



N o v a I n V i t r o F e r t i l i z a t i o n

INSURANCE BENEFITS

Insurance benefits can vary widely. Since insurance plans vary according to what plan(s) was selected by your employer, please call your insurance carrier and get specific information about your infertility coverage before you begin treatment.

Some plans cover both the diagnostic testing as well as the treatments for infertility; others may cover only the diagnostic portion. Some policies cover only specific infertility treatments.

Our Nova IVF financial advisors are very knowledgeable regarding various insurance policies and will assist you in maximizing your coverage for the treatments we provide.

As a courtesy, we will file all necessary insurance claims for our patients that have insurance coverage for reproductive treatments. In order to do this we will need to confirm your insurance benefits for the proposed treatment. You will only pay the portion of your fee that the insurance does not cover. Once your insurance company has completed their payments, the remaining balance becomes your responsibility. Please contact us for any help with your insurance claims.

Please see the individual treatments for details of the Nova IVF treatment fees

Making sense of your insurance policy:

Look at both your medical coverage and at your prescription coverage. When communicating with your insurance carrier you may want to focus on the following:

- What is the definition of fertility in the contract?
- What coverage is listed?
- What procedures require preauthorization?
- Are there restrictions on the type of healthcare provider that can perform fertility services?
- What limits, if any, apply to your coverage - in terms of treatment cycles, procedures, months in therapy, etc.?
- Is there drug coverage?
- Are infertility drugs covered under the pharmacy benefit or medical benefit?
- Is there a 30-day drug prescription limit for the infertility drugs?

For more detailed information, please see "Maximizing Your Insurance Coverage for Infertility" by Serono, Inc. You can also use the following two letter templates in Word format to request a predetermination of your benefits:

- "Letter Requesting Predetermination of Benefits"
- "Letter Requesting Predetermination of Drug Coverage"

If you do not have insurance coverage for your fertility care, there are other options available to Nova patients. We have developed an array of treatment fee plans for different treatment options and we also accept Visa and MasterCard.

Infertility Financing

You can apply for an unsecured loan through CapitalOne® Healthcare Finance to cover the cost of both treatment and medications. Interest rates are as low as 1.9%, subject to credit approval. The APR and program available to you is determined by the term you apply for and your credit standing.

If you have any questions, please call CapitalOne® Healthcare Finance at 1-877-559-5050. Loan approval has no bearing on qualification for fertility treatment or participation in the Nova IVF treatment fee plans.