



SURROGATE ELITE
"Your Choice" Surrogacy Care

SURROGATE ELITE Surrogacy Care will ensure your surrogate is protected throughout the pregnancy - without the uncertainties that the other limited insurance options provide you. Sage provides you the peace of mind to ensure your surrogacy journey is smooth and handled by the best in the industry. Our concierge service is second to none.

ABOUT US

Our association was started to help fill a void in the reproductive industry. **SURROGATE ELITE** Surrogacy Care is available year round.

WHY CHOOSE US ?

We tell you upfront the total cost and fully break the cost down, ensuring that there are no surprise expenses.

WHAT MAKES US DIFFERENT?

We are an association that is dedicated to helping our members build their family safely.

WHY SURROGATE ELITE?



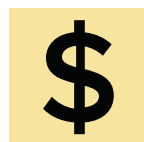
Contractual Commitment

We are not an insurance policy, we use an indemnity policy to protect your family.



NO Balance Billing

Unlike other products we do not use balance billing to hide the true costs of our product.



No CO-Pays or Deductibles

We use a flat-fee pricing structure for all of our covered expenses.

Coverage Comparisons

	SURROGATE <i>ELITE</i> Surrogacy Care	Current Fertility Policies	Traditional Health Insurance Policies
Nationwide network	✓	✓	✓
Guaranteed <i>NOT</i> to have a lien	✓	✓	
Open enrollment 365 days a year	✓	✓	
Guaranteed to cover surrogacy	✓	✓	
Guaranteed pricing no balance billing	✓		
DOES NOT CHANGE on Jan. 1st	✓		
Concierge phone line	✓		
No co-pays	✓		
No deductibles	✓		
Smart phone app	✓		
Easily transferred to a new surrogate	✓		

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

SURROGATE *ELITE*

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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

SURROGATE ELITE

TIMELINE

Below is a step-by-step guide to navigating the process of our SURROGATE ELITE Surrogacy Care. The quick links in the right column are provided for your convenience. Please use this welcome packet as a guide for your surrogacy journey.

If you have any questions, please feel free to Email us at:

Info@SageFamilyAssociation.com

1

Become a Member

[Click Here](#) to sign up for our Lifetime Family Membership for \$99.

2

Parents/Agency Complete SURROGATE ELITE Application

[Click Here](#) to go to the Online SURROGATE ELITE App. \$500 Fee Due

3

Upload Medical Authorization from IVF Physician

[Click Here](#) to go to the Medical Authorization Form

4

Take Medical Authorization to IVF Physician Screening

[Click Here](#) to Upload the COMPLETED Medical Authorization Form

5

SURROGATELITE Pregnancy Care Application Approved

Surrogate Receives Medical Approval by IVF Physician, the \$4500 service fee is due

6

Embryo Transfer Complete

Surrogate Becomes Pregnant

7

Pregnancy Confirmation via HeartBeat Ultrasound.

1st Payment Due within 5 days of Heartbeat Ultrasound

8

End of First Trimester or 12 Weeks Post Embryo Transfer

2nd Payment Due

9

CONGRATULATIONS on the Birth of Your Child!

Time to Start Again for a Sibling!

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

John Morgan-Reed - President



1-888-77-FAMILY



John.Reed@SageFamilyAssociation.com



[Click Here to Make an Appointment](#)