POLICY VALIDATION

BEST TIME TO PROCURE: UPON BEING MATCHED WITH GESTATIONAL CARRIER

ART RISK
FINANCIAL & INSURANCE **SOLUTIONS**

With four different types of Policy Validations, this service validates insurance policy language, confirming its viability for the policy's intended purpose. For every phase of the surrogacy journey, the Policy Validation service can provide certainty, and answer any questions prior to the use of the policy.

A POLICY VALIDATION SERVICE CAN BE INDIVIDUALLY COMPLETED FOR:

- **IVF TREATMENTS**
- **MATERNITY COVERAGE** FOR THE SURROGACY JOURNEY
- **NEWBORN COVERAGE** AT THE DELIVERING HOSPITALS
- **DISABILITY COVERAGE**

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1 866 433 4999

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Completing a professional Policy Validation provides Intended Parents clear understanding about the policies intended to be used for each stage of the surrogacy journey, allowing for no surprises or open financial risks.

STEP 1
Analysis of Evidence of Coverage

STEP 2
Phone call to the insurance company on a recorded line with request of reference number

STEP 3
Written, professional report of findings and suggested insurance alternatives (if necessary)

STEP 4
Phone consultation with all participating parties to further explain findings

While remaining steadfast that the safest way to complete a Policy Validation is to call and speak with an insurance company representative, ART Risk Solutions understands the growing request for Policy Document Only Review. This new structure of providing both services will uphold the integrity of this service, while meeting the requests of the ART community.

Price	Service	Turnaround
$300	Policy Document Only Review (no phone call)*	2 business day turnaround
$300	Standard Review with phone call	5 business day turnaround
$500	Expedited Policy Document Only Review (no phone call)*	1 business day turnaround
$500	Expedited Standard Review with phone call	2 business day turnaround

Pricing is based per validation, per type completed.

*ART Risk will determine if the following policy types may be done as a Policy Document Only Review (no phone call to the insurance company needed): Individual, Small Group, or Large Group policies if the plan has previously been vetted. For Union, Board of Trustees, Trust Fund, Third Party Administrators, or unverified ASO plans, ART Risk Solutions' standard practice will continue to include a phone call to the insurance carrier to validate and verify all information.

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LIC# 0H38016

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