



An Association That Helps You Navigate the Process of Family Building Through Surrogacy

"More than healthcare, it's Surrogacy Care"



MEMBER BENEFITS

- Full Directory Access
- Surrogate *Elite* Surrogacy care
- Legal Support Information
- Video Library
- Ally Escrow Management
- SoFI Fertility Financing
- Medical Bill Negotiating
- Cryo-Cell Cord Blood Storage
- Medical Support Information
- Psychological Support Information
- Optum Perks
- Save the Milk
- Tele-Health Medicine
- IVF Couriers



Family Membership

Lifetime membership for a one-time fee of \$99.



Business Membership

Business membership is **FREE!**



Agency Indemnification

We take the concern out of the process by signing an indemnity agreement with your agency.

How We Can Help Your Agency?

Sage International Family Association was created with Agencies like yours in mind. Our concierge service, dedicated partners, and our ability to provide you and your clients with industry-leading products sets us apart from others in our industry.

- **Association** - We are a member-driven association dedicated to helping guide Intended Parents through the process of third-party assisted reproduction.
- **Fee** - Business membership is FREE!
- **How Can We Help** - We are an association dedicated to helping our Intended Parent members build their families safely with the least amount of hurdles, while ensuring they have all the relevant information and resources they need at any time.
- **What We Do For Agencies** - Your Intended Parents have access to all of our services at no cost to you. Let our team of dedicated professionals help guide your parents through the process by having access to our association benefits:

SoFi Fertility Financing - Access to the following benefits at no cost:

0.50% Rate discount on Personal Loans

0.25% Rate discount on Student Loans

Welcome bonus on Private Student Loans (\$250) or Mortgage purchase/refinance (\$500)

SoFi Relay- online budgeting, credit monitoring, net worth tracking, etc.

SoFi Learn- over 100k articles/blog postings on various financial topics

Complimentary CFP access.

Optum Perks - A discount card that can be used for all prescriptions, not just the pregnancy-related ones. Discounts of up to 80% are available on many items.

Video Library - Our library of informative videos is a great resource for showing your Intended Parents another view from a neutral party.

Hospital/Baby Bill Negotiating - Sage has the expertise and the relationships to offer our members expertise in negotiating medical bills for those that did not have any insurance coverage or did not use our SURROGATELITE Pregnancy Care.

Tele-Doc Medicine - All surrogates enrolled in SURROGATELITE Pregnancy Care have full access to Teledoc Medical Care anytime and anywhere.

Fourth Trimester Support - All enrolled surrogates will have access to our Fourth Trimester Support Programs and informative information.

SURROGATE *ELITE*

“Your Choice” Surrogacy Care

SURROGATE *ELITE* Surrogacy Care – Protecting the surrogates during the journey is one of the most challenging parts of the surrogacy process. Let us take the lead with our SURROGATE *ELITE* Surrogacy Care. We allow your team to focus on building families while handling medical claims during pregnancy. Our system helps you by providing the following:

- Simple online claims management
- Dedicated concierge team
- Smartphone app to keep everyone informed
- Online portal that shows all pending and paid claims
- Guaranteed coverage for surrogacy
- Enrollment 365 days a year
- Our policy does not change on January 1st
- Enrollment is for the *surrogacy*, not the calendar year
- No Liens or Co-Pays
- No Deductibles
- TeleDoc Medical Support
- Easily transferred to a new surrogate
- Guaranteed not to have a lien like many ACA policies
- Prescription drugs covered from tier 1 - 3
- Generous refund policy

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Due Upon Match
with Surrogate



Once Surrogate Medically
Cleared by IVF Physician

SURROGATE ELITE Tier Breakdown:

Payment 1:

1st 50% due within
5 days of confirmation
of pregnancy.

Payment 2:

Final 50% due
12 weeks post embryo-transfer.

All in Total:

*All in total includes the
application review (\$500)
and service fee(\$4,500).

Bronze: \$9,400

Bronze: \$9,400

*\$23,800

Silver: \$10,400

Silver: \$10,400

*\$25,800

Gold: \$11,400

Gold: \$11,400

*\$27,800

Platinum: \$15,000

Platinum: \$15,000

*\$30,000

- \$1,500 non-refundable in all cases
- \$5,000 total becomes non-refundable once confirmation of heartbeat occurs
- The Intended Parents must become an association member to access SURROGATE ELITE Surrogacy Care benefits
- Access to SURROGATE ELITE requires underwriting approval
- Generous Refund Policy

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TRANSFER:

- \$350 Fee to transfer to a new surrogate. Policy will continue as stated if transfer unsuccessful due to miscarriage or loss of pregnancy.

DETAILS:

- Maximum \$500,000 (*any one pregnancy and in the aggregate*)
- In-Patient Bed Rest: \$1,000 per day up to 30 days (*any one pregnancy, pre-authorization required*)
- Embryo Splits/Twins: \$50,000 total
- Fetal Ultrasounds: Limit six per pregnancy
- Fetal NST's: One per week for singleton, two per week for twins after 32 weeks gestation. Prior to 32 weeks based upon medical necessity.

CRITERIA:

- Surrogates between the age of 21 and 40; individual applicants greater in age may be eligible at policy terms to be agreed upon
- Satisfactory and completed application form (Including Physician Medical Authorization and Medical Records Review).
- The gestational surrogate has no adverse medical conditions and/or known or existing and/or prior medical conditions that may be cause for concern of any medical complications related to the pregnancy and childbirth
- Medical Services to be provided in the United States
- Pre-certification of surrogate's pregnancy and childbirth-related medical services
- Surrogates must have no more than 3 previous cesarean sections
- Surrogates must have no more than 4 previous pregnancies
- No prior history of pre-eclampsia
- No prior history of hypertension or pregnancy-induced hypertension requiring hospitalization
- No prior history of diabetes or gestational diabetes
- No prior deliveries earlier than six (6) months
- Check plan document for all details and exclusions

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Medical Qualifications

To be accepted into the SURROGATELITE Pregnancy Care program, each surrogate's medical records must be completely reviewed. These medical records shall include, but are not limited to, her complete OB/GYN prenatal records for each of her pregnancies, complete delivery records for each of her births, and her most recent pap results. Her most recent pap results must have been within the last 36 months. If the surrogate does not have complete records of a birth within the last five years (60 months), she must automatically get a clearance letter from a licensed OB/GYN stating that she is healthy enough for pregnancy given the length of time since her last birth.

Furthermore, upon review of all her pregnancy-related medical records, a surrogate shall be recommended or denied following the chart below.

Strict Automatic Denial from Program – These items are automatic denials; these women will not be allowed in the program.

Recommended After Receiving An OB/GYN Clearance Letter – If any of these items are present in the medical records, the potential surrogate would need to get a clearance letter that states this item is not a concern and she is healthy enough for an uncomplicated pregnancy.

MINIMUM CYCLES POST BIRTH CONTROL REMOVAL

- Depo – one normal menstrual cycle after shot due date
- Mirena / IUD – one natural menstrual cycle after removal
- Nexplanon – one cycle after removal

INCIDENT WAITING PERIOD

- Ectopic – six weeks and two natural menstrual cycles
- D & C – six weeks to six months and two natural menstrual cycles

MEDICATIONS

- Hydroxyzine – discontinue prior to cycle
- Gabapentin – discontinue prior to cycle
- Adderall – off for 30 days and Clearance Letter stating okay to continue pregnancy
- Psychological Medications - Need 1 year post cessation of medications or as delineated by psychologist/psychiatrist

STRICT AUTOMATIC DENIAL

- Third Nerve Palsy
- Preeclampsia in last pregnancy
- HELLP (ever)
- Cardiovascular hematologic disease
- Alloimmunization (Anti Knell and Anti Duffy)
- Placenta previa in last pregnancy
- Placental abruption
- Cardiac ablation
- Stint in heart
- Bicornuate uterus
- Nephrotic Syndrome
- B cell lymphoma
- Cerclage
- Cholestasis in last pregnancy
- RBC positive anti E
- Enzyme deficiency
- Uncontrolled Gestational Diabetes
- Protein S deficiency
- Thrombocytopenia, lifetime diagnosis
- Hepatitis C antibodies
- Vasa Previa
- Von Willebrand
- Past Hep C but cured
- Alpha Thalassemia
- Sickle Cell Anemia
- Heart Murmur unresolved
- Lupus
- Medicated Gestational Diabetes
- Suicidal tendencies
- HTN and Protein in Urine - Denial due to potential preeclampsia if noted
- Urine Protein Levels - 3+ flagged in last pregnancy
- ALL Beta Blockers usage
- More than 3 cesarean section deliveries

W / OBGYN CLEARANCE LETTER (CL)

- Preeclampsia mentioned in records but labs contradict
- Bell's Palsy - Peri CL
- Hypothyroidism - CL and current
- Thyroid levels under 2.5 (1.5 - 2.5)
- Current ovarian cysts - CL once removed
- Celiac disease - CL from treating physician
- IBS - CL from treating physician
- Cervical cancer prior to pregnancy - CL
- Blood transfusion at delivery for anemia
- Gestational hypertension
- Graves - CL and labs showing thyroid levels under 2.5 (1.5 - 2.5)
- Endometriosis - CL stating it won't affect pregnancy
- Tummy tuck
- Twins delivered sooner than 34 weeks
- Hernia surgery
- LEEP procedure
- Thrombocytopenia, delivery only diagnosis
- CIN atypical cells
- Anemia during pregnancy with blood transfusions - Current CBC and CL from hematologist
- HPV / LSIL / HSIL / "dirty" pap
- Fibromyalgia, no meds
- Terbutaline - After 30 weeks pregnancy
- Estrogen-based Cancer
- Ovarian/Uterine Cancer in Immediate family
- Singleton Birth B/F 36 weeks' gestation
- Last Baby weight under 6 pounds - needs CL if due to IUGR
- Previous Surrogacy - size of baby not important unless IUGR/Placenta issues

Agency Indemnity Agreement

FOR VALUE RECEIVED, the undersigned jointly and severally agree to indemnify and save harmless AGENCY hereinafter called the Indemnitee, and its successors and assigns, from any claim, action, liability, loss, damage or suit, arising from the following:

Indemnitee may suggest or recommend to any party ("Intended Parents") to join Sage International Family Association ("SAGE"). SAGE provides membership benefits and services to any such Intended Parents. Intended Parents' membership in and use of products offered by Sage International Family Association ("Sage"). Intended Parents have an alleged dispute or cause of action against SAGE due to Intended Parents' use of SAGE membership benefits. This includes and all issues relating to the above listed membership including but not limited to Intended Parents use of Sage's flagship SurrogatELITE coverage.

- 1.** In the event of any asserted claim against Indemnitee specific to Intended Parents membership in or use of any products offered to them by Sage, the Indemnitee shall provide the undersigned reasonably timely written notice of same, and thereafter the undersigned shall at its own expense defend, protect and save harmless Indemnitee against said claim or any loss or liability thereunder.
- 2.** In the further event the undersigned shall fail to so defend and/or indemnify and save harmless, then in such instance the Indemnitee shall have full rights to defend, pay or settle said claim on its behalf with proper notice to the undersigned and with full rights to recourse against the undersigned for all fees, costs, expenses and payments made or agreed to be paid to discharge said claim.
- 3.** Upon default, the undersigned further agree to pay all reasonable attorney's fees necessary to enforce this Agreement.
- 4.** This Agreement shall be unlimited as to amount or duration.
- 5. Severability.** The invalidity of any portion of this Agreement will not and shall not be deemed to affect the validity of any other provision. If any provision of this Agreement is held to be invalid, the parties agree that the remaining provisions shall be deemed to be in full force and effect as if they had been executed by both parties subsequent to the expungement of the invalid provision.
- 6. No Waiver.** The failure of either party to this Agreement to insist upon the performance of any of the terms and conditions of this Agreement, or the waiver of any breach of any of the terms and conditions of this Agreement, shall not be construed as subsequently waiving any such terms and conditions, but the same shall continue and remain in full force and effect as if no such forbearance or waiver had occurred.

SURROGATE ELITE

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- 7. Governing Law.** This Agreement shall be governed by, construed, and enforced in accordance with the laws of the State of North Carolina.
- 8. Notices.** Unless provided herein to the contrary, any notice provided for or concerning this Agreement shall be in writing and shall be deemed sufficiently given when sent by certified or registered mail if sent to the respective address of each party as set forth at the beginning of this Agreement.
- 9. Mandatory Arbitration.** Notwithstanding the foregoing, and anything herein to the contrary, any dispute under this Agreement shall be required to be resolved by binding arbitration of the parties hereto. If the parties cannot agree on an arbitrator, each party shall select one arbitrator and both arbitrators shall then select a third. The third arbitrator so selected shall arbitrate said dispute. The arbitration shall be governed by the rules of the American Arbitration Association then in force and effect.
- 10. Entire Agreement.** This Agreement shall constitute the entire agreement between the parties and any prior understanding or representation of any kind preceding the date of this Agreement shall not be binding upon either party except to the extent incorporated in this Agreement.
- 11. Modification of Agreement.** Any modification of this Agreement or additional obligation assumed by either party in connection with this Agreement shall be binding only if placed in writing and signed by each party or an authorized representative of each party.
- 12. Assignment of Rights.** The rights of each party under this Agreement are personal to that party and may not be assigned or transferred to any other person, firm, corporation, or other entity without the prior, express, and written consent of the other party.
- 13. Counterparts.** This Agreement may be executed in any number of counterparts, each of which shall be deemed to be an original, but all of which together shall constitute but one and the same instrument.
- 14. Compliance with Laws.** In performing under this Agreement, all applicable governmental laws, regulations, orders, and other rules of duly-constituted authority will be followed and complied with in all respects by both parties.

WITNESS our signatures as of the day, and date first stated above.

Indemnitor
Sage International Family Association

Date

Indemnatee
Agency Name

Date

SURROGATE *ELITE*

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Is your team ready to take the next step
and learn more about our association?

John Morgan-Reed - President



1-888-77-FAMILY



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[Click Here to Make an Appointment](#)