ul style="list-style-type: none"> • Employee and Executive Benefits
<p>Insurance Resources</p>	<ul style="list-style-type: none"> • Educational Video Library, Insurance Guides and Ordering Forms Library easily accessible as resources for Intended Parents, Agencies, Attorneys and Clinics 			



**Important
Information**

Important Policy Underwriting Information



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Hold Harmless

We have done extensive research on these plans and put many in place each year. Even so, we advise Intended Parents to ask questions in pursuit of making their own informed decisions.

Contracts will generally be between Surrogate, Intended Parent(s) or their agencies or otherwise responsible parties and the insurance company, not with International Fertility Insurance (“IFI”). International Fertility Insurance (“IFI”) is to be held harmless.

We encourage Intended Parents to choose carefully and read the policy documents. We are more than happy to help have any questions answered. We will run through any scenarios on your request. It is especially important to be careful before cancelling any policies.

Policies and use thereof can change between video and slide deck updates. The policy language is the final determinant of coverage. Please be sure to ask questions until you are fully confident!

We are here to help!

The Following is a Basic Overview

Please ask for more detail or policy specimens for full clarity.
Terms and pricing subject to change.

Coverage by State and Pricing Basics

Costs listed in the slides that follow generally refer to:

- Surrogates ages 21-40 that meet “preferred criteria”
- Donors ages 18-40, domestic US cases, no complications in previous cycle
- Higher rates exist for Surrogates or Donors outside this range/criteria or without adequate screening.

Coverage May Not be Available in All States

Write info@goifi.com if involved parties reside in
CO, IN, LA, MD, MI, NE, NY, SD, WA.

Hospital Indemnity Policy Only:

Surrogate may not reside in FL or NY. For NJ, please inquire about process.

Please ask for a helpful guide to ordering.

Special ordering processes may need to be applied.

Please contact IFI for additional information, detailed/complete explanations of the applicable coverage terms and conditions.

The Basics of Newborn Insurance

What Is Newborn Coverage?

- Newborn Insurance is there to cover the medical bills of baby or babies of Intended Parents delivering without other insurance that covers newborn medical bills. Commonly this insurance is intended to cover very large medical bills.

Why do I need this?

- Typical needs include:
 - “Well-Baby Care” (the 1–2-night hospital stay for a healthy baby to have applicable tests run prior to releasing the baby.) This is typically \$3,000 to \$10,000. Costs vary.
 - “NICU” (Newborn/Neo-Natal Intensive Care Unit) – this is when a baby is delivered early and needs extra special care. This is typically \$10,000 to \$25,000 per day.
- Without insurance coverage, Intended Parents could be responsible for bills in the hundreds of thousands of dollars.

What does it cost?

- Costs vary by plan and availability changes often. The following pages outline the options currently available.

When do I buy it?

- Plan availability is ever-changing. It is good to begin discussions as early as upon match. Some plans have historically been needed months before transfer, others not until mid-pregnancy.

Anything else I should know?

- IFI also offers Newborn Negotiation and Billing Management to reduce costs and stress throughout the process (Included in conjunction with Lloyds plans). Most Intended Parents pair this with a newborn insurance plan, or it can be purchased on its own, though it is not insurance.

What's the right plan for you? We offer the following options:

- **Lloyds of London:** Apply as early as confirmation of pregnancy; not available if complications occur prior to securing coverage.
- **Convex US:** Apply weeks 12-16, coverage approved as long as Surrogate meets underwriting criteria.

Additional Services

- **IFI Newborn Negotiation and Billing Management (pair with Lloyds):** For Intended Parents who choose not to apply for a newborn insurance policy, IFI offers Newborn Negotiation and Billing Management. Also useful in conjunction with insurance plans to reduce normal well baby care bill (commonly \$3,000 to \$10,000 which we can often reduce by 20%-90%, or cases where NICU (Intensive Care Unit) bills exceed insurance plan benefit limits (historical results, no guarantee of future results. Average 69% on NICU, 45% on Well Baby as of 12/2023 data).
- **Travel Insurance:** Many find this useful to accompany newborn insurance to cover medical needs of internationally travelling intended parents or others travelling with intended parents. Options to cover trip cancellation costs as well.



Newborn Coverage for International Parents





LLOYD'S

LLOYD'S OF LONDON



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Preferred Criteria

Lloyds Maternity, Bedrest, Stillbirth and Newborn policies

In order to qualify for preferred pricing and potentially to qualify for the plans, candidate medical profile and maternity history cannot contain any of the following:

(coverage may still be available at higher terms for those with these factors)

- Surrogates younger than 21 or older than 40 (unless otherwise agreed)
- More than 3 previous C-sections or more than 5 pregnancies
- Prior history of diabetes or gestational diabetes **requiring hospitalization**
- Prior history of hypertension or pregnancy induced hypertension **requiring hospitalization**
- Prior history of pre-eclampsia
- Documented blood pressure reading within the 30 days prior to the effective date that was higher than 135/85
- Prior delivery earlier than 6 months prior to conception
- Prior history of pre-term labor (labor before 37th week of singleton pregnancy, 36th week of twin pregnancy)
- Prior obstetrical complications that risk recurrence during a future pregnancy and present as an adverse finding significant for a healthy pregnancy outcome
- BMI (body mass index) less than 18.5 or greater than 32.0
- History of physician ordered bedrest (bedrest policy) (situational bedrest may be considered)
- History of stillbirth (stillbirth policy) (and Surrogate needs to be 40 and under)

Lloyd's Exclusions

What is excluded from Lloyd's surrogacy insurance plans?

Like most surrogacy insurance policies, these plans do not include:

- Charges incurred by the surrogate for treatment of any medical condition other than for medically necessary medical expenses directly related to pregnancy
- Pre-Existing Conditions
- Genetic Testing and or Counseling
- Chiropractic Care
- Any gestation greater than twins; for example, triplets (singleton only for newborn coverage)
- Any expenses which exceed policy definition of reasonable and customary

For a complete explanation of the applicable coverage terms and conditions, please refer to the Lloyd's of London policy certificate wording(s) on file with International Fertility Insurance 'IFI'; Terms and Conditions are subject to change, please contact 'IFI' for information.

Lloyd’s Singleton Plan Options (Includes IFI Newborn Negotiation and Billing Management*)

Due at Confirmation of Pregnancy (or on Approval if After Confirmation of Pregnancy)				Due on a Large Claim	
COVERAGE LIMIT	Initial Premium	Policy Administration	IFI Newborn Billing Management*	Activation Premium (only due on larger claims)**	Deductible (only due on larger claims)***
\$100,000	\$7,000	\$1,000	\$1,000	\$8,000	\$20,000
\$250,000	\$9,250	\$1,000	\$1,000	\$5,750	\$30,000
\$350,000	\$11,000	\$1,000	\$1,000	\$4,000	\$40,000

- *Includes **IFI Newborn Negotiation and Billing Management Level 2**. IFI will work with providers to reduce newborn expenses for well baby care (first 1-2 days for a healthy baby to perform tests to confirm baby is ready for release) bill by generally 20-90% (historical results, no guarantee of future results. Average 69% on NICU, 45% on Well Baby Care as of 12/2023 data). \$4,500 is invoiced due by week 20 of pregnancy to cover reduced well baby care bill, which often includes pre-payment discounts. Remaining escrow is returned.
- ****Activation Premium** is the amount needed to activate a large claim exceeding deductible. *****Deductible** is the amount you pay before the insurance company pays a covered claim up to the benefit limit.
- Long standing insurance company operating for more than 300 years.
- Payment is made to hospital directly; Intended Parents won’t need to pay and seek reimbursement (rare exceptions could arise, as each hospital is unique).
- No network limitations(rare exceptions may apply).
- Ability to upgrade to level 3 IFI Newborn Negotiation and Billing Management for \$250. Ability to add NICU Support (Newborn/Neo-Natal Intensive Care Unit) for \$1,500 (only upon need).
- Refund Policy – 100% is returned, less \$1,000 policy administration fee if there is no live birth.
- Aside from lifesaving surgical procedures within the newborn intensive care unit, treatment for congenital disorders is excluded under the Lloyd’s policy.
- Policy is limited to the first 60 days after birth.
- Application takes approximately 5-10 business days from complete submission. Policy is not in force until approved and paid. We suggest applying as soon as confirmation of pregnancy to reduce risk of decline.
- For additional details please inquire or seek a policy specimen.

Potential Scenarios & Costs – All Based on 250k Newborn Insurance Plan

Scenario A:

Healthy Baby – “Well Baby Bill” typically costs \$3,000 to \$10,000***

- Initial Costs
 - Initial Insurance Premium \$9,250 + plan administration \$1,000 + IFI Newborn Billing Management fee \$1,000
 - Collected by Week 20 (or Immediately on Requests Approved After 20 Weeks)
 - Escrow for Well Baby Care Costs = \$4,500
 - Sample Well Baby Care Bill \$6,000
 - Average Reduction 45% (As of December 2023) = Savings of \$2,700
 - Reduced Bill = \$3,300
 - \$1,200 Returned to Intended Parents
-

Scenario B:

Baby Arrives Early with 20 Day Intensive Care Unit Stay - Sample NICU/Intensive Care Unit Cost of \$10,000 per Day – Potential Bill \$200,000***

- Initial Costs
 - Initial Insurance Premium \$9,250 + Plan Administration \$1,000 + IFI Newborn Billing Management Fee \$1,000
 - Collected by Week 20 (or Immediately on Requests Approved After 20 Weeks) - Escrow for Well Baby Costs = \$4,500
 - Sample* NICU / Intensive Care Unit Bill of \$200,000
 - Claim Activation Fees Due
 - Activation Premium \$5,750 + Deductible \$30,000 Less \$4,500 already collected = Total Due = \$31,250
 - Lloyds of London Responsibility is \$170,000 (\$200,000 less \$30,000 deductible)
-

Scenario C:

Baby Arrives Early with 60 Day NICU/Intensive Care Unit Stay - Sample NICU/Intensive Care Unit Cost of \$10,000 per Day – Potential Bill \$600,000***

- Initial Costs
 - Initial Insurance Premium \$9,250 + Plan Administration \$1,000 + IFI Newborn Billing Management Fee \$1,000
- Collected by Week 20 (or Immediately on Requests Approved After 20 Weeks) - Escrow for Well Baby Costs = \$4,500
- Sample* NICU / Intensive Care Unit Bill of \$600,000
 - Claims Activation Fees Due
 - Activation Premium \$5,750 + Deductible \$30,000 Less \$4,500 already collected = Total Due = \$31,250
 - NICU Billing Management Fee = \$1,500 (NICU Billing Management Fee only on request, for cases exceeding policy limit)
- Sample NICU Bill Reduction
 - Bill \$600,000 – Average Reduction 69% (As of December 2023) = \$414,000 Reduction
 - Sample New Bill \$186,000
- Lloyds of London Responsibility is \$156,000 (\$186,000 less \$30,000 deductible)

*****Sample only. Actual costs and reductions may vary. Taxes added to insurance premiums.
Subject to change. See International Fertility Insurance (IFI) for full details.*****

Potential Scenarios & Costs – All Based on 350k Newborn Insurance Plan

Scenario A:

Healthy Baby – “Well Baby Bill” typically costs \$3,000 to \$10,000***

- Initial Costs
 - Initial Insurance Premium \$11,000 + plan administration \$1,000 + IFI Newborn Billing Management fee \$1,000
 - Collected by Week 20 (or Immediately on Requests Approved After 20 Weeks)
 - Escrow for Well Baby Care Costs = \$4,500
 - Sample Well Baby Care Bill \$6,000
 - Average Reduction 45% (As of December 2023) = Savings of \$2,700
 - Reduced Bill = \$3,300
 - \$1,200 Returned to Intended Parents
-

Scenario B:

Baby Arrives Early with 20 Day Intensive Care Unit Stay - Sample NICU/Intensive Care Unit Cost of \$10,000 per Day – Potential Bill \$200,000***

- Initial Costs
 - Initial Insurance Premium \$11,000 + Plan Administration \$1,000 + IFI Newborn Billing Management Fee \$1,000
 - Collected by Week 20 (or Immediately on Requests Approved After 20 Weeks) - Escrow for Well Baby Costs = \$4,500
 - Sample* NICU / Intensive Care Unit Bill of \$200,000
 - Claim Activation Fees Due
 - Activation Premium \$4,000 + Deductible \$40,000 Less \$4,500 already collected = Total Due = \$39,500
 - Lloyds of London Responsibility is \$160,000 (\$200,000 less \$40,000 deductible)
-

Scenario C:

Baby Arrives Early with 75+ Day NICU/Intensive Care Unit Stay - Sample Bill \$900,000***

- Initial Costs
 - Initial Insurance Premium \$11,000 + Plan Administration \$1,000 + IFI Newborn Billing Management Fee \$1,000
- Collected by Week 20 (or Immediately on Requests Approved After 20 Weeks) - Escrow for Well Baby Costs = \$4,500
- Sample* NICU / Intensive Care Unit Bill of \$900,000
 - Claims Activation Fees Due
 - Activation Premium \$4,000 + Deductible \$40,000 Less \$4,500 already collected = Total Due = \$39,500
 - NICU Billing Management Fee = \$1,500 (NICU Billing Management Fee only on request, for cases exceeding policy limit)
- Sample NICU Bill Reduction
 - Bill \$900,000 – Average Reduction 69% (As of December 2023) = \$621,000 Reduction
 - Sample New Bill \$279,000
- Lloyds of London Responsibility is \$239,000 (\$279,000 less \$40,000 deductible)

*****Sample only. Actual costs and reductions may vary. Taxes added to insurance premiums.
Subject to change. See International Fertility Insurance (IFI) for full details.*****



IFI Newborn Negotiation and Billing Management



IFI Newborn Negotiation and Billing Management

- The Newborn Insurance plans just reviewed generally cover severe complications (NICU / Intensive Care Unit).
- IFI has a service to assist with the “Well Baby Care” billing, often saving Intended Parents thousands of dollars!
- If no newborn insurance is acquired, or if costs exceed policy limits, IFI can help negotiate NICU/Intensive Care Unit bills. IFI will work with providers to reduce newborn expenses for well baby care (first 1-2 days for a healthy baby to perform tests to confirm baby is ready for release) bill by generally 20-90% (historical results, no guarantee of future results. Average 69% on NICU, 45% on Well Baby as of 12/2023 data). \$4,500 is invoiced due by week 20 of pregnancy to cover reduced well baby care bill, which often includes pre-payment discounts. Excess is returned.
- IFI also assists with pediatric visit support.
 - *** In cases with no personal insurance that is expected to cover the baby or babies, IFI will refund any portion of our base fee (\$750) that we don't create in savings***
(Does not apply to pediatric visit support, which is more for assistance rather than savings)

OVERVIEW	DETAILS
Enrollment Cost	<ul style="list-style-type: none"> • See next page for support levels beginning at \$750
Who is this for?	<ul style="list-style-type: none"> • If Intended Parents prefer to go without insurance for any medical bills to cover their newborn baby or babies, IFI will assist with negotiating special self-pay hospital and medical rates. • Newborn billing can be tricky and time consuming. We are happy to assist via our professional billing management team.
How does it work?	<ul style="list-style-type: none"> • For Level 1 (unmanaged), IFI presents a plan. For Level 2 and above, IFI will collect escrow for negotiated newborn care rates, plus additional fees as needed for complications/emergencies. This is not insurance, and there is no limit on expenses the intended parents will incur. Estimates are estimates and subject to change.

IFI Newborn Negotiation and Billing Management

- In addition to Lloyds, or on its own, most add IFI Newborn Negotiation and Billing Management service. This is not insurance, but rather our management service led by our experienced team of medical billing professionals. We have various levels of service.

- **We have 4 levels of service:**

- Level 1 – Unmanaged Newborn Negotiation & Well Baby Quote**

- \$750 service fee

- (no escrow)

- Includes Newborn Cost Estimate seeking reduced rates

- Instructions on where/how to make payment
 - Note: Estimate is an estimate only and subject to change

- Level 2 –Newborn Negotiation and Billing Management (Included in conjunction with Lloyds Plans)**

- \$1,000 service fee

- (+\$4,500 escrow)

- Level 1 plus
 - Collecting and maintaining escrow (Newborn Cost Estimate amount)
 - Review and evaluation of bills, payment of bills, zero balance statement (complete ledger summary at account closing)

- Level 3 – Newborn Negotiation and Billing Management and Pediatric Appointment Support**

- \$1,250 service fee

- (+5,000 escrow)

- Level 1 and 2 plus
 - Evaluate and negotiate bills of pediatric visits, including payment of bills and zero balance statement (complete ledger summary at account closing)

- Newborn Intensive Care Unit (NICU)**

- + \$1,500 service fee (no escrow, IFI Medical Billing Management case managers to invoice for this)

- Add-on to any of the above when intensive care unit is needed
 - Negotiation and evaluation of NICU bills
 - Any currently held escrow balance will be applied to balances when possible
 - Instructions on how/where to make payment for remaining balances
 - Payment plan creation and coordination when possible



Convex US Newborn Protection Plan

Convex US Group

- Convex Group is an international specialty insurer and reinsurer with operations in London, Bermuda and Europe (convexin.com). They operate in the US through Convex North America Insurance Services LLC, based in Princeton, NJ (Convex US). Convex US places insurance business underwritten by a Convex Group insurer, a non-admitted (Surplus Lines) insurance company.
- Convex Group wrote \$4.2 billion in insurance premiums in 2023, a 39% increase over the \$3.03 billion in 2022. (Per press release dated April 18, 2024).
- See Convex Group website for details and financial ratings: <https://convexin.com/>
- IFI is to be held harmless. Contracts are between the responsible parties and the insurer. Please do your own research, especially with new offerings. Please don't hesitate to ask questions.



Key Benefits

- Reasonable Cost ~\$12,000 to ~\$16,000
- Reasonable deductible/retention levels with excess returned - \$5,000 / \$7,500 / \$10,000
- Well baby, vaccines, pediatric visits managed and covered (subject to deductible/retention)
- Congenital disorders covered, subject to deductible/retention
- Professional newborn billing management included, by a company that has managed 60 Million in payments, over 27,000+ transactions
- Simplified application process – Surrogate approved if she fits reasonable underwriting criteria for approved relationships
- Application weeks 12-16
- Backed by respectable US Insurer writing over 4 Billion in insurance annually, aside specialty insurance provider managing 39 Billion in transactions annually, offered exclusively through IFI, a leader in international surrogacy insurance field

Subject to change

Convex US Newborn Insurance Key Benefits

- **Application Timing:** Accepted between weeks 12-16
- **Availability:** For Intended Parents working with supporting agency/supporting entity (with contract in place) in the following states (working to add more)
 - AZ, CA, CT, FL, ID, IL, KS, LA, MS, NV, NH, NM, OH, OK, PA, TN, UT, VA, WA, WY
 - The policy is issued in the state of the underlying contract where the surrogate agency/supporting entity is located
- **Available for births in:** US excluding AK, HI, MN, MI, NY
 - (these state still under discussion)
- **Available for Intended Parents from:** All countries except OFAC/Sanctioned/War Risk countries: Afghanistan, Central African Republic, Cuba, Democratic Republic of Congo, Iran, Iraq, Gaza/West Bank, Libya, North Korea, Somalia, Sudan, Syria, Russia, Belarus, Venezuela, Yemen (list subject to change)
- **Policy automatically approved as long as:** Surrogate fits underwriting criteria for approved relationships.
- **Timing of Premium and Deductible/Retention:** Due upon approval.
- **Length of Policy:** Valid up to 60 days post birth or upon return to Intended Parent(s)' home country, whichever is earlier.
- **Congenital Disorders:** Covered within the policy period (subject to deductible chosen)
- **Pediatric visits, medically necessary prescriptions and vaccines:** Covered within the policy period (subject to deductible/retention chosen)
- **Professional billing negotiation by Asserta Health included:** Asserta Health has managed more than \$60 Million in payments on over 27,000 transactions.

Convex US Newborn Insurance Coverage Details

Refund policy after enrollment:

- 100% refund within the first 10 days after effective date, less \$2,700 policy issuance and administrative fees.
- Days 11-30: 50% of initial costs, less \$2,700 policy issuance and administrative fees, and full deductible/retention as applicable. Will be refunded for cases with no claims.
- 75%, less \$2,700 policy issuance and administrative fees, will be returned in case of miscarriage, stillbirth or spontaneous abortion following verification of no claims paid by policy.
- If Surrogate becomes pregnant with multiples and multiples pregnancy is continued 100% of initial costs, less \$2,700 policy issuance and administrative fees, and full deductible/retention will be returned.

After bills negotiated and paid: Remainder of the deductible/retention to be returned approximately 6 months of the end of policy to allow time for all bills to settle.

Failure to fund the deductible/retention: By 60 days prior to the expected delivery date will result in automatic cancellation of the Policy with no refund of fees and premium.

See the policy specimen for a list of exclusions and complete details.

Subject to change.

Convex US Newborn Insurance Refund/Financial/Exclusions Details

Newborn Medical Contractual Liability Insurance (Convex US) – Underwriting Guidelines

To qualify Surrogates must:

- Be between the ages of 21-40
- Have a BMI of less than 33
- Have had at least one previous healthy birth
- AND have no prior history of:
 - Preterm labor prior to week 37 of gestation
 - Pre-eclampsia
 - Gestational diabetes requiring hospitalization
 - Diabetes
 - 4 or more prior C-sections
 - 6 or more prior pregnancies
 - Delivery within last 9 months

Coverage eligibility is only available to singleton births. Multiple embryo gestation does not qualify for coverage.

**Convex US Newborn Insurance
Coverage Details**

Convex US's Singleton Plan Options

COVERAGE LIMIT	Initial Costs (Premium and Administrative Fees)**	Well Baby Care (subject to deductible)	NICU (Intensive Care) (subject to deductible)	Professional Newborn Billing Management	Deductible
\$500,000	~ \$15,462	Included	Included	Included	\$5,000
\$500,000	~ \$14,129	Included	Included	Included	\$7,500
\$500,000	~\$13,367	Included	Included	Included	\$10,000
\$250,000	~\$14,129	Included	Included	Included	\$5,000
\$250,000	~\$12,605	Included	Included	Included	\$7,500
\$250,000	~\$12,033	Included	Included	Included	\$10,000

***Policy cannot be issued until premiums and fees have been paid**

****Taxes to be added (vary by state – commonly 2-6%)**



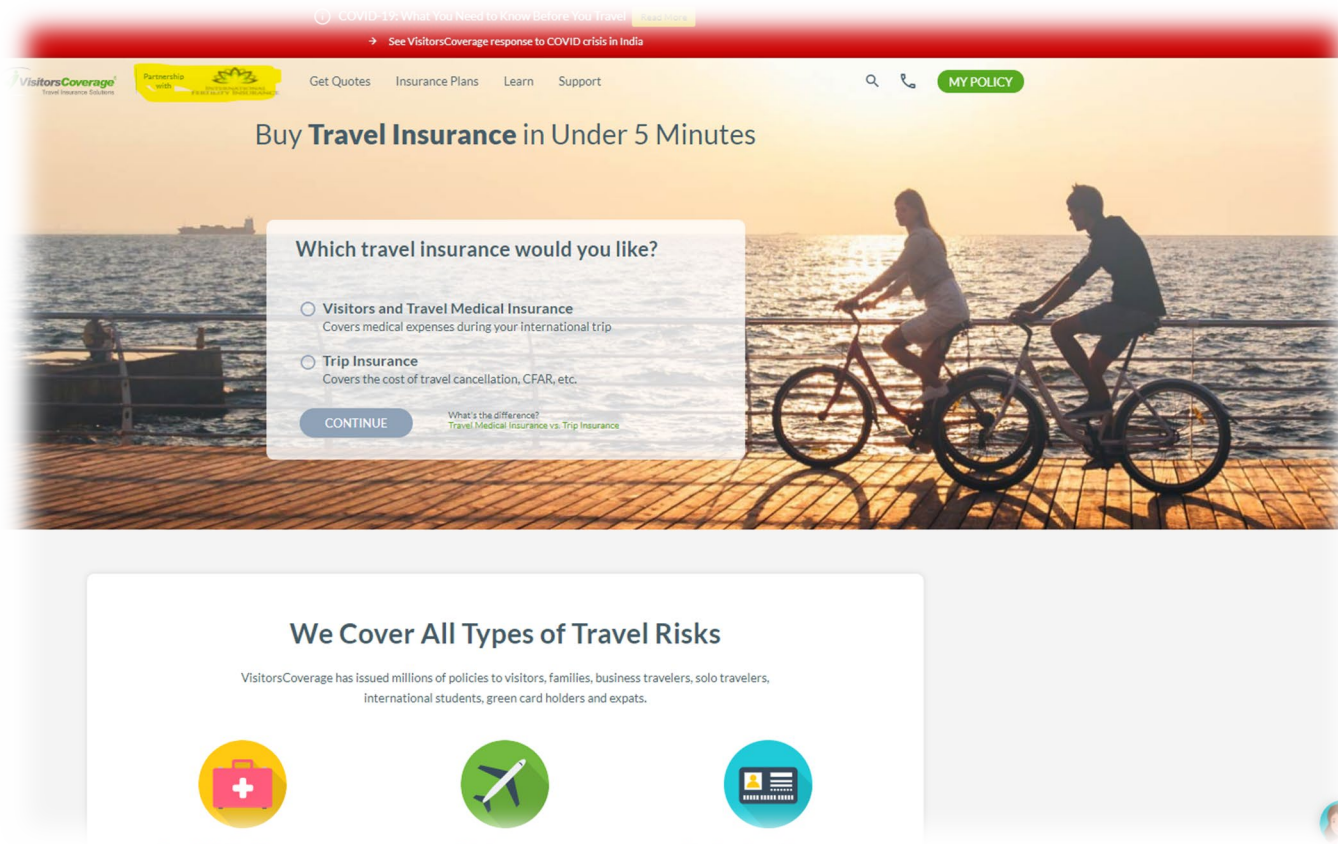
Travel Emergency Medical Insurance



Travel Insurance for Intended Parents, Donors and Surrogates

- **Travel Medical Insurance** helps cover unplanned medical needs when traveling abroad from your home country
- **Trip insurance** provides “**Travel Medical Insurance**” and adds “**Trip Cancellation Insurance**” which many have found useful with the evolving health world we live in
- We offer a variety of inexpensive plans, some of which include COVID coverage
- We have a broker portal that makes ordering easy
 - The broker portal has policy booklets and payment can be processed on the spot by credit card

Travel Insurance Portal



- **Step 1: visit the portal IFI Travel Portal**
 - Be sure you see the IFI logo (highlighted in image above)
- **Step 2: Select coverage type**
- **Step 3: Fill out application**

Ask for our ordering guide for the process!



Newborn Coverage for Canadian Births





**Baby Shield
by PassportCard
(formerly David Shield)
(Canada Births only)**



Baby Shield by PassportCard (formerly David Shield)

Key Details (all figures US Dollar)

- Backed by PassportCard (formerly David Shield)
- Available to Intended Parents globally (except Canadians)
- Can only be used for births taking place in Canada.
- Direct Billing, as well as a David Shield Card for any small charges in case any issues arise
- \$5,000,000 in coverage, 500,000 limit if congenital disorders
- No network limitations
- Monthly payment of \$1,200/month, then \$290/month to add baby (from delivery on to add coverage for baby)
- Administrative fees \$670 to Baby Shield, \$750 to IFI
- Ability to cancel, then restart upon a failed transfer
- Single embryo transfer only, though coverage is allowed on split embryo

Negatives

- Must buy 1 month ahead of transfer
- Well baby is not covered (many add IFI Newborn Negotiation service to reduce this cost and arrange payment instructions)
- Policy actively used 2 years, though from a long-standing company. We connect you with the Baby Shield team to have your questions answered to feel confident before buying.

Application Process (generally 2-3 weeks, occasionally longer if additional records requested)

- IFI collects basic details and provides initial education until ready to move process forward.
- When ready for more detailed questions we collect a \$750 administrative fee and connect you with Baby Shield team for application processing and/or any additional questions. This fee is refundable if you do not sign up for the policy.

Special Note

- IFI Newborn Negotiation and Billing Management not mandated though highly suggested with this plan for savings, namely in terms of well baby care along with additional support as your new baby arrives to reduce stress.

We are honored to help you during this special time. Please note policies and premiums can change over time.

For additional information, contact your IFI Service Team by phone at 949-446-6956 or by email at info@goifi.com.