

## Shared Risk Refund Plan

The Fertility Institute at Women's Specialty Center offers a variety of conveniences so you can better take advantage of our life-changing services.

Early morning appointments

Insurance filed  
(where applicable)

Major credit cards welcome

Financing available

Shared Risk Refund Program

Short waits

Ample parking

We believe, like you, that success with IVF means having a baby. That's why we created the IVF Shared Risk Refund Program. Now you can choose to pursue IVF treatment without the worry of cost versus chances of success. With this program you have four chances to overcome infertility through IVF and if treatment is not successful, the majority of your financial resources are intact to pursue other family building options, if you choose.

Our goal in offering the Shared Risk Refund Plan is to help you afford the treatment you need when IVF is not a covered benefit under your insurance plan. By fixing the cost of up to four IVF treatments and offering a full refund if the treatment fails, the anxiety producing financial aspects of treatment can be kept to a minimum. In Vitro Fertilization is a very successful treatment option for infertility but like most infertility therapies, more than one treatment may be required before a pregnancy is achieved. Success rates for IVF treatments remain the same per cycle for about 3-4 cycles. Naturally, many couples are anxious about the costs without the guarantee of a successful outcome. The Shared Risk Refund Plan was created to give our patients every opportunity to succeed with IVF without the financial risk that normally accompanies multiple treatments. You will have peace of mind during treatment knowing that the costs are fixed for up to four IVF treatments and that a full refund is provided if you don't deliver a baby.

### How does the IVF Shared Risk Refund Plan Work?

The IVF Shared Risk Refund Plan is open to couples meeting the eligibility criteria.

Couples choosing this plan may attempt up to four IVF cycles over a period of two years for a flat fee of \$25,000. This fee also includes any subsequent cryopreservation cycles. When the couple takes a baby home from the hospital, our Center has earned the fee. In the event the attempts are unsuccessful, the full fee is refunded. You may withdraw from the program at any time during treatment and would be responsible for an enrollment fee of \$3,600 plus charges for services provided. Some costs associated with IVF not included in this program are prescreening tests, medications, early pregnancy evaluation, and surgeries not related to IVF.

Couples achieving a pregnancy on the first attempt will pay more with this program than the traditional fee for service payment methods. On the other hand, if you don't take a baby home, MFI assumes the bulk of the costs, hence the name, "Shared Risk". Couples requiring ICSI are eligible for this program at slightly higher fees.

### Shared Risk Candidates

- Women less than 37 years of age and deemed to be a good candidate for treatment with IVF.
- Normal ovarian reserve evidenced by a normal day 3 FSH or Clomiphene challenge test.
- Normal uterine evaluation.
- No more than one previous IVF cycle.
- Normal semen analysis.

For more information regarding the shared risk refund program contact Bonnie King our IVF Financial Counselor at 601-948-6540 extension 333.

\*Fees updated 05/08 and are subject to change. Please contact MFI for the most recent fee.



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