

Karande & Associates, S.C. doing business as  
**INVIA FERTILITY SPECIALISTS**  
*Subspecialty Care in Reproductive Medicine*

RE: PAYMENT POLICY FOR EMBRYO FREEZING

Dear Patient:

The freezing of embryos is usually not an insurance covered benefit. In fact, even insurance companies, like HMO-IL, which in the past covered embryo freezing, no longer do.

Consequently, we have to treat embryo freezing like any other uncovered service and receive payment at the time of service. To facilitate this process, we have established the following policy:

1. On day of egg retrieval, you will be asked to make a payment of \$1,150.00 for embryo freezing and the first three months of storage fee. *This payment can be made in cash, check, or credit card and will be held by us until 3-6 days later, the day of embryo transfer.*
2. On the day of embryo transfer, your payment will be deposited if embryos are frozen. If no embryo cryopreservation takes place, your payment is refunded.
3. Should embryos be cryopreserved, you will receive storage fee invoices quarterly, which will be due immediately. Quarterly storage fees are currently \$150, but are subject to change.

Please note that, in accordance with the cryopreservation consent you were asked to sign, you, of course, can choose whether you wish to freeze excessive embryos or not.

It is our opinion that it is to your advantage to do so, if embryos are available for freezing. Should you, however, decide not to freeze your excessive embryos, please remember that many patients are waiting to adopt another couples' embryos. Please feel free to discuss your options regarding cryopreservation with your physician or clinical staff.

If you have decided that you would like to freeze your embryos in order to donate them to another couple, then there will, of course, be no charge to you. In such a case, the "adopting" recipient couple pays all freezing and storage fees.

Please do not hesitate to ask us if you have any questions in regards to embryo freezing.

Sincerely,

InVia Fertility Specialists – A.R.T. Staff