



# **Financial programs for In Vitro Fertilization (IVF) Treatment Co-IVF Treatment**



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The financial information in this guide is to provide you with a frame of reference about programs available and fees charged. These are estimates at the time of publication and subject to change.



## **At Shady Grove Fertility, we believe that every person should have the opportunity to pursue their dream of parenthood.**

With this in mind, we have developed several financial programs for patients with limited or no insurance coverage, that can reduce costs, cap fees, or even provide a 100% refund if treatment is not successful. We hope that you will find an option that best suits your clinical and financial needs.

We understand that for most patients, the cost of treatment is the number one concern when making the decision to pursue treatment. Our goal is to ensure that the financial aspects of your fertility care are as stress-free as possible. Your financial counselor will provide you with the costs related to the diagnostic testing, your overall treatment package, and the opportunity to learn about financing. Our Frequently Asked Questions & Answers can help you understand what aspects of treatment your medical insurance may cover. We have also provided links to learn more regarding each program, as well as financial resources.

# Single Cycle Program Options

	Single Cycle IVF Program	Single Cycle Embryo Freeze-All Program
<b>Program Includes</b>	One IVF cycle including fresh embryo transfer	One embryo freeze-all cycle, no embryo transfer
<b>Cost</b>	\$11,000	\$9,250
<b>Embryo Cryopreservation</b>	Excluded \$1,700 payable to Embryo Options	Excluded \$1,700 payable to Embryo Options
<b>Monthly Cryostorage</b>	Excluded \$60 per month payable to Embryo Options  For multiple cryopreservation events: up to \$120 per month per gamete type	Excluded \$60 per month payable to Embryo Options  For multiple cryopreservation events: up to \$120 per month per gamete type
<b>Frozen Embryo Transfer</b>	Excluded \$5,000	Excluded \$5,000
<b>PGT Program: Embryo Biopsy</b>	Excluded Patients who need PGT do not qualify for this Program	Excluded \$2,450 per cycle
<b>PGT-A Program: Embryo Analysis</b>	Excluded Patients who need PGT do not qualify for this Program	Excluded \$1,650 payable to Fertility Access Includes PGT-A analysis of all embryos generated until live birth
<b>PGT-M and PGT-SR Programs: Embryo Lab Analysis</b>	Excluded Patients who need PGT do not qualify for this Program	Excluded Embryo Lab Analysis fee paid to reference lab The reference lab may also provide PGT-A testing, billed directly to the patient
<b>Program Guarantee</b>	None	None
<b>Learn More</b>	<a href="#">Frequently Asked Questions</a>	<a href="#">Frequently Asked Questions</a>

# Multiple Cycle Program Options

	Embryo Banking Program	Multi-Cycle Discount Program	Shared Risk 100% Refund Program
<b>Program Includes</b>	Two embryo freeze-all cycles, no embryo transfer	Up to two IVF cycles and unlimited FETs	Up to six IVF cycles and unlimited FETs
<b>Cost</b>	\$21,500	\$24,000	\$25,400 <35 years old \$30,000 35-37 years old \$36,500 38-40 years old
<b>Embryo Cryopreservation</b>	Included	Included	Included
<b>Monthly Cryostorage</b>	Excluded \$60 per month payable to Embryo Options  For multiple cryopreservation events: up to \$120 per month per gamete type	Excluded \$60 per month payable to Embryo Options  For multiple cryopreservation events: up to \$120 per month per gamete type	Included
<b>Frozen Embryo Transfer</b>	Excluded \$5,000	Included	Included
<b>PGT Embryo Biopsy</b>	Excluded \$4,900 Biopsy for all embryos generated in the Embryo Banking Program	Excluded \$4,900 Biopsy for all embryos generated in the Multi-Cycle Discount Program	Included
<b>PGT-A Program: Embryo Analysis</b>	Excluded \$1,650 payable to Fertility Access  Includes analysis of all embryos generated in the program, until live birth	Excluded \$1,650 payable to Fertility Access  Includes analysis of all embryos generated in the program, until live birth	Excluded, Non-Refundable \$1,650 payable to Fertility Access Includes analysis of all embryos generated in the program, until live birth  This is required for patients 38-40 years old
<b>PGT-M Program: Monogenic Disorder Lab Analysis</b> <i>Reference lab may also provide PGT-A Embryo Analysis billed directly to patient</i>	Excluded  Embryo analysis fee paid to reference lab	Excluded  Embryo analysis fee paid to reference lab	Excluded  Embryo analysis fee paid to reference lab
<b>PGT-SR Program: Chromosome Rearrangement Lab Analysis</b> <i>Reference lab may also provide PGT-A Embryo Analysis billed directly to patient</i>	Excluded  Embryo analysis fee paid to reference lab	Excluded  Embryo analysis fee paid to reference lab	Excluded Patients who need PGT-SR do not qualify for Shared Risk
<b>Program Guarantee</b>	None	None	<b>Yes</b>
<b>Learn More</b>	<a href="#">Frequently Asked Questions</a>	<a href="#">Frequently Asked Questions</a>	<a href="#">Frequently Asked Questions</a>

# Other Considerations

## Shared Help + Military Discounts

In the event you qualify for the Shared Help Discount or the Military Discount, you can apply the discount to a Single Cycle IVF Program fee or an embryo freeze-all cycle. Discounts are not applicable for diagnostic testing, cryopreservation, cryostorage, the Embryo Banking Program, the Multi-Cycle Program, the Shared Risk 100% Refund Program, or PGT. Only one discount can be applied per qualified patient.

[Discover Our Discount Programs](#)

## Financing Treatment

Fertility Finance specializes in providing patient financing services. To learn more, go to [FertilityFinance.net](http://FertilityFinance.net).

## Embryo Options

SGF works with Embryo Options to help patients manage their embryo, egg, and/or sperm storage. Prior to starting any IVF program, patients must pre-enroll in Embryo Options. [Please Register Now with Embryo Options](#)

Patients who have multiple cryopreservation events of eggs, embryos, and sperm (known as gametes) will be charged a maximum monthly fee of \$120, per gamete type.

Patients who have embryo, egg, and/or sperm in storage for more than 3 years beyond their freeze dates, the monthly charge will be \$70 per month, with a maximum monthly fee of \$140, per gamete type.

## Fertility Access PGT-A Analysis Unlimited™

SGF partners with Fertility Access to offer unlimited PGT-A analyses through the PGT-A Analysis Unlimited™ program. Patients may have as many PGT-A analyses as needed while they are enrolled in the program until they take home a baby. Payment for PGT-A Analysis Unlimited™ program must be submitted to Fertility Access prior to starting IVF treatment. [Make an online payment](#)

## Online Bill Pay

Payments are quick and easy via SGF's online bill pay feature. Patients are encouraged to [Pay Online](#).