

# MULTI-CYCLE DISCOUNT PROGRAM

## Frequently Asked Questions



### What is the Multi-Cycle Discount Program?

The Multicycle Program Includes up to Two (2) IVF cycles, including cycle monitoring (routine blood work and ultrasound during the stimulated IVF cycle), Egg Retrieval, Embryo Transfer, Cryopreservation of Embryo(s) and if needed, Frozen Embryo Transfer(s). This Program differs from Embryo Banking, as patients must use all available embryo(s) from the first IVF cycle, before moving to the second IVF cycle. The option to undergo an additional IVF cycle, while having embryo(s) available, is not available in this program. This will require all embryo(s) that meet criteria to be frozen, and used, before creating additional embryo(s) through a subsequent IVF cycle. Frozen Embryo Transfer(s) are included in this Program, should they be needed. Patients do not need to qualify for this Program.

Once a patient achieves a live birth, the Multi-Cycle Program concludes. Some patients/couples may require only one stimulated IVF cycle, whereas other patients/couples may require multiple treatment attempts; up to two stimulated IVF cycles and frozen embryo transfer(s).

Cryopreservation and embryo transfer(s) are included in this Program.

This Program does not include a cycle guarantee like the Shared Risk 100% Refund Program.

### What is included in the Multi-Cycle Discount Program?

The Multi-Cycle Discount Program includes up to two 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 and Assisted Hatching, 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 treatment cycles.

## What is excluded from the Multi-Cycle Discount 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 a urologic procedure.
- Any service or procedure done outside of SGF, including cycle monitoring.
- Medications.
- Cycles cancelled prior to egg retrieval
- Patients may need a different treatment course, based on their Physician's recommendation, or based on a medical need. Examples include, but are not limited to:
  - Converting an IVF cycle to an intrauterine insemination (IUI) or timed intercourse cycle.
- Monthly cryostorage of embryos, eggs, and/or sperm.
  - Each cryopreservation event will result in a new cryostorage fee.
- Charges that result from treatment complications, including infection, bleeding, or hyperstimulation.
- PGT Services
- Donor sperm.
- 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 Multi-Cycle 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 biopsy fee, in addition to an embryo analysis fee.

### PGT-M or PGT-SR

Patients doing PGT-M or PGT-SR due to a genetic condition or chromosome rearrangement will be billed by SGF for the embryo biopsy(s). The patient will pay the reference lab directly for the embryo analysis. Based on the condition, additional bloodwork may be needed, which may add cost and payment to the reference lab.

### **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 services related to the Program to insurance.

### **What if my cycle is cancelled?**

In the event your cycle is cancelled by the physician, prior to egg retrieval, and you remain in the Program, you will be billed for services rendered for the cancelled cycle, minus a 20% discount. In the event you cancel your cycle prior to egg retrieval, you will be billed for services rendered, minus a 15% discount. Your Program payment will remain intact.

### **Does the Program offer a refund?**

Patients may be eligible for a partial refund, should they not have a live birth, and their treatment has not exceeded one IVF cycle, and two frozen embryo transfers. This program does not provide an outcome guarantee, nor does it include services beyond those outlined in the “Included” section. In the event you withdraw from the Program prior to an egg retrieval, you will be billed for services rendered, minus a 15% discount. In the event your cycle is cancelled by the Physician, you will be charged for services rendered, minus a 20% discount, which may result in a refund.

### **Can I do an additional embryo banking cycle if I have frozen embryo(s) available?**

No. Under the Multi-Cycle Program, you must use all available embryos from the first IVF cycle, before moving to the second IVF cycle. If you would like to create and freeze embryos from more than one IVF cycle, you should consider the Embryo Freeze-All Program or the Embryo Banking Program; both Programs give you the option to create and freeze embryo(s) from more than one cycle before moving to a frozen embryo transfer cycle(s). Patients in the Multi-Cycle Program who want to create additional embryo(s) while having embryo(s) available will be withdrawn from the Program, with a potential partial refund, allowing them to move to another Program.

**Does the Program offer discounts?**

The Multi-Cycle Program is not eligible for any 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.

**Embryo Cryopreservation**

Since multiple eggs are often produced during ovarian stimulation, many times there are more embryos available than are considered appropriate for transfer to the uterus. 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 the second IVF cycle.

**Monthly Cryostorage**

You will be charged monthly storage for embryo(s) starting with the first IVF cycle, once it's confirmed that excess embryos are available for freezing. Under the Multi-Cycle Program, all embryo(s) that meet freezing criteria must be frozen.