



New Life Agency[®] inc.

THE SURROGACY INSURANCE EXPERTS™

NEWBORN POLICY PORTFOLIO

newlifeagency.com

Coverholder at **LLOYD'S**

New Life Agency[®] inc.

THE SURROGACY INSURANCE EXPERTS[™]

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Primary Newborn insurance for babies born in the United States.

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Newborn Care Primary Insurance with a monthly Premium payment option.

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Can be activated as Primary insurance should newborn benefits be denied by your major medical insurance plan.

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A policy that can be activated providing the flexibility of cash, with the safety of insurance.

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Important information and policy disclaimers that apply to all Newborn policies.



New Life Agency[®] inc.

Coverholder at LLOYDS

NEWBORN CARE[®] PRIMARY PLAN



POLICY OVERVIEW



NICU AND WELL BABY CARE AND VACCINATIONS



COVERAGE THROUGH 90 DAYS AFTER BIRTH



PRE-APPROVAL UP TO 20 WEEK



NO GEOGRAPHIC RESTRICTIONS WITHIN THE UNITED STATES

SINGLETON ONLY

100

150

OPT A

OPT B

OPT A

OPT B

MAXIMUM PLAN BENEFIT

\$100,000

\$150,000

Maximum Plan Benefit is the capped amount NEW LIFE AGENCY will pay for approved, covered services per the policy certificate.

***UNDERWRITING FEE**

\$250 fee for all plans. Underwriting fee due at time of application.

***PREMIUM**

STARTING AT \$11,500

STARTING AT \$2,500

STARTING AT \$12,500

STARTING AT \$7,000

All Premiums are a one-time payment and are subject to underwriting guidelines. Premium is due according to signed quote. The earliest date payment can be received is confirmation of pregnancy heartbeat.

***DEDUCTIBLE**

STARTING AT \$15,000

STARTING AT \$25,000

STARTING AT \$15,000

STARTING AT \$25,000

Insurance will indemnify approved, covered services at 100% for medical expenses beyond the Deductible, up to the Maximum Plan Benefit.

***CLAIMS MANAGEMENT FEE**

\$1,500 for either plan. Third party administrator fee to negotiate best rates.

*Pricing subject to medical underwriting and plan provisions. Prices subject to change. Taxes and fees where applicable. All policies underwritten by certain underwriters at Lloyd's of London. Please see page 7 for the full list of Policy Highlights and the sample policy certificate for full policy details.

NEWBORN CARE[®] MONTHLY PREMIUM PRIMARY PLAN



POLICY OVERVIEW



NICU AND WELL BABY CARE AND VACCINATIONS



COVERAGE THROUGH 90 DAYS AFTER BIRTH



PRE-APPROVAL UP TO 20 WEEKS



NO GEOGRAPHIC RESTRICTIONS WITHIN THE UNITED STATES

SINGLETON ONLY

100

150

MAXIMUM PLAN BENEFIT

\$100,000

\$150,000

Maximum Plan Benefit is the capped amount NEW LIFE AGENCY will pay for approved, covered services per the policy certificate.

*UNDERWRITING FEE

\$250 fee for all plans. Underwriting fee due at time of application.

*PREMIUM

TOTAL PREMIUM STARTING AT

\$11,800

(Monthly Premium Amount will be total Premium amount divided by number of months gestation remaining)

TOTAL PREMIUM STARTING AT

\$12,800

(Monthly Premium Amount will be total Premium amount divided by number of months gestation remaining)

Policy can be purchased from 12 weeks gestation and onwards. Full balance of Premium due at time of birth. Sliding Premium is dependent on when policy is purchased prior to delivery. At time of delivery, the remaining full balance will be due.

*DEDUCTIBLE

STARTING AT
\$15,000

STARTING AT
\$25,000

STARTING AT
\$15,000

STARTING AT
\$25,000

Insurance will indemnify approved, covered services at 100% for medical expenses beyond the Deductible, up to the Maximum Plan Benefit.

*CLAIMS MANAGEMENT FEE

\$1,500 for either plan. Third party administrator fee to negotiate best rates.

*Pricing subject to medical underwriting and plan provisions.

Prices subject to change. Taxes and fees where applicable.

All policies underwritten by certain underwriters at Lloyd's of London.

Please see page 7 for the full list of Policy Highlights and the sample policy certificate for full policy details.

NEWBORN CONTINGENT PLAN



POLICY OVERVIEW



**COVERAGE FOR
OUT-OF-NETWORK
MAJOR MEDICAL CHARGES**



**PRE-APPROVAL
UP TO 20 WEEKS**



**ACTIVATION UP TO
90 DAYS POST BIRTH**



**NICU AND WELL BABY
COVERAGE INCLUDING
VACCINES**

SINGLETON ONLY

	100C	150C
MAXIMUM PLAN BENEFIT	\$100,000	\$150,000
Maximum Plan Benefit is the capped amount NEW LIFE AGENCY will pay for approved, covered services per the policy certificate.		
*INITIAL PREMIUM	STARTING AT \$2,500	STARTING AT \$2,700
Amount of Premium due to bind policy. The earliest date payment can be received is confirmation of pregnancy heartbeat.		
*ENROLLMENT FEE	\$500 for either plan. Enrollment Fee is due with initial Premium.	
*UNDERWRITING FEE	\$250 fee for all plans. Underwriting fee due at time of application.	
*PREMIUM DUE UPON ACTIVATION	STARTING AT \$9,000	STARTING AT \$9,800
This amount is due should you need to activate the policy upon receipt of a denial. All Premiums are a one-time payment and are subject to underwriting guidelines. Premium is due according to signed quote. The earliest date payment can be received is confirmation of pregnancy heartbeat.		
*DEDUCTIBLE	STARTING AT \$15,000	STARTING AT \$15,000
Insurance will indemnify approved, covered services at 100% for medical expenses beyond the Deductible up to the Maximum Plan Benefit.		
*CLAIMS MANAGEMENT FEE	\$1,500 for either plan. Third party administrator fee to negotiate best rates.	

*Pricing subject to medical underwriting and plan provisions. Prices subject to change. Taxes and fees where applicable.
All policies underwritten by certain underwriters at Lloyd's of London.
Please see page 7 for the full list of Policy Highlights and the sample policy certificate for full policy details.

ACTIVATION PROVISIONS:

NEW LIFE AGENCY must be notified in writing to activate the policy by the policy holder. Policy will be active after notification in writing and upon proof of: funded additional Premium, taxes and fees, claims management fee, and Deductible.

NEWBORN SLEEP EASY PLAN



POLICY OVERVIEW



LOW UP FRONT PREMIUM



FLEXIBILITY OF POLICY ACTIVATION SHOULD IT BECOME NECESSARY



ZERO UP FRONT DEDUCTIBLE



NICU AND WELL BABY COVERAGE INCLUDING VACCINES

SINGLETON ONLY

100SE

150SE

MAXIMUM PLAN BENEFIT

\$100,000

\$150,000

Maximum Plan Benefit is the capped amount NEW LIFE AGENCY will pay for approved, covered services per the policy certificate.

*INITIAL PREMIUM

STARTING AT
\$5,000

STARTING AT
\$6,300

Amount of Premium due to bind policy.

*UNDERWRITING FEE

\$250 fee for all plans. Underwriting fee due at time of application.

*PREMIUM DUE UPON ACTIVATION

STARTING AT
\$8,500

STARTING AT
\$10,900

This is the additional Premium amount due should you need to activate your policy, as reflected on the signed quote. Activation of the policy must be in writing to NEW LIFE AGENCY and must be within 20 days of the date of birth of the Newborn. Policy will cover retroactive to the date of birth and will indemnify approved, covered services for medical expenses beyond the Deductible up to the policy coverage limit

*DEDUCTIBLE

STARTING AT
\$15,000

STARTING AT
\$15,000

Insurance will indemnify approved, covered services at 100% for medical expenses beyond the Deductible up to the Maximum Plan Benefit.

*CLAIMS MANAGEMENT FEE

\$1,500 for either plan. Third party administrator fee to negotiate best rates.

*ENROLLMENT FEE

\$500 for either plan. Enrollment Fee is due with initial Premium.

*Pricing subject to medical underwriting and plan provisions. Prices subject to change. Taxes and fees where applicable. All policies underwritten by certain underwriters at Lloyd's of London. Please see page 7 for the full list of Policy Highlights and the sample policy certificate for full policy details.

ACTIVATION PROVISIONS:

NEW LIFE AGENCY must be notified in writing to activate the policy by the policy holder. Policy will be active after notification in writing and upon proof of: funded additional Premium, taxes and fees, claims management fee, and Deductible.

NEWBORN POLICY HIGHLIGHTS

APPROVED PROVIDERS	Approved Providers are the providers listed on the quote as the birth plan. Any change in providers should be communicated to NEW LIFE AGENCY and could impose a co-insurance and/or higher Deductible. For medical treatment of the Newborn by an Approved Provider, this Policy will pay one hundred percent (100%) of Reasonable and Customary covered Medical Expenses up to the Maximum Benefit Amount for covered benefits. Please refer to policy certificate for full explanation.
NON-APPROVED PROVIDERS	For medical treatment by a Non-Approved Provider, this Policy will pay up to sixty-five percent (65%) or the Reasonable and Customary allowed amount of covered Medical Expenses up to the Maximum Plan Benefit amount. NEW LIFE AGENCY does not pay claims to Kaiser Permanente Providers.
EFFECTIVE DATE	The policy will be effective when NEW LIFE AGENCY has received: the confirmation of pregnancy, signed quote, and paid Premium. All three must happen and effective date will be taken from the latter of the three or the 16 weeks of gestation, whichever comes last. Benefits for covered Medical Expenses will begin at the Date of Birth of the Newborn. No medical expenses prior to the birth of the Newborn are covered.
TERMINATION DATE	Termination date of the insurance coverage is effective at the earliest of one of the below: <ul style="list-style-type: none"> • Ninety (90) days from the Newborn's date of birth. • The date the Newborn leaves the United States.
WELL BABY	Up to 3 Well Baby Visits are covered.
VACCINATIONS	Well Baby vaccinations are covered. Travel vaccinations are not covered.
NICU	Pre-authorization required from hospital, subject to medical necessity and policy terms and provisions.
SPECIALISTS	Subject to medical necessity.
EMERGENCY GROUND TRANSPORTATION	Subject to emergency related condition.
RX MEDICATIONS	Paid on a reimbursement basis for approved medications

NON-COVERED MEDICAL EXPENSES

Travel Vaccinations

Transplants

Maternity

Corrective Surgery

Medical Care

Physical Therapy

Congenital and/or Hereditary Conditions

Outside the U.S. Circumcision

Air Transport

This is only a partial list of exclusions. For a complete list, please refer to the policy certificate. Please contact your insurance Agent for full policy details.