

# The 'Egg Donation Refunding' program

## What is the Egg Donation Refunding Program?

Egg donation treatments are expensive and many couples don't have insurance benefits to cover them. Our refunding program guarantees that you will receive 70% of what you have paid if we cannot achieve an ongoing pregnancy. If we succeed in our first attempt you will pay more than the fixed cost of one cycle (that's your risk). But if after 3 egg donation cycles we have not succeeded, we will reimburse you 70% of the total cost of the treatment (that's our risk). In the Refunding Program you pay a fixed fee that covers up to 3 fresh egg-donation cycles, including all the cryopreservation cycles that may be performed in between.

## How does the Refunding Program work?

It is quite easy. Once you have decided that the refunding is the best financial option for you, you could be eligible for the program by obtaining the "suitability". This prerequisite is obtained by more than 85% of the patients that request entering the program and are discussed below.

If so, you pay once the flat fee and if you have a pregnancy that continues for more than 13 weeks (when the miscarriage risk significantly decreases) we consider that we have done our job and the contract ends right there.

If you don't become pregnant after three fresh egg donation cycles, including all the cryopreservation cycles may be done in between, then you are guaranteed a refund of 75% of your original payment. In this way, you will have extra money to try again for more cycles or start an adoption program.

## How is the "suitability" obtained?

Obtaining "suitability" for egg donation is quite simple. You only need to have a normal uterine cavity (determined by ultrasound or hysteroscopy, if needed), a normal spermiogram (or the genetic studies described below, if there are any abnormalities) and less than 50 years of age during the period covered by the refunding program (all the cycles must be done within one year after starting the treatment).

## What makes our Refunding Program special?

The main difference with other Refunding or Shared Risk programs is that we have a flat fee for the treatment.

In general, medication costs and donor compensation expenses are not included in the refund, so the final price you have to pay is far more than you initially thought.

In our Refunding Program both medication and donor fees ARE INCLUDED in the flat fee and you will also have 75% of these costs refunded if we don't succeed. So you won't have to add the average cost for the medication and donor fees each

cycle that are NOT refundable. An easy calculation leads to the conclusion that the percentage of money refunded in our program is the highest of all shared risk or refunding programs available.

### **What is included in the program?**

Shown below is a complete list of what is included in the program:

- Diagnostic tests and studies used to screen the donor for acceptance into the egg donation program.
- Medication for endometrial preparation of the patient until 10 days after the pregnancy test.
- Medication required for the ovarian stimulation of the donor.
- Medical control of the cycle of the patient (including all necessary ultrasounds)
- Medical control of the cycle of the donor
- Operating room and anesthesia expenses derived from the ovarian retrieval of the donor
- ICSI
- All the necessary laboratory procedures required up until the day of embryo transfer
- Embryo transfer
- Freezing of viable embryos that are not transferred and storage for up to 1 year if the treatment ends in a viable pregnancy
- Economic compensation of the donor
- Medication for cycles of frozen embryos during the treatment period covered
- Lab procedures involved in embryo thawing
- Transfers of frozen embryos derived from the three cycles included in the treatment

### **What is excluded?**

- Any diagnostic tests used to determine the suitability of the patients carried out before or during the treatment.
- Preimplantation genetic diagnosis
- Assisted hatching
- Blastocyst culture
- Any andrologic procedure needed to obtain sperm (TESA, TESE, MESA)
- Storage of frozen embryos for longer than one whole year after freezing once the treatment has ended.

### **Do I have to complete all the cycles?**

No. You can cancel the contract at any time. You are under no obligation to complete any number of cycles, although, if you decide to do so, there are special refunding conditions described in the contract.

### **Is refunding ethically correct?**

Yes. Indeed it is. You can find the original document of the Ethics Committee of the American Society of Reproductive Medicine opinion by clicking on this link:

<http://www.asrm.org/Media/Ethics/shared.html>

### **What do patients think about Shared Risk?**

Though some patients are concerned about the initial amount of money that they have to pay, they like the fact that there are no financial surprises, no extra charges and, at the end, some money back if we don't succeed, which is nothing but an insurance policy against the risk of failure (we can't guarantee a pregnancy but we're sure we're going to do our best to reach it).

### **Where can I get more information about the Institut Marques Refunding Program?**

- Call 34-93-285-82-16 and ask for Iordana Lorenzo or Fred Villalon
- Email us ([info@institutomarques.com](mailto:info@institutomarques.com)) to receive a copy of the contract that you will have to sign, if you were selected to enter our program. Keep in mind that receiving a copy of the contract DOES NOT mean that you are accepted in our Egg Donation Refunding program.