

OPTION 1
General Infertility Refund Program

OPTION 2
IVF Refund Program

OPTION 3
One Year Full Care Program

Who qualifies?

Any woman below age 39, unless she and her husband suffer from medical conditions which require IVF as sole treatment or unless she has:

- ◆ *Abnormally high day 3 FSH levels*
- ◆ *Abnormally high day 3 estradiol (E₂) levels*
- ◆ *An abnormal day 3 inhibin level*
- ◆ *An abnormal clomid challenge test*
- ◆ *Had more than three prior gonadotropin cycles without achieving pregnancy*
- ◆ *Had more than two consecutive pregnancy losses*

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- ◆ *Abnormally high day 3 FSH levels*
- ◆ *Abnormally high day 3 estradiol (E₂) levels*
- ◆ *An abnormal day 3 inhibin level*
- ◆ *An abnormal clomid challenge test*
- ◆ *Had more than three prior IVF cycles without achieving pregnancy*

Any couple who has not already received extensive infertility care or who does not need exclusively IVF exclusively. The woman must be below age 39 and cannot have any of the following:

- ◆ *Abnormally high day 3 FSH levels*
- ◆ *Abnormally high day 3 estradiol (E₂) levels*
- ◆ *An abnormal day 3 inhibin level*
- ◆ *An abnormal clomid challenge test*
- ◆ *More than two consecutive pregnancy losses*

What is included?

- ◆ *All diagnostic testing for male and female¹*
- ◆ *Up to three clomiphene citrate cycles with IUI if indicated²*
- ◆ *Up to three gonadotropin cycles with IUI if indicated²*
- ◆ *Any gynecoradiologic procedures on the female if indicated³*
- ◆ *Any surgery on the female if indicated³*

- ◆ *One (1) IVF Cycle*
- ◆ *All pretesting for IVF¹*
- ◆ *Assisted hatching (if required)*
- ◆ *ICSI (if required)*
- ◆ *Blastocyst stage culture (if required)*
- ◆ *Embryo freezing and maintenance until pregnancy is established⁵*
- ◆ *Embryo thaw cycles until pregnancy is established⁵*

- ◆ *All diagnostic testing for male and female¹*
- ◆ *Up to three clomiphene citrate cycles with IUI if indicated²*
- ◆ *Up to three gonadotropin cycles with IUI if indicated²*
- ◆ *Any gynecoradiologic procedure on the female if indicated³*
- ◆ *Any surgery on the female if indicated³*
- ◆ *Up to one (1) IVF cycle⁵*

What is excluded?

- ◆ *All pretesting to determine eligibility to participate in the program*
- ◆ *All medications⁴*
- ◆ *All hospital and/or facility charges for surgery*
- ◆ *Any experimental treatment, such as intravenous immunoglobulin*
- ◆ *All surgeries required for the male*
- ◆ *All surgeries on the female covered by traditional insurance*
- ◆ *Care beyond one year from treatment start*

- ◆ *All pretesting to determine eligibility to participate in the program*
- ◆ *All medications⁴*
- ◆ *Embryo freezing and maintenance after a clinical pregnancy has been established*
- ◆ *Embryo thaw cycles after a clinical pregnancy has been established*
- ◆ *Experimental treatments, such as intravenous immunoglobulin*
- ◆ *Any required surgical procedures on the male*

- ◆ *All pretesting to determine eligibility to participate in program*
- ◆ *All medications⁴*
- ◆ *All hospital and/or facility charges for surgery*
- ◆ *Any experimental treatments, such as intravenous immunoglobulin*
- ◆ *Any surgery on the male*
- ◆ *Embryo thaw cycles after a clinical pregnancy has been established*
- ◆ *Embryo maintenance after a clinical pregnancy has been established*
- ◆ *Care beyond one year from treatment start.*

¹ Does not include pretesting for eligibility to enter CHR's Refund Program.

² Exclusive of medications.

³ Exclusive of hospital and/or facility charges.

⁴ Can, however, in some states be purchased through CHR.

⁵ Also includes unlimited frozen-thawed embryo cycles arising from this IVF cycle until pregnancy is established.