

NEW LIFE AGENCY OFFERS THE MOST
COMPREHENSIVE INSURANCE PROGRAMS WORLDWIDE
FOR THE ASSISTED REPRODUCTIVE TECHNOLOGY COMMUNITY.



NEWBORN SLEEP EASY PLAN SINGLETONS ONLY



**LOW UP FRONT
PREMIUM**



**NO GEOGRAPHIC
RESTRICTIONS
WITHIN THE
UNITED STATES**



**FLEXIBILITY
OF POLICY
ACTIVATION
SHOULD IT
BECOME
NECESSARY**



**ZERO
UP FRONT
DEDUCTIBLE**



**NICU AND
WELL BABY
COVERAGE
INCLUDING
VACCINES**

**A POLICY THAT CAN BE ACTIVATED WHETHER
OR NOT YOU HAVE OTHER COVERAGE,
PROVIDING PEACE OF MIND.**

New Life Agency[®] inc.

THE SURROGACY INSURANCE EXPERTS™

New Life Agency^{inc.}

NEWBORN SLEEP EASY PLAN
(SINGLETONS ONLY)

	100SE SINGLETON	150SE SINGLETON	
MAXIMUM PLAN BENEFIT	\$100,000	\$150,000	Maximum Plan Benefit is the capped amount NEW LIFE AGENCY will pay for approved, covered services per the policy certificate.
*INITIAL PREMIUM AND FEES	Starting at \$4,000	Starting at \$5,300	Amount of Premium due to bind policy.
UNDERWRITING FEE	\$250 fee for either plan.		Underwriting Fee is due at the time of application.
*PREMIUM DUE UPON ACTIVATION	\$7,500	\$9,900	This is the additional Premium amount due should you need to activate your policy, as reflected on the signed quote. Activation of the policy must be in writing to NEW LIFE AGENCY and must be within 90 days of the date of birth of the Newborn. Policy will cover retroactive to the date of birth and will indemnify approved, covered services for medical expenses beyond the Deductible up to the policy coverage limit.
*DEDUCTIBLE	Starting at \$15,000	Starting at \$15,000	Insurance will indemnify approved, covered services at 100% for medical expenses beyond the Deductible up to the Maximum Plan Benefit.
APPROVED PROVIDERS	Approved Providers are the providers listed on the quote as the birth plan. Any change in providers should be communicated to NEW LIFE AGENCY and could impose a co-insurance and/or higher Deductible. For medical treatment of the Newborn by an Approved Provider, this Policy will pay one hundred percent (100%) of Reasonable and Customary covered Medical Expenses up to the Maximum Benefit Amount for covered benefits. Please refer to policy certificate for full explanation.		
NON-APPROVED PROVIDERS	For medical treatment by a Non-Approved Provider, this Policy will pay up to sixty five percent (65%) or the Reasonable and Customary allowed amount of covered Medical Expenses up to the Maximum Plan Benefit amount. <i>NEW LIFE AGENCY does not pay claims to Kaiser Permanente Providers and Sutter Providers.</i>		
EFFECTIVE DATE	The policy will be effective when NEW LIFE AGENCY has received: the confirmation of pregnancy, signed quote, and paid Premium. All three must happen and effective date will be taken from the latter of the three or the 16 weeks of gestation, whichever comes last.		
TERMINATION DATE	Termination date of the insurance coverage is effective at the earliest of one of the below: <ul style="list-style-type: none"> • Ninety (90) days from the Newborn's date of birth. • The date the Newborn leaves the United States. 		
ACTIVATION PROVISION	NEW LIFE AGENCY must be notified in writing to activate the policy by the policy holder. Policy will be active after notification in writing and upon proof of paid expenses.		
WELL BABY	Up to 3 Well Baby Visits are covered.		
VACCINATIONS	Well Baby vaccinations are covered. Travel vaccinations are not covered.		
NICU	Pre-authorization required from hospital.		
SPECIALISTS	Subject to medical necessity.		
EMERGENCY GROUND TRANSPORTATION	Covered, with subject to emergency related condition.		
RX MEDICATIONS	Paid on a reimbursement basis for approved medications.		

**NON-COVERED
MEDICAL
EXPENSES**

Travel Vaccinations	Air Transportation	Circumcision
Corrective Surgery	Transplants	Maternity
Congenital and/or Hereditary Conditions	Medical Care Outside the U.S.	Elective Procedures and Care

*Pricing subject to medical underwriting and plan provisions. Policy available for Surrogates ages 21-40. Age exceptions permitted, dependent on medical underwriting. Prices subject to change. Taxes and fees where applicable. All policies underwritten by certain underwriters at Lloyd's of London. This is only a partial list of exclusions, for a complete list please refer to the policy certificate. Please contact your Insurance Agent for full policy details.