

## **EGG DONOR and RECIPIENT Contractual Liability Coverage** *A far from complicated policy minimizing or limiting out-of-pocket financial risks.*

### **WHAT IS IT?**

- Health insurance policies often exclude or limit coverage for third party reproduction, including egg donation and surrogacy. With this Egg Donor and Recipient coverage in place, any expenses related to the complications from an egg donor retrieval and embryo transfer do not have to be paid out-of-pocket.

### **WHAT IS COVERED?**

- **YOU HAVE OPTIONS** – Plans can be purchased for donor only, recipient only, or donor and recipient with a variety of coverage options.
- **COVERAGE PERIOD** – Coverage begins at start date of medication and continues through four months.
- **CHOICE OF PROVIDERS** – No network of providers allows the client to choose their preferred provider and the plan will cover any hospital, clinic, or physician nationwide.

### **DO I NEED IT?**

- **PREVENT A LAPSE IN COVERAGE** - An insurance that protects everyone involved (Intended Parents, Egg Donors, and Gestational Carriers) to prevent any lapse in coverage in the event of any egg retrieval or embryo transfer complications.
- **REDUCE OUT-OF-POCKET FINANCIAL RISKS** – With zero deductibles and policy limits ranging from \$100,000 - \$1M, the small premium paid for coverage can prevent personal risks of claims totaling \$150,000 and upwards.

### **WHY CHOOSE ART RISK?**

- **COMPETITIVE PRICING** – Insurance coverage is competitively priced. Given that UFI/ART Risk Solutions shares about 35% of the market, our clients agree.
- **OUR GUIDELINES GO ABOVE THAT SUGGESTED BY ASRM (American Society for Reproductive Medicine)** – ASRM recommends six cycles and underwriter, Universal Family Insurance has approved on average 8-9+ cycles.
- **EASY APPLICATION PROCESS**– Simple, online application process for applicants; no need for lengthy forms or extensive time needed to complete the enrollment process.
- **EXPERTISE** – ART Risk Solutions has been placing policies since 2010. \$1.6M has been paid out in claims since 2011 by Universal Family Insurance. Our expertise in finding the right coverage for our clients that lowers their financial risk should a complication arise, only allows for more peace of mind for all involved.

*Egg Donor and Recipient Complications Insurance is provided by Universal Family Insurance and backed by Lloyd's of London, rated at A+ superior. All insurance plans are brokered by ART Risk Financial & Insurance Solutions, Inc.*