Patient Name:	ID#:	SSN#:	DOB:
Partner's Name:	ID#:	SSN#:	DOB:

Karande & Associates S.C. doing business as



Shared IVF Success Program Agreement

When patients have limited insurance coverage, the financial burden of paying for assisted reproductive technologies can be challenging. This is especially so if more than one cycle is required to achieve pregnancy. We understand this stress and have developed the Shared IVF

Success Program (SISP) to make therapy more affordable and costs more predictable.

InVia Fertility Specialists is pleased to offer a "100% guarantee" pricing option for in vitro fertilization (IVF) as an alternative to traditional fee-for-service. Couples who qualify for this program have the option of undergoing up to three IVF cycles over a one-year period. Whereas, we can never guarantee a successful outcome, this program limits the financial risk for the couple if a live birth is not achieved. The financial risk is therefore shared between the clinic and the couple.

INVIA FERTILITY SPECIALISTS is offering its SISP in accordance with the recommendations made by the Ethics Committee of the American Society for Reproductive Medicine in 2013. According to the Ethics Committee, such programs are acceptable as long as patients are fully aware of the advantages and disadvantages of the program, including the likelihood of success, potential costs that are not covered, and that no unnecessary risks are taken with patients to assure higher pregnancy rates.

SSIP Eligibility

To be eligible for the SISP, the female must be 37 years of age or younger at the time of enrollment and have normal ovarian reserve. This assessment is reached through the following assessments:

- Day-3 FSH and Estradiol level
- An Anti-mullerian hormone (AMH) level
- Ovarian antral follicle counts
- Ovarian volumes

Other eligibility criteria include:

- The female must be a non-smoker or if the smoker has quit entirely by 30 days prior to start of stimulation medications. The cessation may be documented with urine and/or blood testing
- The uterine cavity must be normal. A hysterosalpingogram or a hysterosonogram will be utilized for this assessment
- A Body Mass Index greater than 18 or less than 30 kg/m²
- Women that have a day-3 FSH level ≥10 mIU/mL or a day-10 FSH level ≥10 mIU/mL during a CCCT are not eligible
- Women with a day-3 Estradiol level >75 pg/mL are not eligible
- Women with hydrosalpinx are not eligible. If they have the hydrosalpinx surgically removed, the physician on a case-by-case basis will determine eligibility.
- History of two failed (or more) IVF attempts (including cancelled stimulation attempts)
 are not eligible
- Couples with two or more previous miscarriages are not eligible.
- Patients undergoing pre-implantation genetic testing (PGT) for genetic disorder or for chromosomal disorder in either partner are not eligible for SISP.
- The male partner must have a current semen analysis with a minimum of 1,000 motile sperm in his ejaculate.

- The participant(s) must agree to transfer one or two embryos and agree to allow the embryology team to determine on which day of embryo development to transfer the embryo(s).
- The participant(s) must agree to fertilize all eggs that are able to be fertilized and to cryopreserve any embryos that are not transferred in a given cycle.

SSIP Terms

If after up to 3 completed IVF cycles, no pregnancy has resulted (and all available cryo-preserved embryos have been transferred), a 100% refund will be made to the couple, given the couple doesn't have any previous balances owed to the clinic.

A completed cycle includes controlled ovarian hyperstimulation, oocyte retrieval and embryo transfer.

After each completed IVF cycle, the couple and physician will meet and determine the appropriateness of proceeding with a repeat attempt. Patients who do not achieve a viable pregnancy after the first or second attempt will be recommended a repeat cycle. There are those occasions when this would not be recommended. These include inadequate ovarian response to stimulation, poor egg or embryo quality. Before another fresh cycle can be attempted, all available cryo-preserved embryos, if any, must be utilized.

InVia reserves the right to terminate the SISP at any time and refund the couple's money.

All 3 IVF cycles must be completed within a 12-month period.

You are free at any point to withdraw from any of the SISPs you select and such decision will not affect your future care at INVIA FERTILITY SPECIALISTS. Once you have started a treatment under a SISP and you choose to terminate it or a

cycle has to be canceled as a consequence of your actions, you will be refunded program costs minus accumulated treatment expenses at INVIA FERTILITY SPECIALISTS' standard fee schedule. If a treatment is canceled for medical reasons, you will still be eligible for a refund. If, by chance, you conceive spontaneously after starting treatment under a SISP, you will be refunded program costs minus accumulated treatment expenses at INVIA FERTILITY SPECIALISTS' standard fee schedule.

Costs

The cost for SISP is \$29,000

This amount is to be paid in full prior to starting the first cycle. The full amount is held in escrow until pregnancy at 12 weeks' gestation is achieved and then is transferred into InVia's account.

Services included:

- Oocyte retrieval
- Embryo transfer
- Intracytoplasmic sperm injection (ICSI) and or Assisted Zona Hatching (AZH) if needed
- Embryo cryo-preservation and storage of cryo-preserved embryos until a live birth is achieved

Services excluded:

- Initial consultation
- Pre-testing
- Any surgical procedures required e.g. laparoscopy or hysteroscopy
- Medication costs
- Costs of contracted services (e.g. anesthesia)
- Pre-implantation genetic testing (PGT)

- Cost of care for complications resulting from treatment or pregnancy (e.g. Ovarian hyperstimulation syndrome, ectopic pregnancy)
- Pregnancy monitoring after the first serum hCG test to confirm that a pregnancy
 has been established. If a participant has insurance coverage, the insurance
 company will be billed for pregnancy monitoring. Otherwise, the participant will be
 financially responsible for these services.
- Once a live birth is achieved, any future cycles with cryo-preserved embryos are not included. In these patients, routine embryo storage fees will be charged (currently \$50/- per month billed quarterly).

Agreement Signatures

We understand that we are undergoing fertility treatment as a couple and are both financially responsible for any costs associated with testing or treatment, regardless of our benefits. Any claims denied by insurance become patient responsibility and need to be paid within 30 days to avoid late fees. We understand that any unpaid balances may accrue interest and collection charges should they be forwarded to a collection agency. Any returned checks will be charged a \$35 fee.

We have read the information in this agreement regarding InVia Fertility Specialists Shared IVF Success Program (SISP). All of our questions regarding this program have been answered satisfactorily. We fully understand the advantages and disadvantages of such a program and have decided, after considering advantages and disadvantages to participate in the following SSIP:

\$29,000 SISP. We understand this is for a live birth.

Initials	Initials	
Patient	Partner	

All parties involved must sign below.

Signature	
Patient Signature	
Signature	
Partner Signature	
Signature	
Witness Signature (Patient)	Witness Name
Signature	
Witness Signature (Partner)	Witness Name