

NEWBORN INSURANCE

Medical coverage for the newborns born to International Intended Parents that may not have U.S. healthcare insurance.

WHAT IS IT?

- Newborn policy options specifically for children born in the U.S. through surrogacy. Intended Parents can choose coverage based on individual needs and comfort level. Backed by Lloyd's of London, Newborn Insurance simplifies the process for international Intended Parents without legal access to U.S. healthcare coverage.

WHAT DOES THIS SERVICE COVER?

- Up to \$1M in newborn liability medical expense coverage (plan limits start at \$100,000).
- Singleton and twin coverage available.
- No network of providers – plans cover any hospital, laboratory, or physician nationwide.
- Includes *The Newborn Resource*, a program included to negotiate bills with the providers in order to provide cost savings to the Intended Parents. *The Newborn Resource* is offered with our partner, NES Assurance, a skilled claims cost containment negotiator.
- Policy is active 60 days following birth or when the newborn leaves the United States- whichever occurs first.
- Plan covers the unknown – simply put, Newborn Insurance covers potential medical needs for the newborn and allows the Intended Parents to contain costs focusing on their family.

DO I NEED IT?

- **ELIMINATES CONCERN OF LEGALITY ISSUES FOR INTERNATIONAL INTENDED PARENTS**
- **MINIMIZES FINANCIAL RISK** – Should the newborn be delivered pre-term or require NICU care, there is a financial plan in place prior to Intended Parent(s) needing to make medical decisions for their newborn.
- **SAVES YOU TIME and RESOURCES** – Once the baby is delivered, the Intended Parent(s) should have the opportunity to care for and connect with the newborn, rather than handle paperwork. Time and money are valuable resources for our clients; therefore, ART Risk partners with you: our staff manages the financial aspects so that you have the time to focus on your journey and family.

WHY CHOOSE ART RISK?

- **EASE and RELIABILITY** – An effective and efficient system in place to submit bills for processing and payment; open communication with a 48hr. response time; and a reliable team of experts in handling insurance claims.
- **COMMUNICATION and TRANSPARENCY** – Plainly, our team believes in keeping all parties informed with an open line of communication and providing you only the insurance coverage needed.
- **EXPERIENCED PARTNERSHIPS** – ART Risk Financial & Insurance Solutions, Inc., a licensed retail health insurance broker is partnered with Universal Family Insurance and NES Assurance providing over 40 years combined experience in insurance and the ART field.

For a complete explanation of premium and explanation of the applicable coverage, please refer to the Newborn Insurance policy form. Universal Family Insurance policies are brokered by ART Risk Financial & Insurance Solutions, Inc. and backed by Lloyd's of London.