

# 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!**  
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## PROGRAM INCLUDES

### IVF COMPLICATIONS INSURANCE



Enrollment assistance and Premium cost of a New Life Agency IVF Complications Insurance policy. This policy will cover complications from the IVF cycle such as adverse reactions to medications.

### SHORT-TERM POLICY ENROLLMENT



Research, quoting, and IP consults to determine appropriate Short-Term policy along with GC enrollment.  
\*Premiums not included in Maternity Connection program.

### SHORT-TERM PREMIUM MANAGEMENT



Oversight of Premium payments and policy maintenance throughout the life of the Short-Term policy.

### NEGOTIATE & OVERSEE MATERNITY CLAIMS



Negotiation support for obtaining discounted self-pay rates for standard OB/GYN care and confirming payments are received and recorded by providers.

### SHORT TERM POLICY CANCELLATION SUPPORT



Complete management of cancelling the Short-Term policy before the ACA plan begins, ensuring a smooth transition and streamlined enrollment into an ACA plan.

### ACA POLICY PLACEMENT



Each GC will seamlessly be transitioned to an ACA plan with the option of Jan or Feb effective dates. ART Risk will handle the coordination of this, alleviating the IPs and agency of these enrollment tasks.

### ACA MATERNITY CLAIMS MANAGEMENT



(if enrolled in MC Plus\*) Claims Management for the ACA policy would be completed through the ACA plan term dates, which also includes Premium Bill Monitoring for the length of the ACA plan.

**\$3250**  
MATERNITY  
CONNECTION

**\$5000**  
MATERNITY  
CONNECTION  
PLUS\*

### 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 earned.

**SHORT-TERM PLANS  
ARE NOT AVAILABLE IN  
THESE STATES:**  
AK, CA, CO, CT, DC, HI, IL,  
ME, MD, MA, NH, NJ, NM,  
NY, OR, RI, UT, VT, WA  
**A LLOYD'S POLICY  
IS THE ONLY OPTION.**