

Fertility Cost Warranty Program

Definition of Terms:

1. "Fresh cycle" includes aspiration of eggs (oocytes) (see below) and subsequent transfer in 3 to 5 days of resultant fertilized egg (embryos) into the uterus.
2. "Frozen cycle" includes thawing of previously frozen embryos and their subsequent transfer into a uterus whose lining has been pretreated with estrogen and progesterone.
3. "Complete cycle" as defined by the FCWP at RMIA includes the transvaginal retrieval of available eggs (oocytes) followed by transfer of all resultant fresh and frozen embryos from that cycle until either a successful outcome is achieved, or the embryo supply exhausted
4. "Successful outcome" following embryo transfer is defined by the RMIA FCWP as pregnancy, birth, and survival of an infant for thirty days past delivery.
5. "Egg/Oocyte aspiration" or "transvaginal oocyte retrieval" (TVOR) is a procedure performed under light general anesthesia in which available mature eggs/oocytes are extracted transvaginally through a hollow needle under ultrasound guidance. Retrieved eggs are submitted to the embryologist for examination and eventual fertilization.
6. "Embryo transfer" or placement of developing embryos into the uterus occurs at RMIA, under most circumstances, three days after TVOR. This procedure includes placement of a designated number of embryos into a soft catheter, insertion of the tip of that catheter into the uterine cavity, and ultrasound guided transfer of embryos from the catheter into the uterus.

Program Terms

We have partially or fully refundable programs. The refundable portion of the Program fee will be held in the couple's Transition Account. Upon confirmation of a viable pregnancy, RMIA will draw the entire refundable portion 60-90 days following egg retrieval. If, after up to 3 completed IVF cycles no pregnancy has resulted (and all available embryos have been transferred), the refundable portion will be returned to the couple. After each completed IVF cycle, the couple and physician meet and determine together the appropriateness of proceeding with a repeat attempt. In other words, both RMIA and the couple retain the right to terminate the Program at any time (again, following the transfer of all available embryos) for any reason without any penalty. See below.

The program usually takes no longer than 9 months and must be completed within 12 months. As indicated earlier, each "IVF" cycle corresponds to an ovarian stimulation treatment followed by the surgical aspiration of the eggs, their fertilization in the embryology lab followed by the transfer of all fertilized eggs or embryos (if any). If pregnancy is not achieved, the couple will meet with the physician to discuss a "frozen" embryo transfer (if applicable), or a repeat IVF cycle (after all frozen embryos if any, have been transferred).

The Program does not cover the cost of procedures not performed at RMIA facilities or contracted services. Such additional costs may include but are not limited to hospital and physician fees associated with x-rays, surgery required to evaluate or treat the uterus, complications resulting from treatment or pregnancy. Also excluded from the Program are the costs of fertility drugs as well as that of the monitoring of the patient's response to ovarian stimulation (both often covered by insurance companies).

Program Termination

Most patients who do not achieve a viable pregnancy as a result of the first or second attempt will be recommended to proceed with a repeat attempt. The main reasons not to do so would include inadequate ovarian response, inadequate egg quality, inadequate embryo quality, psychological contraindication, medical contraindications or poor patient compliance.

RMIA retains the right to terminate patient's participation after each completed cycle. Likewise, the couple has the right to terminate its participation after each completed cycle without financial penalty.

Frequently Asked Questions

1. What happens if we become pregnant as the result of our first, second or third attempt and happen to have frozen embryos as well?

Answer: Under the FCWP, RMIA will store embryos for one (1) year from the date the patient first cryopreserves. In the rare case that either of the two patients (male and female) test positive for one of the infectious diseases, embryos cannot be stored at RMIA and therefore the patient would be solely responsible for storage fees and transfer fees from an outside storage facility. For a regular IVF cycle, RMIA will bill the patient \$60 per month. If, for whatever reason, the pregnancy that had been established ends in a late miscarriage or neonatal death, the frozen embryos would then be transferred as part of the Warranty Program at no cost to the patient, prior to starting a new ovarian stimulation treatment. Otherwise, if the original pregnancy is successful, the frozen embryo transfer (as well as the costs associated with long term storage of embryos) will be the patient's responsibility on a fee for service basis. After one year of storage with the patient's consent, embryos will be transferred to Reprotech for long-term storage.

2. What happens if our IVF cycle is "cancelled"?

Answer: Depending on your particular circumstances, there is about a 5% chance that the ovarian response may be insufficient to justify surgical egg aspiration. In some cases, the cycle will be converted to an intrauterine insemination, in which case this will be a billable service. This is the only case where the non-refundable portion of the program fee will be returned to the couple if they so desire (the non-refundable portion of the treatment program fee only becomes non-refundable if surgical egg aspiration has taken place, irrespective of the amount of eggs that are being obtained). The couple would then meet with the physician to determine whether or not a repeat attempt at ovarian stimulation using a different protocol should be considered.

3. What if we have an egg aspiration but do not have any fertilized embryos to transfer?

Answer: This is not a common situation but it may occur and, in most cases, the physician will recommend modifications of the treatment plan in order to minimize the chances of this happening again. The couple has, however, the choice to withdraw from the program. Since the egg aspiration has taken place, they would, however, only receive the refundable portion of the program fee only.

4. What if we do not achieve a viable pregnancy, have a few cryopreserved embryos but decide to terminate our participation in the program?

Answer: we will convert the Fertility Cost Warranty Program to a regular fee for service program and the couple will be reimbursed the unused funds. The cryopreserved embryos can be disposed of as the couple sees fit.