SHARED RISK 100% REFUND PROGRAM

Frequently Asked Questions

What is the Shared Risk 100% Refund Program?

The Shared Risk 100% Refund Program provides up to six (6) stimulated IVF cycles, including cycle monitoring (routine bloodwork and ultrasound during the stimulated IVF cycle), egg retrieval, embryo transfer, cryopreservation of embryo(s) and, if needed, frozen embryo transfer(s) in order to achieve one (1) successful pregnancy and you take home a baby. Patients pay a deposit prior to the start of treatment and, in the event the attempts are unsuccessful, the patient chooses to withdraw, or the patient is terminated from the Program, the patient may be eligible for a 100% refund. Patients in the 38 to 40-year-old tier must have PGT-A on their embryo(s), which will require enrollment into the PGT-A Program, and will incur a non-refundable embryo analysis fee.

Patients achieving a pregnancy on their first attempt will pay more with this Program than they would have by paying for a Single Cycle IVF Program. Contrastingly, On the flip side, SGF shares in the "risk," should a patient require multiple cycles or receive a refund of their deposit. Cryopreservation and embryo transfer(s) are included in this Program.

This Program requires patients to qualify after a full medical work-up.

What is included in the Program?

The Shared Risk 100% Refund Program includes up to six (6) IVF cycles, to include:

- Cycle Monitoring: This is defined as bloodwork and ultrasounds completed during the stimulated IVF cycle.
- Egg Retrieval
  The egg retrieval is performed at an SGF surgical center.
- ICSI, Assisted Hatching, and PGT embryo biopsy as medically indicated by your Physician
- Embryo Cryopreservation
- Frozen Embryo Transfer(s), if needed, using embryos created during an IVF cycle within the Program
- Physician consults between cycles

What is excluded from the Program?

- Diagnostic and prescreening testing, including provider consults, hysterosalpingogram (HSG), mock embryo transfer, saline-infused sonogram, semen analysis, or sperm freeze
- Anesthesia for the egg retrieval performed at certain SGF surgery centers
- Anesthesia for an embryo transfer or urologic procedure
- Any service or procedure done outside of SGF, including cycle monitoring
- Medications
- A different treatment course, based on their Physician's recommendation, such as using donor egg
- Complications from treatment such as infection, bleeding, or hyperstimulation
- Donor sperm
- Embryo analysis (for PGT)
- Gynecologic or urologic procedures, and any associated anesthesia fee
- Pregnancy care: betas, OB ultrasounds, office visits
- Returning to use frozen embryo(s), created in the Shared Risk 100% Refund Program, after a live birth

What additional options are available?

Based on your fertility and/or medical history, your Physician may recommend advanced laboratory technologies, such as PGT-A, PGT-M, and/or PGT-SR.

PGT-A

PGT-A looks for the chromosome arrangement of an embryo. Normally an embryo has 46 chromosomes, 23 from the egg and 23 from the sperm. Some embryos may have more or less than 46 chromosomes, which would be considered abnormal.

PGT-A will incur an embryo analysis fee.

PGT-M

Patients doing PGT-M due to a specific genetic condition will pay the reference lab directly for the embryo analysis. Based on the condition, additional bloodwork may be needed, which may add to the cost.

PGT-SR

Patients that require PGT-SR, due to a chromosome rearrange or translocation, will not qualify for Shared Risk.

Why is embryo biopsy included in the Program fee but not embryo analysis?

The Shared Risk 100% Refund Program includes multiple services bundled into the Program, such as intracytoplasmic sperm injection (ICSI), assisted hatching (AH), and embryo biopsy for PGT. While not all patients will need ICSI, AH, and/or PGT, the Program is designed to offer these services for those that need them. For patients doing PGT, the embryo analysis is excluded from the Program, as an outside reference lab conducts the service, not SGF.

Can I do additional IVF cycles if I have frozen embryo(s) available?

No. Under the Shared Risk 100% Refund Program, you must use all available embryos from each IVF cycle before moving to the next IVF cycle. Patients who want the option to create embryos from more than one IVF cycle, before moving to frozen embryo transfers, should consider the Embryo Banking Program.

Will insurance cover any services?

Many patients with insurance will have diagnostic and pre-screening coverage; however, what you pay out of pocket will be based on your insurance policy, co-pay, co-insurance, deductible, and/or obtaining any needed referral or pre-authorization. Services that may be covered:

- Diagnostic and prescreening testing
- Medications, which may require coordination through a specialty pharmacy
- Non-IVF procedures, such as a cyst and/or fluid aspiration, urologic procedures
- Pregnancy care: betas, OB ultrasounds, office visits

Can I submit my treatment to insurance?

The Program is for patients who have no fertility coverage or are opting to waive their coverage. Patients will not be given an itemized receipt to allow for insurance submission, nor will SGF submit Shared Risk 100% Refund Program services to insurance.

Does the Program offer a refund?

Yes. Patients selecting this Program may attempt up to six IVF cycles and any subsequent frozen embryo transfers (FETs) for a flat amount. In the event the attempts are unsuccessful, or the patient chooses to withdraw at any time, and has no remaining eggs and/or embryos created while in the Program, 100% of the deposit is refunded. If you have remaining eggs and/or embryos created while in the Program, and wish to keep those cryopreserved, you will be charged for services rendered, and issued a refund, if available.

Does the Program offer discounts?

The Shared Risk 100% Refund Program is not eligible for a discount, given the pricing has already been reduced. Should you qualify for an alternate discount, such as Shared Help or Military Discount, you may use the discount on a single IVF cycle outside of the Shared Risk 100% Refund Program.

Embryo Cryopreservation	Since multiple eggs are often produced during ovarian stimulation, many times there are multiple embryos available. These embryos, if viable, will be frozen, "cryopreserved," for future use. The cost of cryopreservation is included in the Program. All cryopreserved embryo(s) must be used before moving to a subsequent IVF cycle.
Monthly Cryostorage	Under the Shared Risk 100% Refund Program, all embryo(s) that meet freezing criteria must be frozen. The monthly cryostorage fee is included while actively in the Program.