

# INDEPENDENT JOURNEYS MATERNITY CONNECTION

**BEST TIME TO PROCURE:  
UPON MATCHING WITH  
GESTATIONAL CARRIER**



Maternity Connection was built to solve the toughest surrogacy insurance challenges outside of ACA Open Enrollment. Whether you are facing unexpected coverage gaps or feeling overwhelmed by policy transitions, Maternity Connection offers a clear path forward. With expert guidance and reliable support, it brings peace of mind to Intended Parents and agencies navigating this unique time of year.

<<< MATERNITY CONNECTION >>>

THE SOLUTION TO COVERAGE AND SUPPORT BEFORE THE ACA PLAN BEGINS

## REDUCES UNCERTAINTY & COST

Closes a significant coverage gap for GCs using Short-Term insurance in conjunction with IVF Complications insurance while also protecting IPs against unexpected expenses from IVF complications due to exclusions in Short Term policy language.

## SIMPLIFIES THE TRANSITION TO AN ACA PLAN

ART Risk coordinates ACA Policy Plan Placement, sparing agencies and Intended Parents the complexities of navigating paperwork and deadlines, while Intended Parents retain full control over policy decisions.

## SUPPORT THROUGH EVERY STEP

ART Risk's steadfast dedication to guiding and supporting all parties involved with expertise and CARE throughout the entire process.

1 866 433 4999

[www.artrisksolutions.com](http://www.artrisksolutions.com)

LIC# 0H38016



**CALL TODAY!**  
**1 866 433 4999**



**INDEPENDENT JOURNEYS**  
**MATERNITY CONNECTION**

**PROGRAM INCLUDES**

<p><b>*IVF COMPLICATIONS INSURANCE</b></p>  <p>Enrollment assistance and Premium cost of a New Life Agency IVF Complications Insurance policy.</p>	<p><b>*SHORT-TERM POLICY ENROLLMENT</b></p>  <p>Research, quoting, and IP consults to identify the appropriate Short-Term policy and coordinate GC enrollment. Short-Term monthly premium payments not included.</p>	<p><b>SHORT-TERM PREMIUM MANAGEMENT</b></p>  <p>Oversight of Premium payments and policy maintenance throughout the life of the Short-Term policy.</p>	<p><b>NEGOTIATE &amp; OVERSEE MATERNITY CLAIMS</b></p>  <p>Negotiation support for obtaining discounted self-pay rates for standard OB/GYN care and confirming payments are received and recorded by providers.</p>
<p><b>SHORT TERM POLICY CANCELLATION SUPPORT</b></p>  <p>Complete management of cancelling the Short-Term policy before the ACA plan begins.</p>	<p><b>ACA POLICY PLACEMENT</b></p>  <p>Each GC will seamlessly be transitioned to an ACA plan with a January effective date. ART Risk will handle the coordination of this, alleviating the IPs and agency of these enrollment tasks.</p>	<p><b>ACA MATERNITY CLAIMS MANAGEMENT</b></p>  <p><i>(if enrolled in MC Plus*)</i> Claims Management and Premium Bill Monitoring included for the length of the ACA plan.</p>	

**\$3750**  
MATERNITY CONNECTION

**\$5500**  
MATERNITY CONNECTION PLUS\*

**NOTES**

\*All documentation and payment must be received a minimum of 7 days prior to medication start date. Requests submitted with a start date within 5 business days of the submission date will incur a \$250 Rush Fee to prioritize and expedite processing and must include full documentation and payment in order to begin processing.

**REFUND POLICIES**

If Maternity Connection is cancelled due to a failed transfer or miscarriage, ART Risk Solutions will evaluate refund/credit dependent on work rendered with a maximum of \$2075 (\$3825 for Maternity Connection Plus\*) refunded. Specific amount refunded will be dependent on services rendered.

**SHORT-TERM PLANS ARE NOT AVAILABLE IN THESE STATES:**  
AK, CA, CO, CT, DC, HI, IL, MA, MD, ME, MN, NH, NJ, NM, NY, RI, UT, VT, AND WA

**A LLOYD'S POLICY IS THE ONLY OPTION.**