



## Surrogate Maternity Contractual Liability Medical Expense Insurance

**Protects the Intended Parents from potential financial loss due to maternity medical complications and effectively manages surrogate's maternity and childbirth medical billing.**

### Policy Highlights:

- Maternity coverage written specifically for gestational surrogacy
- Eliminates any uncertainty of coverage
- No medical provider network restrictions
- Effective management of medical expense costs by our third-party administrator
- Preferred rates available
- Maternity coverage can be written on either a Primary, Secondary, Bridge the Gap or Reimbursement (Self-Pay) basis

Please contact your insurance broker for additional information and a complete explanation of the applicable coverage terms and conditions. Terms and conditions subject to change.



## Preferred Surrogate Candidate Criteria:

- Older than 21 or younger than 40 (unless otherwise agreed).
- No more than (3) prior C-Sections or (5) prior pregnancies.
- No prior history of diabetes or gestational diabetes **requiring hospitalization.**
- No prior history of hypertension or pregnancy induced hypertension **requiring hospitalization.**
- No prior history of preeclampsia.
- Documented blood pressure reading within 30 days, prior to the policy effective date, no higher than 135/85.
- No prior childbirth delivery, earlier than 6 months prior to conception.
- No prior history of pre-term labor (labor before 37th week of singleton pregnancy, 36th week of twin pregnancy).
- No prior obstetrical complications that risk recurrence during a future pregnancy and present as an adverse finding significant for a healthy pregnancy outcome.
- BMI no less than 18.5 or no greater than 32.0.

**Standard rates and / or increased coverage terms to apply, if Surrogate candidate does not meet the above preferred underwriting criteria.**



# Surrogate Maternity Contractual Liability Medical Expense Back-Up Insurance Policy

SECONDARY PLAN COVERAGES	PREFERRED	STANDARD
Deposit Premium (plus taxes & fees)	\$1,000	\$2,070
Enrollment Fee	\$1,000	\$1,000
Additional Premium & Fees (If coverage denied by Surrogate's primary health insurance, Policy Activation)	\$8,500 (Singleton) \$10,500 (Twins)	\$9,780
Aggregate Self-Insured Retention (Deductible)	\$17,500 (Singleton)* \$30,000 (Twins)* <small>*or 120% of costed birth plan whichever the greater</small>	\$17,500 (Singleton)* \$30,000 (Twins)* <small>*or 120% of costed birth plan whichever the greater</small>
Maximum Allowable Coverage	\$500,000.00 Combined single limit (Excess limits up to \$1 million combined single limit)	
Sub-Limit	\$50,000 of In-Patient Bed Rest (Excess sub-limit increase to \$100,000)	
Maximum Period of Indemnity	18 Month Maximum Coverage Term	

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