

# IVF Financial Guarantee



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## Donor Egg Program

### Program Overview

The Financial Guarantee Program demonstrates our commitment to patient care and our confidence in our IVF (in vitro fertilization) and FET (frozen embryo transfer) programs. We are willing to share the financial risk with our patients choosing to pursue IVF using donor eggs.

This program is designed for those patients without insurance coverage for Donor Egg IVF who choose to undergo this treatment option. Should a qualifying couple not achieve a live birth (baby), after receiving all of the required services, 100% of the program fee will be returned so that they can pursue other options.

The American Society of Reproductive Medicine endorses the concept of shared financial risk. Please find attached a copy of the ASRM Ethics Committee Statement.

Costs may change without notice, so please contact Dominion Fertility for more accurate pricing.

### Program Details

Eligible couples may attempt up to four Fresh Donor-IVF cycles for a flat fee. The services that are included are based upon the usual number of office visits, ultrasounds and blood work required during an average Donor IVF cycle for up to four fresh IVF cycles. In addition, the program provides for the use of all cryopreserved (frozen) embryos produced by the fresh donor IVF cycles. Obstetrical and other services are not covered as part of this program. If a pregnancy loss occurs during the benefit period, additional infertility services are provided through the balance of the benefit period, up to the maximum of services. Should a qualifying couple not achieve a live birth (baby), after receiving all of the required services, 100% of the program fee plus any interest will be returned to the couple.

All services must be completed within a maximum of 15 months from the date of enrollment in the program.

## Eligibility and Cost

### Eligibility

- Normal uterine contour and absence of any hydrosalpinx (fluid-filled tube) by hysterosalpingogram or if indicated by laparoscopy
- Normal uterine cavity by hysteroscopy
- Semen analysis with > 1 million motile sperm/mL
- No previous uterine surgery
- Normal karyotype in male partner
- No medical contraindications

### Cost

**Total Payment**

\$20,000

**Refundable amount if no live birth**

\$20,000

## IVF Package Description

### *Inclusions and Exclusions*

#### **Services included in Program:**

- Office visit to plan the cycle (4 total)
- Vaginal ultrasounds to monitor ovarian stimulation and follicular development in donor
- Estradiol and progesterone blood levels to monitor follicular development in donor
- Vaginal sonogram and Estradiol and progesterone blood levels in recipient to monitor growth of uterine lining.
- Oocyte retrieval with Ultrasound (4 total)
- Fertilization & culture of embryos, laboratory fees, including sperm preparation (4 total)
- Transfer of fresh embryos with Ultrasound Guidance (4 total)
- Cryopreservation of embryos (if patient chooses)
- Transfer of all frozen embryos obtained from each of four fresh cycles, with Ultrasound Guidance
- Consultation to review each cycle and plan next step (4 total )

#### **Services That Are Not Included:**

- Initial consultation
- Initial physical examination and sonogram
- Examination and uterine size measurement (also known as catheter check)
- Preliminary cultures & blood screening
- Donor screening cost for each new donor used
- Donor fee for each fresh IVF cycle (up to 4)
- Donor Medications for each fresh IVF cycle (up to 4)
- Donor Insurance for each fresh IVF cycle (up to 4)
- Karyotype screening of the male partner (when indicated)
- Non-Dominion Fertility consultations
- Hospitalizations/complications
- Male services/facility costs for testicular or epididymal sperm retrieval
- Embryo storage fees
- Pregnancy testing and monitoring
- Intracytoplasmic sperm injection (ICSI)
- Assisted Embryo Hatching
- Recipient medications
- If GIFT is performed instead of IVF, all facility fees and anesthesia fees are excluded.
- The Program does not cover the cost of procedures not done at Dominion Fertility facilities, which may include, but are not limited to, hospital and physician costs for x-rays, surgery required to evaluate the uterus, complications of taking fertility drugs, complications of pregnancy, anesthesia, psychology services, or surgery required to correct any problems, which may affect the likelihood of success.
- Cryopreservation of sperm
- Sperm storage fees

## Program Screening & Eligibility Process

Most insurance companies usually cover the cost of the screening evaluation.

A detailed list of the components of the pre-screening process has been attached (see attachments).

### The Pre-screening Process:

- The couple must complete a detailed questionnaire
- The couple will participate in an initial consultation with review of available medical records
- The couple will complete pre-screening testing

### Evaluation of Eligibility:

If the couple is interested in participating in the Program and the Physician notes no clear exclusion criteria then the couple will undergo additional screening testing. The additional screening costs are not included in the program but are often covered by insurance:

- Psychological Evaluation
- Medical evaluation. This may require cardiovascular stress testing in some patients.
  - Physical Examination
  - HIV
  - Hepatitis BsAg
  - Hepatitis C Ab
  - CMV Ab
  - Blood Group & RH
  - CBC w DIFF
  - Free T4
  - TSH
  - Lipid panel
  - Comprehensive metabolic panel
  - Prolactin
  - RPR
  - Rubella IgG
  - Cervical Cultures
  - Semen analysis, Immunobeads nad hypo osmotic swelling test.
  - Hysterosalpingogram (previous test may be used at physician's discretion).
  - Hysteroscopy (previous test may be used at physician's discretion)
  - Laparoscopy if medically indicated

Dominion Fertility reserves the right to recommend the treatment most appropriate to the patient's medical needs, which may or may not include Program participation. Prior to Program participation, couples must understand all the risks associated with the IVF procedures and the Program and must sign an informed consent document that acknowledges this understanding.

## Program Treatment Details

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1. The treatment plan must be completed within 15 months of enrollment into the Program.
2. The probability of cancellation of a donor IVF cycle due to poor ovarian response, i.e., less than four pre-ovulatory follicles, is about 5-10%. If the IVF cycle is cancelled due to poor donor ovarian response, another donor may be chosen for a future attempt.
3. Retrieval of oocytes will be performed in our clinic under intravenous sedation.
4. Fertilization of the eggs with sperm to produce embryos Intracytoplasmic sperm injection (ICSI) and/or Assisted Embryo Hatching (AH) will be used at the embryologist's discretion.
5. The Program will cryopreserve any embryos of sufficient quality. These embryos may then undergo thawing and embryo transfer prior to proceeding with another stimulation cycle at the Program's discretion. Transfers of cryopreserved embryos are not counted as separate cycles. These transfers are extra attempts at pregnancy, which are covered by the Program. Preparation for embryo transfer of cryopreserved embryos requires that the patient undergo preparation of the uterine lining (endometrium) with estrogen (usually oral) and progesterone (intramuscular injections).
6. Embryo transfer is performed under ultrasound guidance in our clinic. Subject to the discretion of Dominion Fertility's medical team, the Program currently transfers two to three quality embryos, based on which the risk of triplets would be 1-5%. The couple must understand and accept the risk of a multiple pregnancy. Multiple pregnancies increase the odds that delivery will be too soon for the infants to survive. If a high order pregnancy occurs, Dominion Fertility advises that the couple consult with a sub-specialist in maternal-fetal medicine (a perinatologist) in order to discuss the pros and cons of selective reduction of the number of live fetuses. Dominion Fertility refers its patients in need to a perinatologist. Costs of such a consultation and a plan of care developed by the perinatologist are not covered by the Program.
7. Dominion Fertility will confirm pregnancy and recommends an additional one to two visits for ultrasound and follow-up until care is transferred to the couple's primary obstetrical provider for prenatal care and delivery. Pregnancy related services at Dominion Fertility are not covered by the Program. Such services are normally covered by insurance, which will be billed by Dominion Fertility on behalf of the patient, but the patient is responsible for any balance due.

## Program Costs and Conditions

If any of the following conditions become known during the Program, the physician will inform the couple that it may be in their best interest to either discontinue participation in the Program or choose a different ova donor. This determination will be made solely by Dominion Fertility physicians. These conditions include:

- Poor ovarian response
- Poor oocyte quality
- Couple changes their acceptance of risk of multiple pregnancy
- Medical complications
- Donor Egg IVF becomes medically inappropriate.

## Other Considerations

### A. Voluntary Termination:

1. The couple must complete the Program within 15 months of enrollment into the Program. The date of enrollment into the Program shall be the date when the Program fee is paid and the Escrow Account Agreement is signed. Program completion means that all fresh and cryopreserved embryos have been transferred to the woman's uterus. If the couple does not complete the Program within the time specified, the couple will be deemed to have voluntarily terminated their participation in the Program.

If the couple does not complete the Program within 15 months because of medical complications, the couple may be allowed an amount of time equal to such delay to complete the Program at the discretion of Dominion Fertility.

If the couple does not complete the Program within 15 months because of a delay caused by Dominion Fertility, the couple may be allowed an amount of time equal to such delay to complete the Program at the discretion of Dominion Fertility.

2. If the couple, individually or jointly, notifies Dominion Fertility of their decision to stop the Program prior to the completion of four full IVF cycles, the couple will have voluntarily terminated their participation in the Program.

**B. Consequence of Voluntary Termination:** If a Patient is not pregnant and chooses to terminate care, then the couple will forfeit a portion of their Escrow Account as follows:

1. After completion of the 1st Fresh cycle - An amount totaling \$8,500 of the total \$20,000 program fee will be forfeited, and the remaining \$11,500 plus any interest will be released back to the patient.
2. After completion of the 2nd Fresh cycle - An amount totaling \$17,000 of the total \$20,000 program fee will be forfeited, and the remaining \$3,000 plus any interest will be released back to the patient.
3. After completion of the 3rd Fresh cycle - An amount totaling \$19,000 of the total \$20,000 program fee will be forfeited, and the remaining \$1,000 plus any interest will be released back to the patient.

**C. If the couple chooses to terminate a pregnancy** resulting from participation in the program for non-medical reasons, the couple's Escrow Account will be assessed for the full amount of the Program.

**D. Certain problems in achieving a viable pregnancy** cannot be detected during the initial screening process and become known only after one, or occasionally two complete IVF cycles. Dominion Fertility estimates that this will occur in less than five percent (5%) of its patients. If the couple's attending physician in the Program encounters such a problem and determines after one or occasionally two, IVF cycles that further attempts at pregnancy through IVF are not medically or ethically indicated, Dominion Fertility reserves the right to unilaterally terminate the couple's participation in the Program. If Dominion Fertility exercises its right to terminate the couple's participation in the Program under this section, the couple's entire Escrow Account shall be returned to them.

**E. If the couple has a tubal pregnancy:**

1. In the presence of abnormal tubes: a bilateral tubal ligation/excision will need to be performed before Program continuation. The fees for this service are not covered in the program and will be billed to your insurance.
2. In the presence of a normal tube: the other tube will need to be assessed (at the time of surgery) and bilateral tubal ligation may be indicated prior to program continuation.

**G. Change in Insurance Benefits:**

1. If there is a change in the Patient's insurance benefits after acceptance into the Program and after their Escrow Account has been set up and before the start of the 1st Fresh Cycle, then all of the charges will be billed fee-for-service. The Program's terms and conditions become null and void and the Patient will be responsible for all of the non-covered services up to the change in insurance benefits. Dominion Fertility will then bill all current services to your insurance, and you will be responsible for all co-pays, non-covered, and out-of-pocket expenses.
2. If there is a change in the Patient's insurance benefits after acceptance into the Program and after their Escrow Account has been set up and after the completion of the 1st Fresh Cycle and before the start of the 2nd Fresh Cycle and if the patient is not pregnant, then the Program's terms and conditions become null and void. The Patient will then be responsible to pay \$8,500 for the 1st Fresh Cycle. Dominion Fertility will then bill all future services to your insurance and you will be responsible for all co-pays, non-covered, and out-of-pocket expenses up to the changes in insurance benefits.
3. If there is a change in the Patient's insurance benefits after acceptance into the Program and after their Escrow Account has been set up and after the completion of the 2nd Fresh Cycle and before the start of the 3rd Fresh Cycle and if the patient is not pregnant, then the Program's terms and conditions become null and void. The Patient will then be responsible to pay \$17,000 for the 1st and 2nd Fresh Cycles. Dominion Fertility will then bill all future services to your insurance and you will be responsible for all co-pays, non-covered, and out-of-pocket expenses up to the changes in insurance benefits.
4. If there is a change in the Patient's insurance benefits after acceptance into the Program and after their Escrow Account has been set up and after the completion of the 3rd Fresh Cycle and before the start of the 4th Fresh Cycle and if the patient is not pregnant, then the Program's terms and conditions become null and void. The Patient will then be responsible to pay \$25,500 for the 1st, 2nd and 3rd Fresh Cycles. Dominion Fertility will then bill all future services to your insurance and you will be responsible for all co-pays, non-covered, and out-of-pocket expenses up to the changes in insurance benefits.

**H. Spontaneous Pregnancy:**

If the patient becomes pregnant spontaneously during the 15- month Program period, then the terms of the agreement and conditions become null and void. The Patient will be reimbursed the full Escrow Account less the fees for services rendered. Storage and handling of frozen embryos will be according to existing policies.

# IVF Financial Guarantee Program Agreement

## Donor Egg Program

**IMPORTANT: (Please read carefully before signing)**

*I have read this document in its entirety and understand all of its provisions. I have had all of my questions concerning the Financial Guarantee Program and the treatments answered to my satisfaction. I agree that any disputes concerning this Program and treatments will be settled in an appropriate forum in the State of Virginia.*

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**Wife/Female Partner's Signature** Date

\_\_\_\_\_  
Name (Printed or Typed)

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
**Husband/Male Partner's Signature** Date

\_\_\_\_\_  
Name (Printed or Typed)

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
**Dominion Fertility Signature** Date

\_\_\_\_\_  
Name (Printed or Typed)

**Disclosure Statement:** *Each Program applicant will be required to sign Dominion Fertility's Informed Consent and Authorization forms as appropriate. In addition to those disclosures made elsewhere in this booklet, each applicant should know:*

- A. IVF pregnancy may lead to a series of complications, e.g., multiple pregnancy, tubal pregnancy, spontaneous abortion, premature labor and birth. These risks are limited but present, regardless of whether or not the patient participates in any financial program. It is Dominion Fertility's intention to provide the same high quality of care to all of its patients.
- B. In the event of a complication, while most such complications may be covered under the applicant's own health insurance, the fees and expenses associated with the treatment of such complications shall be the sole responsibility of the Program applicant. TREATMENT OF COMPLICATIONS ARE NOT COVERED UNDER THIS PROGRAM.
- C. In the event either the male or the female voluntarily terminates the Program then a portion of the couple's Escrow Account will be refunded as previously detailed.
- D. Prenatal and delivery fees and expenses are not covered by the Program.
- E. At all times, participation in the Program is contingent upon meeting the requirements of the screening and qualification process and paying the required fees.
- F. Dominion Fertility retains the right to terminate or amend the Program at any time, provided such termination or amendment shall not adversely affect the medical condition of those applicants already accepted into the Program.
- G. Each couple must understand and accept the risk of a multiple pregnancy. Selective reduction services are not provided by Dominion Fertility nor are the costs of such services included in the Program.
- H. Patients with embryos remaining in storage after completing the Program will be assessed appropriate monthly storage charges. Such storage fees are rarely covered by insurance.